



RIPPONDEN PARISH COUNCIL RISK ASSESSMENT 2025-26.

	Risk description	Impact	Likelihood	Controls
Administration	Business continuity	High	Medium	<ul style="list-style-type: none"> • Inventory of Assets reviewed annually. • In event of Clerk being indisposed, the Chairman will contact YLCA/SLCC for advice. • Clerk to ensure that records are kept up to date. • Computer back up to MS 365 plus passport. • A contingency fund is set aside to cover long term sickness, redundancy, recruitment & training (established November 2024).
	Clerk leaving without due notice	High	Medium	<ul style="list-style-type: none"> • Computer passwords to be supplied in locked file and given to the Chairman and Vice Chairman. • Chairman to contact YLCA/SLCC for advice. • Committee Chairmen to allocate a secretary for all meetings to issue agendas, write and publish minutes. • Chairman to organise the payment of bills through councillors.
	Computer failure	High	Low	<ul style="list-style-type: none"> • 365 includes online backup. • Non-SharePoint folders to be backed up weekly. • Files should be maintained on 365 SharePoint folders. • One named councillor should be second admin.
	IT Cllr leaves	Medium	Medium	<ul style="list-style-type: none"> • Remove user profile from website and MS 365
	Loss or damage to documents – paper documents becoming unreadable	Low	Low	<ul style="list-style-type: none"> • Critical documents to be stored in a secure, fireproof safe.
	Failure to comply with FOI	Low	Low	<ul style="list-style-type: none"> • FOI and Data protections policies. • Retention policy so everyone knows what should be kept.
	Injury to Councillors & Clerk during Council Events	Medium	Low	<ul style="list-style-type: none"> • Insurance cover includes personal accident. • Regular review and maintenance of office fixtures and fittings. • Cllrs, staff and volunteers should sign the H&S policy yearly to show they have read it and understand how it relates to them in their role.
	Claims resulting from contractors working for the Council	High	Low	<ul style="list-style-type: none"> • Contracts awarded in accordance with Parish Council's Standing Orders. • All contractors must have public liability insurance, employee liability insurance and a health and safety code to present to council before works commences.
	Injury to the public	High	Medium	<ul style="list-style-type: none"> • Insurance cover includes third party public liability.
	Changes to legislation and procedures	High	Low	<ul style="list-style-type: none"> • Provide effective training for Members and Officers. • Annual review of Standing Orders and Financial Regulations. • Membership of Yorkshire Local Councils Association and National Association of Local Councils
Employment	Safety of the clerk	High	Low	<ul style="list-style-type: none"> • New office to be fitted with panic button and visitor identification technology. • Health & Safety Policy in place. • When new clerk is employed, Council should operate a lone working policy.

	Consistency of wage payments	High	Medium	<ul style="list-style-type: none"> • Employment Committee Chair creates salary payment with two additional councillors authorising.
	Dealing with grievances	High	Medium	<ul style="list-style-type: none"> • Grievance policy to be followed.
	Consistency of working hours and conditions	High	Medium	<ul style="list-style-type: none"> • Annual appraisals conducted. • Working hours reviewed monthly • Line manager available to discuss working conditions.
Finance	Banking & Financial Arrangements – financial irregularities occur.	High	Low	<ul style="list-style-type: none"> • Annual review of Financial Regulations and Internal Control. • Regular review of banking services. • Review of banking market. • Annual Internal & External Audit. • Quarterly bank reconciliations and budget vs. actuals to occur.
	Precept – not enough money requested.	High	Low	<ul style="list-style-type: none"> • Sound budgeting to underlie the annual precept • Adequacy of precept – regular reporting of expenditure to Budget. • The precept is an agenda item at a December meeting to ensure that adequate notification can be given to the Principal Authority
	Insurance	High	Low	<ul style="list-style-type: none"> • Annual Review is undertaken to ensure adequately cover MUST include Employers Liability, Public Liability and Fidelity Guarantee.
	Cash – risk of loss, theft	Low	Low	<ul style="list-style-type: none"> • RFO to ensure that any cash/cheques collected are banked at the earliest opportunity.
	VAT – unclaimed refunds resulting in lack of funds.	Low	Low	<ul style="list-style-type: none"> • VAT reclaim calculated by RFO and balanced to invoices and cash book to ensure correctness.
	PAYE	Low	Low	<ul style="list-style-type: none"> • PAYE payments calculated by Payroll Provider and Quarterly return to HMRC approved by Full Council – Annual Internal Audit checked.
	Election Costs – sudden high cost.	Medium	Medium	<ul style="list-style-type: none"> • Risk is higher in an election year. • A contingency fund to meet the cost (established Nov 24).
	Annual Return	Low	Low	<ul style="list-style-type: none"> • Annual Return is completed and signed off in accordance with statutory requirements. • JPAG Practitioner’s Guide must be downloaded every year.
	Misappropriation of Council funds	Medium	Low	<ul style="list-style-type: none"> • All transactions to be carried out in accordance with the internal control procedures set out in the Council’s Financial Regulations. • Quarterly reports to Full Council on budget and bank reconciliation • Yearly Internal Audit.
Buildings	Ebenezer Graveyard Damage to site	High	Medium	<ul style="list-style-type: none"> • On-going maintenance to churchyard. • Gravestones checked annually to ensure unsafe structures are reported and repaired in a timely manner.
	Damage to BT Telephone boxes	Low	Low	<ul style="list-style-type: none"> • Risk to the public to be assessed and reviewed annually.
	Miscellaneous Civic Functions	Medium	Low	<ul style="list-style-type: none"> • Risk to the public to be assessed on an individual basis and reviewed annually.
	Council owned Seats & Benches- damage to asset and the public while in use	Medium	Medium	<ul style="list-style-type: none"> • Risk to the public to be assessed on an individual basis and reviewed annually. • Maintenance work to be carried out in a timely manner.
	Notice Boards	Medium	Medium	<ul style="list-style-type: none"> • Minimum of monthly inspections occur due to regular update of notices.
	Health and Safety of Central Hall Office	High	Medium	<ul style="list-style-type: none"> • Regular assessments of health and safety matters for the office.

- Buildings Maintenance Committee to be established.

Risk schedule	Type	Frequency	Last review	Comments
Financial Matters				
	Assets inspection	annually	Jan-25	With move to larger office, all assets were thoroughly reviewed.
	Banking arrangements	annually	Mar-25	New clerk started in February 25. Banking arrangements reviewed.
	Insurance Providers	annually	Mar-25	
	VAT return completed	annually	Mar-24	
	Budget Agreed	annually	Nov-24	
	Budget Monitoring	quarterly	Feb-25	Revisions to be taken when significant money is saved.
	Precept Requested	annually	Jan-25	
	Bank Reconciliation	quarterly	Dec-24	
	Employee salary review	annually	Jan-24	
	Internal Audit	annually	May-24	
	External Audit	annually	Sep-24	
	Internal check of financial procedures	quarterly	Dec-24	
Administration				
	Minutes properly numbered	fortnightly	Ongoing	
	Asset Register	annually	Jan-25	
	Financial Regulations Review	annually	Feb-25	
	Standing Orders review	annually	May-25	
	Computer back –up	real time back-up	Ongoing	
Employers' responsibility				
	Contract of employment	Annually	Feb-25	Drawn up for new clerk Jan-25 by Optimal HR.
	Pension Scheme	Annually	Mar-25	New Nest account opened in March 2025.
Members responsibility				
	Code of Conduct adopted	on-going	Mar-25	
	Register of interest completed/updated	on-going	Mar-25	CMBC slow to upload to host

Adopted: 10 March 2016.

Reviewed: 19 Oct 2017, 26 June 2018, 20 Feb 2020, 29 March 2022, Apr 2024, March 2025.