Ilmington Parish Council Strategic Risk Register 2026 - For review on 05 Nov 2026

The Council is required to review this strategic risk assessment every year for compliance with audit.
The risk register has been laid out according to guidelines in the Practitioners Guide (available on request).
Risk is assessed as likelihood of risk on a scale of 1-3 multiplied by impact of risk on a scale of 1-3. Lowest risk = 1, highest risk = 9.
Risk ratings reflect risk with existing control measures indicated in black. Amended/new control measures in red.

No.	Area of Risk	Description (The risk is that …)	Impact (on the authority would be…)	Likelihood score	Impact score	Risk Rating	Controls (What actions will be taken)
1	Business continuity	Pandemic or another major disaster impacting the parish	Suspension of the decision making process if the Council is unable to hold meetings	2	2	4	Should pandemic restrictions be reinstated then the council would hold remote meetings, where possible and lawful.
2		Loss of clerk due to accident, illness or resignation	Tasks are not completed, governance and service delivery are compromised	1	3	3	**Maintain a detailed operations / handover manual covering key tasks.** **Develop a business continuity plan, including sourcing locum clerk cover and delegation of urgent responsibilities.** Update 'Chairman's box' - an envelope with key passwords.
3	Asset management	Assets are not properly documented	Assets cannot be located, or protected from adverse claims	1	2	2	Maintain an up-to-date Asset Register Ensure all council land is registered with HM Land Registry.
4		Assets not fully insured	Reduced or lack of payout for underinsured property	1	2	2	Obtain a buildings valuation every 3 years (reviewed in 2024). Conduct an annual review of insurance requirements and notify the insurer promptly of any changes in assets or risk.
5		Loss or damage to physical assets	Fire, theft, burglary, criminal **or accidental** damage by third party	1	3	3	Install appropriate security measures such as locks, alarms, fencing and gates, and keep a record of keyholders. Ensure statutory risk assessments are conducted (fire, fixed wiring etc.) and any recommendations are followed. Conduct routine inspections of buildings, and other assets to identify vulnerabilities or damage and address them promptly.
6		Harm to people or property as a consequence of asset ownership	Compensation claim	1	3	3	Maintain public liability insurance. Check that third parties using council facilities are insured. Consult with the insurance provider where necessary.
7		Assets are not properly maintained (Pavilion, trees, playground, benches, etc.)	Gradual deterioration of assets, overall higher maintance costs, increased risk of accident	2	2	4	**Asset Management Policy adopted outlining maintenance standards, responsibilities, and inspection schedules.** Assign responsibility for asset maintenance to specific individuals or teams to ensure accountability. Conduct and record scheduled inspections to identify issues early and prevent deterioration.
8		Lack of formal agreement with occupiers of council properties	Responsibilites are unclear, loss of control over asset	2	2	4	Ensure occupiers of Council property have written agreements. Management of the Pavilion taken back in hand. New agreement signed with Tennis Club (2026). **Reach agreement with occupiers that don't have one (e.g. Bowls).**
9	Financial management	Adequacy of precept	Insufficient income to cover planned expenditure	1	2	2	Budget setting informs the precept. Precept demand submitted before the deadline. General reserves are maintained at an appropriate level.
10	Banking	Bank failure	Financial loss	1	1	1	Ensure bank, savings balances are covered by FSCS guarantee.
11		Banking arrangements inadequate	Inability to issue instructions to the bank or make payments	1	2	2	4 cheque signatories with online access, Clerk as administator. A councillor can set up payments in case Clerk is unavailable.

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12	Financial records	Adequate records not kept	Unable to monitor income and expenditure	1	2	2	Keep Cashbook on accounts software updated (Rialtas Alpha). Present regular budget monitoring reports to Council. Review accuracy via internal controls process and audit.
13	Fraud	Fraud, theft, embezzlement	Financial loss	1	2	2	Maintain adequate fidelity insurance cover, currently £150k. Maintain an adequate system of internal control, including measures designed to prevent and detect fraud and corruption.
14	Procurement	Best value not achieved	Increase in cost of service provision	1	2	2	Source multiple quotes or tenders in accordance with FinRegs.
15		Contractors fail to deliver goods or services as expected	Increased administration to resolve defects, unresolved issues increase costs	2	2	4	Use clear specifications when procuring goods or services. **Carefully examine and select suppliers, checking trade association membership and Companies House records as required.** Check supplies after delivery, so any issues can be rectified promptly.
16	HMRC regulations	VAT returns are incorrect	Financial loss of unclaimed VAT or penalties on an invalid claim.	1	2	2	Analyse all payments for VAT and seek advice where necessary. Submit VAT 126 Claims at least annually.
17	Employer's responsibilities	Incorrect reporting or payment of PAYE and National Insurance	Penalties if HMRC reporting or payments are overdue	1	1	1	Report PAYE using HMRC RTI submission, ensuring it is submitted accurately and on time. Confirm with the online record.
18		Non-compliance with employment law	In the worst case, risk of an employment tribunal	1	2	2	Ensure the Clerk has an employment contract from day one. Adopt suitable employement policies and keep under review.
19	Pensions	Non-compliance with pensions law and regulations	Enforcement action or fines	1	1	1	Carry out automatic enrolment duties (next due May 2025).
20	Legal compliance	Council activities are 'ultra vires' i.e. not within its legal powers	Risk of complaints or legal challenge, additional audit fees	1	2	2	General Power of Competence adopted. Ensure governance documents are reviewed and up to date. Maintain council membership of WALC to provide access to NALC templates and sector-specific advice.
21		Minutes not accurate or legal	Loss of transparency, confusion and difficulty implementing or defending council decisions	1	2	2	Publish draft minutes within one month. Confirm and sign minutes at the next suitable meeting.
22		Councillors fail to declare conflicts of interest	Personal risk to councillors, reputational harm to council	1	2	2	Councillors are reminded to keep their register entry up to date. Declaration of interests is an item on all agendas.
23	Reputational	Council discussions or decisions have unintended consequences	Undesirable outcomes, reputational harm, complaints	1	2	2	Provide background reports with agenda as appropriate. Refer to Council's Complaints protocol where necessary.
24		Poor communication	Lack of awareness of council activities, poor public perception	1	2	2	Update website and noticeboards regularly. Share news via Ilmington 20:20 Circ'n, Parish Mag, etc.
25	IT systems	Cyber attack	Service interruption, loss of data or data breach	2	2	4	Maintain awareness of online fraud and phishing. Use anti-virus security software on laptops. Implement software security updates promptly.
26		Hardware failure	Service interruption, unexpected expenditure	1	2	2	Back up Clerk's laptop to an external hard drive. Sync laptop with cloud to create off-site copy of data.
27	Data protection	Confidential data disclosed	Harm arising from the data breach, risk of fine by ICO	1	2	2	Ilmington Parish Council is registered with the ICO. Keep data protection policy and privacy notices up to date. **Councillors to use council, not personal, email addresses.**
28		Lack of document control	Loss of data that is needed, or data kept longer than needed	1	2	2	Follow the council's document retention policy.