

ST ENDELLION PARISH COUNCIL

RISK MANAGEMENT REGISTER

Area	Risk(s) Identified	Risk Likelihood H/M/L	Potential Impact H/M/L	Management/Control of Risk	Review/Action Required
FINANCIAL					
Precept	Overspend of operational budget and/or inaccurate setting of Precept level realising demand on Reserves	Low	High	Budget and Precept considered by Full Council each year Sound budgetary control Expenditure against budget considered monthly by Members	Maintain existing procedures
Bank and Banking	Bank errors and/or inadequate checks leading to financial irregularities	Low	Medium	Bank reconciliation each month	Maintain existing procedures
Debit Card	Misuse of monies	Low	Medium	Only the Clerk and C&MS have use of the debit card. Invoices are uploaded in the same way via Dext to Brooks & Jeal. Brooks & Jeal are notified of any	Maintain existing procedures and inform Brooks & Jeal of all card purchases.

				expenditures as they have access to the bank accounts.	
Cash				No cash transactions	
Budget	Inadequate budget preparation leading to inability to fulfil obligations	Low	High	Budget considered by Full Council Quarterly budget monitoring provided Virements made where necessary	Review of budget during course of financial year
Tenders	Best value not achieved	Low	Medium	Financial regulations detail procedures to be followed	Maintain existing procedures
Payments	Goods not supplied but invoiced Invoices incorrect Invoices unpaid	Low	Medium	All invoices recorded and filed on receipt Invoices checked for accuracy and for receipt of goods and services Financial Reports shared monthly with Full Council	Maintain existing procedures
Receipts	Services provided by Council but not paid for	Low	Medium	List maintained of regular invoices Early action taken if	Maintain existing procedures

				required	
Grants	Mismanagement of Grant Aid powers	Low	Low	Budgets adhered to	Maintain existing procedures
Salaries	Incorrect payments to staff (rates, NI, tax)	Low	High	Salaries outsourced to Brooks & Jeal Payments authorised by clerk and chair All correspondence filed Internal audit	Maintain existing procedures
Election Costs	Inability to meet costs	Low	Low	Sufficient reserves in place	Maintain existing procedures
VAT / HMRC	Errors in calculation Payments not made to HMRC	Low	High	Comply with HMRC regulations via Brooks & Jeal Quarterly returns are made and approved Internal audit	Maintain existing procedures
Annual Return	Inability to conduct year end close on time/not submitted on time	Medium	Medium	Book internal audit early	Maintain existing procedures
LEGAL & COMPLIANCE					
Breach of law or	Data protection breach	Medium	Medium	Adhere to the council's	Maintain existing

regulation.	Transparency requirements			data protection policy Carry out internal audit of data storing Respond to all Freedom of Information requests	procedures Monitor, review and update policies in line with the law
OPERATIONAL					
Financial controls and records	Inadequate records leading to financial irregularities	Low	Medium	Brooks & Jeal Accountants End of Month Reports shared Monthly with Parish Council Internal & external audit presented to Members	Maintain existing procedures
Computer records	Loss of data through system error or theft	Low	High	Automatic back-up External Hard Drive Back Up	Maintain existing procedures
Staff absence	Loss of one of the two employees through sickness or resignation/retirement	Medium	High	The Clerk provides the Chair with a backup hard drive every six months to ensure access to documents Insurance cover will provide payment for a	Maintain existing procedures

				temporary stand in Communication is clear between employees and Cllrs to understand various functions	
REPUTATIONAL					
Negative Publicity Community dissatisfaction	The Parish Council making a decision that is unpopular with parishioners and/or the public A councillor engages in behaviour deemed inappropriate	Medium	Low	Any significant decisions which impact parishioners are made in consultation with parishioners and/or the public Councillors are trained in the council's <i>Code of Conduct</i> , and a complaints procedure is in place. Adhere to the council's press policy	Monitor public feedback Encourage training refreshers
HEALTH & SAFETY					
Injury	Injury to staff, volunteers, or the public	Medium	Medium	Public liability insurance in place (limit of indemnity £10m) Staff injury covered by the insurance policy Health & Safety	Insurance cover to be reviewed annually Risk assessments created for individual events

				monitored by Contract & Maintenance Supervisor	
ASSETS & PROPERTY					
Damage, theft or loss of council property	<p>The Main Car Park</p> <p>Playground</p> <p>The Main Toilet Block</p> <p>The Main Concession</p> <p>Cemetery</p> <p>Port Isaac Playing Field</p> <p>New Road Toilet Block</p> <p>Footpath Bridge & The Main at Port Gaverne</p> <p>Bus Shelters</p> <p>Signs, notices and noticeboards</p>	Low	High	<p>Buildings and property insured</p> <p>Insurance policy to be reviewed annually</p> <p>Regular inspections of all assets by C&MS</p> <p>Annual Inspection of Play Equipment by 'Play Safety'</p> <p>Drew Memorials carry out Headstone Inspections five yearly, due 2028</p> <p>Public Toilet contractor is briefed to report any faults</p> <p>Contractors keep verges and grassed areas maintained</p>	<p>Continue to monitor and review</p> <p>Ensure reserves are in place for repair, maintenance and renewal</p>
Security of above assets	Inadequate security of buildings, equipment etc	High	Medium	Public Toilets secured outside of opening hours	Maintain existing procedures

				Staff vigilance	
Maintenance of above assets	Inadequate maintenance of buildings etc	Low	Low	Annual budget and reserves	Maintain existing procedures
Insurance	Inadequate cover or over insurance increasing costs unnecessarily	Low	High	Annual review of insurance by Members Annual review of asset values	Maintain existing procedures Review Asset Register annually
ENVIRONMENTAL					
Pollution	Contamination in water supply, the leat, the ocean	Medium	Medium	Regular checks of the leat and beaches by Contract & Maintenance Supervisor Clerk is in direct contact with water companies supplying water to residents and facilities	Continue to monitor
Flooding	Flooding in low areas due to storms and location of Port Isaac & Port Gaverne	Medium	Medium	Clerk & Cllrs share information of storm warnings Flood Committee set up to risk assess Contract & Maintenance Supervisor involved in	Maintain existing procedures

				<p>flood defence & committee</p> <p>Businesses & home owners have plans in place for these occurrences</p>	
Severe weather events affecting council property or activities	Damage to assets	Medium	Medium	<p>Insurance is reviewed ensuring all assets are covered</p> <p>Visual checks on assets are carried out after severe weather</p> <p>Contract & Maintenance Supervisor enlists local contractors to make repairs</p>	Continue to monitor

This policy was adopted by the Parish Council on: 10th February 2025

Re-adopted by the council on 9th February 2026