Ufford Parish Council
Master Risk Management Document and Risk Register

Purpose and approach

The Parish Council is responsible for putting arrangements in place for the management of risk. This Risk Management Scheme has been developed using the Smaller Authorities Proper Practices Panel (SAPPP) example financial risk management template contained within the Practitioners' Guide 2026/27 and has been adapted to reflect the functions, activities and assets of Ufford Parish Council. Risk is assessed so that the Council can identify threats to public money, statutory compliance, assets, service delivery and reputation, and then reduce those risks to the lowest acceptable level through proportionate controls. Risk cannot be eliminated completely. The Clerk/RFO maintains the risk register and presents it to Full Council for review and approval at least annually. The risk register is reviewed annually, following any significant incident, acquisition of new assets, changes in legislation or insurance arrangements, or whenever the Council introduces new services or activities.

Risk scoring method

Impact	Likelihood	Overall assessment	Response	Review timing
High	High or Medium	High	Prioritise for action and monitor until reduced	At least annually and whenever circumstances change
Medium	Medium or Low	Medium	Maintain controls and identify proportionate improvements	Annually
Low	Low	Low	Accept with routine monitoring	Annually or when circumstances change

Master risk register

Function / activity / asset	Risk identified	Impact	Likelihood	Initial risk	Controls and mitigation	Residual risk	Insurance / governance note and further action
Insurance and asset cover	Insurance cover inadequate, assets omitted, or renewal missed, creating avoidable financial exposure.	H	M	H	Council reviews insurance annually before renewal. Asset register is reviewed and insurance levels checked against assets and activities. Employer liability, public liability, asset cover and fidelity guarantee are considered.	L/M	Insurer: Zurich Municipal Policy period: 1 June 2026 – 31 May 2027 Public Liability: £12,000,000 any one event Employers' Liability: £10,000,000 any one event Fidelity Guarantee: £250,000 (all members and employees) Legal Expenses: £250,000 limit of indemnity, covering employment disputes, legal defence, statutory licence appeals, contract disputes, debt recovery, property protection, bodily injury and tax protection. Asset Cover All Risks cover: Council contents £28,000 and 11–15 pieces of playground equipment insured for £63,500.
Financial records, budget and precept	Poor records, inaccurate reconciliations, weak budget monitoring or inadequate precept/reserves leading to loss of public money or inability to meet liabilities.	H	M	H	Clerk/RFO maintains accounting records, bank reconciliations and budget monitoring. Council approves budget and precept annually. Internal audit and AGAR process provide independent review. Reserves reviewed during budget setting.	L/M	Links to occupational standard S11: risk to public money is managed through budgeting, reporting, internal control and review.
Banking, payments and fraud	Unauthorised payments, banking error, invoice fraud, theft or employee/councillor dishonesty.	H	M	H	Payments are approved by Council or under delegated authority. Invoices are checked. Online banking requires appropriate authorisation. Financial Regulations are reviewed annually. Bank reconciliations are reported to Council.	L/M	Fidelity guarantee/employee dishonesty cover is relevant but controls remain primary. Insurance supports recovery; it does not replace segregation of duties and evidence-based approvals.
VAT, payroll and HMRC compliance	Incorrect VAT claims, PAYE errors, pension non-compliance or failure to retain payroll evidence.	M	M	M	VAT is recorded in the accounts and supported by invoices. Payroll is administered through the payroll provider. Salary payments are approved by Council. Employment and payroll records are retained for audit.	L	Maintain a short payroll procedure covering outsourced payroll, software/provider used, authorisation, HMRC, pension arrangements and pay-scale decisions.
Legal powers, decisions and minutes	Council acts outside its powers, decisions are unclear, or minutes do not provide an adequate audit trail.	H	M	H	Clerk advises Council on powers and procedure. Agendas and minutes are prepared by the Clerk and approved by Council. Standing Orders, Financial Regulations and Scheme of Delegation are reviewed. Decisions and expenditure are minuted.	L/M	Good minutes reduce legal, financial and reputational risk and support the Council in the event of complaint, audit query or insurance claim.
Publication, transparency, FOI and data protection	Failure to publish statutory information, respond properly to information requests, retain records or protect personal data.	M	M	M	Website used to publish agendas, minutes, AGAR, finance and policy documents. Publication requirements checked annually. Council retains records electronically and follows data protection principles.	L/M	Some cyber/data risk may be insurable if relevant cover is held, but main mitigation is secure storage, access control, retention and lawful processing.
Loss of Clerk/RFO or key staff process knowledge	Loss of the sole employee through absence, resignation or incapacity causing missed statutory deadlines, payment delays, loss of knowledge or weak continuity.	H	M	H	Clerk maintains electronic records, agendas, minutes, finance records, audit documents and key policies. Standing Orders and Financial Regulations provide decision-making framework. Chair can liaise with Council in urgent matters.	M	Staff risk is material for a small council. Employer liability insurance addresses employment-related claims, but continuity risk is mitigated by process lists, key contacts, accessible records and annual workload review.

Function / activity / asset	Risk identified	Impact	Likelihood	Initial risk	Controls and mitigation	Residual risk	Insurance / governance note and further action
Staff workload, contract and employment practice	Insufficient hours or unclear processes lead to errors, delays, stress, grievance, employment claim or poor service continuity.	M	M	M	Council agrees Clerk contract, hours and pay. Work is prioritised through agendas, reports and Council decisions. Payroll and employment records are retained.	L/M	Further action: maintain staff/process checklist covering payroll provider, banking, website, key deadlines, document storage, audit timetable, defibrillator checks and emergency contacts.
Contractors, procurement and professional advice	Unsafe, uninsured or poor-quality contractor work; poor value for money; lack of advice on specialist matters.	M	M	M	Financial Regulations set procurement thresholds. Quotes obtained where required. Competence and insurance checked for higher-risk work. Specialist advice sought where appropriate.	L/M	Public liability and professional indemnity may be relevant, but Council should check contractor insurance and keep procurement evidence.
Council meetings, councillor vacancies and quorum	Very small council becomes inquorate, loses capacity or is unable to make lawful decisions.	H	M	H	Vacancies are reported and co-option/election procedures followed. Agenda planning prioritises statutory and financial decisions. Chair and Clerk monitor meeting dates and urgent deadlines.	M	Governance risk can become financial risk if payments, AGAR, budget or precept decisions cannot be lawfully made. Keep recruitment and co-option under review.
Benches, seats, litter bins and noticeboards	Deterioration, detachment, obstruction, sharp edges or falling parts causing injury or property damage.	M	M	M	Assets recorded in asset register. Benches and bins inspected by members; noticeboards checked by Clerk and cleaned when necessary. Defects reported to Clerk/Chair and escalated to Council where expenditure is needed.	L/M	Public liability insurance is relevant to third-party injury/property damage. Inspection records and timely repairs help demonstrate reasonable care.
Millennium Stone, Well Gate and Lambpit Gates	Stone or gate failure, insecure access, obstruction or injury, including risk to children near the well.	H	M	H	Assets are included on the Council's Asset Register and inspected periodically by councillors. Defects are reported to the Clerk and considered by Full Council. Well Gate kept secure. Lambpit Gates maintained as required. Defects acted promptly.	M	Public liability insurance transfers much of the financial liability arising from third-party claims but does not remove the Council's duty to inspect, maintain and record defects. Inspection records provide evidence that reasonable care has been exercised.
Playing field, play equipment and basketball hoop	Injury from defective equipment, falls, slips, trips, broken equipment or failure to act on inspection findings.	H	M	H	Routine visual inspections are undertaken, and independent operational inspections are commissioned at appropriate intervals. Defects are recorded and acted upon promptly.	M	Public liability insurance is important but defensibility depends on evidence of inspections, reports and action taken. This remains a priority risk.
Telephone kiosk and defibrillator	Smashed glass, cuts, damage to equipment, defibrillator failure or loss of availability causing risk to life.	H	M	H	Telephone kiosk checked with defibrillator checks. Defibrillator checked weekly and logged on Webnos with Community Heartbeat Trust support. Training opportunities offered to residents.	L/M	Public liability/property cover may apply to assets. Defibrillator governance is primarily managed through weekly checking, Webnos logging and prompt fault reporting.
Laptop, digital records, projector and IT equipment	Loss/damage to laptop, loss of records, unauthorised access, electrical risk or inability to administer Council business.	H	M	H	Laptop stored safely and not left unattended in a vehicle. Records backed up to cloud/USB. Projector/cables checked before use. Access to records controlled.	M	Asset/cyber/data cover may assist if held, but mitigation is backup, safe storage, access control and a continuity checklist.
Bird/bat boxes, trees and road-closure signs	Falling parts, tree damage, theft, unstable road signs or unclear signage causing injury or obstruction.	M	L/M	M	Bird/bat boxes installed with professional guidance and suitable fixings; annual maintenance inspection. Road signs stored appropriately and checked before use.	L	Public liability applies to third-party injury/property damage. Annual inspection and pre-use checks reduce likelihood.
Community grants, events and use of facilities	Funds awarded without power/evidence, inadequate event controls, or community group activity creating complaint or liability.	M	M	M	Grants approved by Council using appropriate legal power and minuted. Community groups asked for relevant insurance where appropriate. Council considers risk before supporting events or facilities.	L/M	Insurance should be checked before events. Council insurance may not cover third-party organisers; evidence should be retained.
Business continuity and emergency response	Loss of access to systems, records, banking, website or key contacts during emergency or staff absence.	H	M	H	Electronic records and backups maintained. Chair/Clerk contact arrangements in place. Statutory deadlines monitored through annual cycle.	M	Further action: adopt a concise business continuity/process note and review it annually with this risk register.
Severe weather and climate events	Flooding, storms or extreme heat causing damage to Council assets, interruption of services or increased maintenance costs.	H	M	H	Regular inspection of council assets; planned maintenance programme; contractor arrangements in place; emergency contact details maintained; business continuity arrangements; adequate earmarked reserves for emergency repairs.	M	Zurich Municipal All Risks insurance provides financial protection for insured Council assets following storm or weather-related damage, while Public Liability Insurance may respond to third-party claims. Insurance mitigates the financial consequences but does not replace the Council's duty to inspect, maintain and protect its assets. Review following any significant weather event and consider resilience measures when replacing assets.
Reputation risk	Complaint, media criticism or governance failure damages public confidence resulting in increased scrutiny, legal challenges or financial cost.	H	L	M	Standing Orders, Financial Regulations and Code of Conduct followed; agendas, minutes and financial information published in accordance with transparency requirements; Clerk provides professional advice; councillor training encouraged; complaints handled through the adopted procedure.	L	Legal Expenses Insurance and Libel & Slander cover may assist where legal proceedings arise from Council activities. However, the principal mitigation is good governance through compliance with Standing Orders, Financial Regulations, the Code of Conduct and transparency legislation. Continue annual policy reviews, governance training and monitor complaints to identify recurring issues.

This document demonstrates how Ufford Parish Council identifies, assesses and manages financial, operational, legal, property, information governance and reputational risks. It supports the Annual Governance Statement (Assertion 5) by evidencing that appropriate arrangements are in place for the effective management of risk and internal control in accordance with the Practitioners' Guide.

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