

GUILSBOROUGH PARISH COUNCIL - RISK ASSESSMENT & INTERNAL CONTROLS - 2025/26

Area	Risk	Level	Control
Assets & Liability	Asset Register	Low	Maintained and reviewed periodically, at least at the year end.
	Insurance	Medium	Reviewed annually. Cob Barn and Garages insured for £102,309. Playground Equipment insured for £55,089. Street Furniture insured for £133,630. Defibrillator insured for £5,000. Public Liability Insurance in place with £10,000,000 cover per incident..
	Maintenance	Medium	Regular inspections of parish assets carried out by Councillors, including street furniture, noticeboards, war memorial, phone box and the bus shelter. Street Lights are maintained Eon. Trees inspected every 3 years by a qualified tree surgeon. Councillors inspect trees during the interim period.
Finance	Banking	High	<ul style="list-style-type: none"> • Payment schedule and invoices are circulated to all Cllrs for review and comment. All payments are approved at PC meetings and recorded in the minutes. • Cheques are typically not used but if they are, they are signed by two authorised Councillors with the stub being initialled. No signed bank cheques are kept. • Single authorisation internet banking is used, with the Clerk/RFO as the Primary User to activate and manage Secondary Users. 3 Cllrs are also on the bank mandate but they do not have internet banking access. However, they can request Telephone Banking access. To request internet banking access, the Primary User would have to authorise it. It is recommended the Council use dual authority internet & telephone banking. • No petty cash used. All receipts are banked within 30 days. • No investment accounts containing more than £120,000 are held at any one institution.
	Financial controls and records	Low	<ul style="list-style-type: none"> • PC adopt Financial Regulations and follow "Best Practice". • Internal Control Councillor (ICC) appointed. Quarterly checks by ICC carried out on random sample of records noting; all anticipated income is received, expenditure is broadly in line with budgets, expenses are properly authorised before payment is made and the record of receipts and payments is kept up to date and that a monthly bank reconciliation is carried out. • Any anomalies identified by the ICC are resolved with the RFO and ICC and the RFO then presents the report to the next Council meeting. • Bank Reconciliation is carried out monthly and checked and signed by the ICC • Independent internal auditor appointed by NCALC. • The PC will ensure external and internal audit reports are examined and that any remedial action is taken.
	Risk of consequential loss of income	Low	Insurance cover of £10,000 for 12 months. Clerk to ensure that precept demand documents are sent to District Council within allowed timeframe. Important documents backed-up and taken off premises.
	Sound budgeting to support annual precept request	Low	Council receive detailed budgets in the late autumn. Expenditure against budget reported to Council every quarter.
Business Continuity	Incapacity/Absence of Clerk/Resignation of Clerk	Low	Advice to be sought from NCALC. A Locum Service is available through the SLCC. Key Person insurance cover of £250 per week up to maximum of £2,500 per period.
	Loss of Core Data	Low	Data is backed up using Cloud storage. Documents can also be found on the Council's website.

Legal	Ensuring activities are within legal powers	High	The Clerk is the 'Proper Officer' for the council and will endeavour to see that the Parish Council operates within the law and maintains the correct records as required by law. Clerk will seek advice i.e. NCALC if necessary.
	Data Protection	Low	The Parish Council has appointed Northants CALC to be DPO. The Parish Council takes the necessary steps to ensure that it remains GDPR compliant. The Council is registered for Data Protection under Registration Reference: A8011821. Cllrs to consider training. Relevant policies are posted to the website.
	Security of data (IT systems and support)	Low	Computer systems and programmes will be protected with firewalls and anti-virus software and password protected in accordance with the Financial Regulations. Any confidential documents are securely shredded.
	Comply with Employment Law	Low	Covered by Employers Liability insurance £10,000,000. A Contract of Employment and Job Description is agreed for the Clerk/RFO. Council to consider adopting grievance policies.
	Comply with HMRC requirements	Low	The Council is registered as an employer with HMRC External Payroll provider retained. Internal and external auditors carry out annual checks.
Governance & Management	Governing Policies not up to date or adopted	Low	All Policies are reviewed annually by the Council and a check list is retained by the Clerk. Copies of the policies are put on the Council website.
	Notice of meetings and approval of minutes	Low	The meeting Agenda is published on the three village noticeboards and on the Parish Council's website giving the required notice of each meeting. Draft Minutes are put on the Council's website within 7 working days of the meeting. Minutes are approved at the next Meeting of the Council and uploaded to the website.
	Registers of Interests, Acceptance of Office	Low	Register of interest completed. A link to WNC's Register of Members Interests is on the Council's website under "Governance". Reviewed as necessary and after an Election. Any change in a Member's Register of Interests must be notified to the Clerk/RFO. Councillors must declare interests for items on the agenda at the start of the meeting Scanned copies of Acceptance of Office are saved to the laptop and backed up on the One Drive.
	Parish Councillors	Low	Endeavour to work as a team, and be aware of their responsibilities as to the law and PC procedures. They will attend meetings regularly and training sessions when required and comply with the Code of Conduct adopted.