

## PILLING PARISH COUNCIL – RISK MANAGEMENT REGISTER 2025-26

RISK	PROBABIL ITY	IMPACT	MITIGATION	CONTROL	RESPONSIB ILITIES
Personal injury or damage to member (s) of the public or their property arising from defect (s) in Council property.  Public Liability Insurance	Low – Council property comprises fixed installations such as benches/seats.	Claims for compensation and costs to the Council in defending claims where appropriate.	Covered under the Council's insurance policy – (£12 million)	Regular maintenance and prompt repair of any damage. Periodic review of insurance cover and timely renewal.	Clerk Parish Lengthsman   Clerk Council
Compensation claims by employee (or contracted person) in respect of injury sustained in the cause of his/her employment/engagement .  Employers Liability Ins.	Low – given the nature of the Clerk's duties. Lengthsman – risk is higher, given the nature of duties.	Claims for compensation and associated costs.	Potential liabilities, including costs, covered by Council's insurance policy - £10 million)	Maintain adequate insurance cover. (as above)  <b>Maintain adequate training records and ensure compliance.</b>  <b>Ensure risk assessments are undertaken.</b>  <b>Review accidents/incidents at quarterly Personnel Committee meetings.</b>	Clerk  Clerk  Clerk  Personnel Committee
Loss of cheques, cash etc. held on the Council's behalf.	Low – Receipts are rarely in cash. More	Reduction in Council's financial resources.	Such losses are covered by insurance policy –	Maintain adequate insurance cover.	Clerk

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Money	usually by cheque.		inc. theft. (Existing cover of £250K). <b>Receipt of funds/donations noted.</b>  Precept & VAT refund paid direct into bank account.	Prompt payment of receipts into bank.  Encourage all payments to be made directly by BACS.	Clerk  Clerk
Financial loss due to banking error (e.g., leading to loss of interest or bank charges levied)  Fidelity Guarantee Existing cover £80K	Low	Reduction in Council's financial resources.	Regular monitoring & review.    Adherence to FSCS	Application of financial regulations, including scrutiny of all bank statements upon receipt.  Periodic review of banking arrangements to secure best possible terms and conditions.  <b>Only invest in accounts covered under FSCS upto limit of £85K</b>	Clerk   Clerk
Loss of monies due to fraudulent action by employee (s).	Low – any significant incident should be easily detected. Trust in	Reduction in Council's financial resources.	All expenditure approved by Council at Parish Council meetings. Dual level authority in bank required to authorise electronic payments.	Application of financial regulations.  Continue quarterly Finance Committee scrutiny to check all transactions against the	Council.  Clerk/Council

RISK	PROBABILITY	IMPACT	MITIGATION	CONTROL	RESPONSIBILITIES
	integrity of serving Clerk.		Accounts subject to scrutiny by Internal Auditor, and overview by External Auditor.	bank statements, cheque book and invoices  Information sent to authorisers in order to check bank payments are correct before approving.	Clerk
Damage to Council property by 3 <sup>rd</sup> party.	Low – cover for the SID, Lengthsman's equipment and Chain of Office	Repair costs to be covered.	Council's insurance policy covers items named.	Maintain property in good condition with regular monitoring for damage	Clerk Parish Lengthsman
Compensation claim resulting from (alleged) negligent act or accidental omission by the Council or its employee(s).	Low – given the limited activities of the Council.	Potentially substantial cost to the Council.	Risk covered by Council's insurance policy - £250,000.	Maintain adequate insurance cover. Ensure Council decisions are based on full information, including professional advice when necessary. Ensure employees are fully trained and competent.	Clerk  Council  Clerk/Council
Actions against the Council for libel or slander.	Low – Proper conduct of Council meetings and Clerk's professional judgement regarding	Potentially substantial cost to the Council.	Risk covered by the Council's insurance policy - £250,000.	Members' awareness.  Proper conduct of meetings by Chairman.  Professional advice from Clerk.	Chairman   Clerk

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	correspondence and content of annual newsletter			Councillors made aware of Use of IT, social media and Communications Policy including Email Etiquette	Council/Clerk
Failure to represent community interest adequately in relation to matters likely to impact significantly on the parish.	Low – Parish Council well established as consultee.	Reduction in local facilities and/or quality of life or missed opportunity to benefit from external funding or advice.	Council recognised by other agencies for consultation and information. Membership of NALC/LALC/SLCC.  Attendance at Area Committee Meetings and other representative groups	Threats & opportunities reported to Council meetings. Special meetings to be called as required.  Clerk monitors relative WBC agenda papers & other publications.  Representatives provide feedback to Parish Council meetings as appropriate	Council   Clerk  Members, District and County Councillors
Loss of council paper records and computer files due to accident or otherwise	Low - Council records are maintained in Parish Office.  Legal / historical records are archived at Lancashire	Inconvenience in tracing information particularly legal and historical records	Paper records maintained in Parish Office within Pilling Village Hall.  Implement Cloud storage.	Legal / Historical records are archived at LRO.  Electronic records stored on the Cloud.  Laptop stored at Clerk's home.	Clerk

RISK	PROBABIL ITY	IMPACT	MITIGATION	CONTROL	RESPONSIBI LITIES
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	Records Office				
Damage to SID's	Medium – device removed and relocated as necessary by the Parish Lengthsman	<p>Loss or damage to device which will incur replacement costs</p> <p>Injury to public should device fall away from bracket mounting</p>	<p>Public liability insurance in place by Parish Council only.</p> <p>Licence to install SID's on lampposts required by Lancashire County Council.</p>	<p>Regular Inspection checks re condition from time to time.</p> <p>Application for licence to be completed.</p>	<p>Parish Lengthsman</p> <p>Clerk</p>
Precept is not submitted on time, not paid by Principal Authority or is inadequate for purpose	Low	<p>Reduction in Councils financial resources</p> <p>Inability to deliver services</p>	<p>Budget and Precept considered each year in line with standing orders</p> <p>Full PC minute - RFO to follow up</p> <p>Check receipt</p> <p>Quarterly review against budget</p>	<p>Diarised by RFO</p> <p>Reminder normally sent by Principal Authority</p>	Council Clerk
Salaries wrongly calculated and paid.	Low	Reduction in Council's	Payroll is outsourced to	Procedures in place and bank transfers authorised	Council

RISK	PROBABIL ITY	IMPACT	MITIGATION	CONTROL	RESPONSIBI LITIES
False employees.  Tax and NI deductions incorrect  Clerk status challenged	Low  Low  Low	financial resources.	recognised to a accountancy firm.  Payment is by bank transfer on 28 <sup>th</sup> of month in accordance with Contract of Employment and Financial Regulations and only signed against P11 worksheet  HMRC - PAYE payments made monthly in order to reconcile to P30.	by 2 councillors against payslips.  Quarterly budget comparison by Council. Individual payments for expenses minuted at each meeting	
Payment made for goods not received	Low	Reduction in Council's financial resources.	Purchases made from reputable known suppliers and generally only paid after receipt of goods/service	Confirmation sought by Clerk that goods have been received.  Payment after receipt of goods as a norm.	Clerk
Councillors Allowances / Expenses overpaid	Low	Reduction in Council's financial resources.	No Allowances are approved apart from the Chairman's Allowance of £150.00.	Payment only after detailed claim submitted in respect of expenses.	Council and Clerk

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			Expenses only against specified written detailed claims in accordance with Council approval.		
Reserves too low	Low	Reduction in Council's financial resources.  Inability to deliver services	Annual Budget approved.  Regular review against Budget headings  New expenditure only undertaken where reserves allow.  Reserves maintained at level commensurate with expenditure commitments and historical experience	Careful budget monitoring and formal approval and costings for new services and /or projects whilst maintaining reserves in line with past practical experience  Level of Reserves reported to Parish Council at monthly meetings.	Council and Clerk
Loss of key personnel	Low	Inability to operate and deliver services	Ensure employees have adequate training, support and hours to undertake role so	Maintain regular contact and approve training and support mechanisms as appropriate	Council

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			<p>as to avoid stress, leading to long term sickness or early departure.</p> <p>Initiate Appraisals.</p> <p>Ensure sufficient notice periods are provided within contract to allow replacement to be obtained if necessary</p>	<p>Conduct yearly appraisals.</p> <p>Review contract terms if appropriate</p> <p>Establish SORP's for all processes.</p>	<p>Council/Clerk</p> <p>Clerk.</p>