# A logo of a bird and a cross Description automatically generated

# Billinge Parish Council – Risk Assessment

# RegisterKey to Risk Ratings

# Likelihood: Low (1), Medium (2), High (3)

# Impact: Low (1), Medium (2), High (3)

# Risk Rating = Likelihood × Impact

# Scores:

# 1–3: Low Risk

# 4–6: Medium Risk

# 7–9: High Risk

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| Risk Area | Description of Risk | Likelihood | Impact | Risk Rating (L x I) | Existing Controls | Further Action Required | Review Frequency |
| Finance | Misuse or loss of public funds | Medium | High | 6 | Financial Regulations; dual signatories; monthly bank reconciliation | Staff refresher training in financial controls | Quarterly |
| Budgeting | Inaccurate or unbalanced annual budget | Low | High | 3 | Budget planning meetings; RFO oversight; precept review | Implement mid-year budget review | Annually |
| Governance | Poor decision-making due to lack of information | Medium | Medium | 4 | Clear agendas; training; use of standing orders | Councillor training programme | Annually |
| Legal Compliance | Breach of statutory obligations (e.g. GDPR) | Low | High | 3 | GDPR policy; Data Protection Officer; staff trained | Annual GDPR refresher | Annually |
| Health & Safety | Injury to staff, public or volunteers | Medium | High | 6 | Risk assessments; insurance; equipment checks | First aid refresher course | Annually |
| Asset Management | Theft or damage to council assets | Medium | Medium | 4 | Asset register; regular inspections; insurance | Consider CCTV for high-risk locations | Bi-annually |
| Cybersecurity | Data loss or unauthorised access | Medium | High | 6 | Password protection; antivirus software; cloud backup | Implement 2FA and cybersecurity policy | Quarterly |
| Reputation | Public dissatisfaction or complaint | Medium | Medium | 4 | Open meetings; complaints policy; website updates | Improve social media communication | Quarterly |
| Contractors | Failure of contractors to deliver services | Low | Medium | 2 | Written contracts; monitoring of performance | Review contractor SLAs | Annually |
| Staffing | Absence or resignation of key personnel | Medium | High | 6 | Clerk cover; job descriptions; training | Succession planning | Annually |
| Insurance | Inadequate or expired insurance cover | Low | High | 3 | Annual insurance review; RFO checks | Schedule calendar alert for renewal | Annually |
| Meetings & Decision Making | Inquorate meetings or unlawful decisions | Low | High | 3 | Attendance monitoring: Clerk advises on legality | Training for Chair and Vice Chair | Annually |