Alnmouth Parish Council

Risk Management Register June 2026

Issue	Risk	L M H	Management/Control of Risk
Finance Risks			
Precept	Request not submitted	L	Parish Council minutes showing precept agreed and applied for. Diary note. Checked and reported to full council.
	Not paid by County Council	L	Checked and reported to full council. Reserves held. Diary note. Paid by BACS.
	Adequacy of precept	M	Review of income & expenditure against budget at quarterly council meetings (June, September, December, March).
Reserves – General	Inadequate to cover possible expenditure	L	Considered at Budget setting, six monthly and at year end.
Reserves - Designated	Inadequate to cover possible expenditure	M	Considered at Budget setting, six monthly and at year end.
Assets	Loss, Damage etc.	M	Regular inspections by Councillors, insurance in force and sums insured checked annually. Asset register updated annually – internal audit.
	Risk or damage to third party property or individuals	M	Adequacy of insurance cover reviewed annually. Diary note. Send Asset Register to insurer to provide individual cover for items over a specified amount. Update asset register and insurer when new items purchased.

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Monies under PC Control	Loss through theft or dishonesty	L	Adequacy of Fidelity guarantee insurance reviewed annually. Financial regulations and internal audit procedures in operation. References taken up for Clerk/RFO.
Legal Powers	Illegal activity or payment	L	Power to spend stated in minutes. Council informed as to legal powers. Clerk and Councillors attend relevant training.
Payroll	Wrong hours paid	L	Checked to minute and budget. Payslip checked and signed for by two councillors at monthly meeting. Verified by internal auditor and Chair.
	Wrong rate of pay	L	Checked to minute and budget. Payslip checked and signed for by two councillors at monthly meeting. Verified by internal auditor and Chair.
	Wrong Deductions PAYE	L	HMRC Basic used to calculate deductions. Notified to Council, checked by Chair and Internal Auditor.
	PAYE not paid to HMRC	L	Paid quarterly by Clerk/RFO – diary note.
Direct Costs and overhead expenses	Goods not supplied to Parish Council	L	Clerk confirms, Councillors verify.
	Invoice incorrectly calculated	L	Arithmatic checked by Clerk; invoices examined monthly by two councillors.
	Cheque/payment payable is in excess of budget	L	Debit Card held by Clerk and can be used where invoicing in advance by a supplier is not possible. Advance approval of Parish Council should be sought and minuted unless there are exceptional circumstances where agreement of Clerk and Chair to pay up to a maximum sum of £1500 can be made. Post purchase approval sought and minuted at a PC meeting.

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			Council informed via written monthly finance reports and payments for approval at PC meetings. Monthly bank statements are brought to each PC meeting for inspection by councillors (included in Payments for Approval folder with copies of each invoice). Spend against budget reviewed at PC meetings at least quarterly.
	Cheque/payment made to wrong party	L	Cheques are signed by 2 councillors. Bank Transfers are set up by Clerk. The Clerk has delegated authority to pay an amount by debit card (with agreement of Chair) restricted to a single transaction maximum value of £1500 unless authorised by council in writing before an order is placed. A list of all direct debits and regular or due payments arising on a regular basis are reported to the Council on a monthly basis.
Grants	No Power to Pay	M	Minute the power. Council verifies.
VAT irrecoverable	VAT element not recorded on Scribe	M	All items listed in Scribe and VAT expenditure reported at every Council meeting in Scribe reports. Verified by Internal Auditor.
VAT Return	Quarterly return not submitted.	L	Clerk/RFO submits quarterly and uses diary note.
Financial Records	Inadequate Records	M	Checked annually by Auditor plus regular monthly checks by councillors. All Councillors receive copies of all payments and income prior to PC meetings.
Minutes	Failure to be accurate and legal.	L	Reviewed by Council at following meeting and signed by Chair.
Clerk & RFO/Councillors committing fraud	Parish Precept/public funds. Reputation of Parish Council.	M	Fidelity Insurance cover of £50,000 for members and employees. Financial Regulations and Internal & External Audits in operation.

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Governance and Management Risks			
Lack of forward planning and budgetary controls	Lack of direction and prioritisation; insufficient funds to cover spend.	L	Budget in operation and reviewed quarterly.
Poor reporting to council	Poor quality decision making. Council becomes ill informed.	L	Timely and accurate financial reporting. Clear instructions to Clerk/RFO.
Failure to keep proper financial records in accordance with statutory requirements	Inadequate financial control.	L	Proper arrangements for the notification of income and approval of Expenditure. Review of internal controls in place and their documentation. Internal and External auditor.
Failure to respond to electors' wish to right of inspection	Loss of confidence. Loss of reputation	L	Operating protocols and deadlines are set and issued by Government & external auditor.
Failure of the Council to comply with law in particular: Health and Safety Data Protection Employment Law Equalities & Human Rights Laws.	Fines and Penalties from regulation bodies and Tribunals. Loss of reputation.	M	Clear policies and procedures. Regular review of law. Clerk to advise on Law. Training of Clerk and Councillors. Keep under review that insurance covers Employment Tribunals, Employer's Liability, Breach of Data Protection legislation).
Failure to provide proper, timely and	Confusion and misunderstandings. Actions not	L	Draft Minutes published within one month after the meeting (SO 12 e). Minutes properly numbered. Original signed copy kept in

accurate reporting of Council business in the minutes	reflecting the intentions of Council		safekeeping and eventually archived with Northumberland Archives.
Failure to meet the laid down timetables when responding to consultation invitation	Affect reputation. Ineffectual involvement	L	Clerk to apply for appropriate extensions of time where relevant. Emails and Agenda to state closing date for responses.
Council lacks relevant skills and commitment	Council fails to achieve its purpose. Decision making bypasses Council. Poor value for precept money	L	Training for Councillors. Proactive recruitment of new councillors. Close review of attendance at meetings.
Council becomes dominated by one or two individuals.	Conflicts of interest. Pursuit of personal agendas. Decisions made outside Council	L	Clear Standing Orders & Code of Conduct regarding conduct of Councillors, running of meeting and conflicts of interest. Training for Councillors.
Councillors benefiting from being on the Council	Affect reputation. Conflicts of Interest.	L	Clear Standing Orders. Code of Conduct Adopted and issued to all new members and regularly reviewed.
Failure to declare Members' interests and pecuniary interests, gifts etc at meetings	Affect reputation. Conflict of interest. Potential Criminal Prosecution.	L	Procedures in place for recording and monitoring Councillors' interests and gifts. Training for Councillors.
Failure of a councillor to leave the meeting when they have a	Affects reputation. Conflict of Interest. Potential Criminal Prosecution of Councillor.	L	Clear Standing Orders, Code of Conduct and Financial Regulation issued to all councillors following election/cooption. Training for Councillors

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disclosable pecuniary interest			
Failure to register Members' Declaration of interest with the County Council within 28 days of election/taking office.	Potential Criminal Prosecution due to criminal offence pursuant to s34(1) Localism Act 2011	L	Clerk to ensure they are submitted, received and uploaded by the County Council. Diary Note. Training for Councillors.
Councillors falling into more than 2 month's Council Tax arrears and voting on the budget or precept	Potential Criminal Prosecution pursuant to s106 of the Local Government Finance Act 1992.	L	Warning note on Parish Council agenda. Training for Councillors.
Breach of Data Protection Act	Affects reputation. Possible fine by Information Commission's Office.	M	Training. Clear policies and procedures for prevention and for mitigation and reporting to ICO where occurred. Obtain gov.uk emails for all councillors subject to funding and budget.
Failure to register as a Data Processor and appoint a Data Protection Officer	Potential Fine.	L	Payment annually by Direct Debit. Incoming Clerk to register as named Data Protection Officer.
Loss of records and data	Services not provided. Inability to carry out functions. Loss of historical records (irreplaceable).	M	Ensure regular external disc backups undertaken to a hard drive (by Clerk at home) and backed up to the Cloud. Cloud back up at August 2024 is Dropbox. Test Back ups regularly to ensure they are working.

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			Emails on Clerk’s computer and backed up to cloud on IONOS Data Recovery Plan has a list of websites and passwords (to Gmail, NCC planning portal, NALC website, ICO account, Dropbox, NCC Democratic Services, HMRC VAT reclaims) kept by Clerk and Chair (in a sealed envelope) and not stored in the Parish Council digital folders. Sealed envelope to be opened in the presence of at least one other councillor in the event of no access to Clerk. Clerk has a Password Manager (Keeper) paid for personally. Passwords to Santander kept by Clerk and not stored on any computers. Clerk uses secure and encrypted password manager. Hard copies of files kept by Clerk at home, in the HH cupboard (two shelves in unlocked cupboard in locked office with limited access to the public) and archived with Northumberland Archives at Woodhorn Museum in accordance with Data Retention Policy.
Cyber Security	Loss of sensitive information. Loss of funds. Lack of confidence in the Council. Disruption of services.	M	Clerk to use a good quality paid for (by Parish Council if appropriate) anti-virus protection such as Kaspersky. Laptop used by Clerk to be password protected. Clerk to be trained in Cyber Security, Phishing emails etc.
Loss of key personnel (Parish Clerk) and/or poor staff retention	Disruption of services.	M	Councillor & Clerk Training. Regular progress reviews at initial recruitment, annually thereafter. Clear responsibilities for Line

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			Management. Clear policies and procedures for informal complaints and grievances.

Risk Management Register Reviews:

- 13th August 2024 (Approved Minute no: 136/24/c).
- 9th June 2026 (Approved Minute no: 054/26/g).

Next review: June 2027