Category	Area / Activity	Risk	Existing Controls / Evidence	Further Action / Review Point	Likelihood (1-5)	Impact (1-5)	Risk Score	Rating	Review Frequency	Supporting Assessment
Governance	Business continuity	Council unable to continue essential functions following serious disruption, loss of premises/equipment or other emergency.	Council records held electronically in OneDrive with additional backup and IT support provided by Ahead4. Chairman holds office key and safe access code; emergency passwords, system access details and key contacts are held securely in the safe. Website, Council email and Rialtas access can therefore be recovered if required. Rialtas data is backed up. External payroll provider in place. Alternative laptop available with access to OneDrive. Banking resilience is being strengthened through establishment of an additional inputter	Complete arrangements for additional banking inputter and maintain/review emergency access information and key contacts. Consider documenting the existing business continuity arrangements in a short Business Continuity Plan.	1	5	5	Medium	Annual	Master
Governance	Loss/absence of Clerk/RFO	Key functions, deadlines, banking or records inaccessible during prolonged absence of the Clerk/RFO.	Chairman has access to Council office, safe, emergency passwords, system access details and key contacts. Electronic records are held in OneDrive with independent backup and IT support from Ahead4. Council email and website access details are available for emergency use. Bank signatories have access to accounts and statements. Payroll is externally administered. Rialtas data is backed up and supplier support is available if required.	Complete arrangements for an additional authorised banking inputter. Maintain an up-to-date handover/business continuity note covering key deadlines, routine procedures and emergency access arrangements.	1	5	5	Medium	Annual	Master
Governance	Failure to comply with legislation/proper practices	Financial or governance failure, challenge, qualification or reputational damage.	Standing Orders, Financial Regulations and policies reviewed by Council; internal and external audit.	Maintain annual review timetable and monitor sector updates.	2	4	8	Medium	Annual	Master
Governance	Meetings and decision-making	Decision made without proper authority, notice, quorum or declaration of interests.	Standing Orders and published agendas/minutes provide governance framework.	Continue annual review and councillor training/briefing.	2	4	8	Medium	Annual	Master
Governance	Procurement and contracts	Non-compliant procurement, poor value or inappropriate award of contracts.	Financial Regulations and Council approval requirements apply.	Maintain contract/renewal schedule and evidence quotations/tenders where required.	2	4	8	Medium	Annual	Master
Governance	Internal audit	Weaknesses in systems or controls not identified or addressed.	Independent internal auditor appointed; findings reported to Council.	Track recommendations to completion.	2	4	8	Medium	Annual	Master
Governance	External audit / AGAR	Statutory deadlines missed or inaccurate return submitted.	Annual AGAR process and publication requirements followed.	Maintain annual compliance calendar.	2	4	8	Medium	Annual	Master
Financial	Accounting records	Inaccurate or incomplete records could lead to error, loss or misstatement.	Rialtas Alpha accounting software used; bank accounts reconciled whenever payment transactions are entered; reconciliations presented monthly and independently verified and signed by a councillor who is neither the Chairman nor a bank signatory; financial reports presented to Council; Rialtas data subject to supplier backup arrangements; internal and external audit provide additional independent review.	Continue regular reconciliation, independent verification and routine review of accounting records and reports.	1	5	5	Medium	Quarterly	Master
Financial	Budget and precept	Inadequate budget/precept or uncontrolled overspend affects service delivery.	Annual budget and precept formally considered and approved by Full Council; budget monitoring reports presented to Council during the year; budget position reviewed and virements agreed where necessary; financial reports and bank reconciliations provide ongoing oversight of expenditure.	Continue regular budget monitoring and maintain annual timetable for budget and precept preparation and approval.	1	5	5	Medium	Quarterly	Master

Category	Area / Activity	Risk	Existing Controls / Evidence	Further Action / Review Point	Likelihood (1-5)	Impact (1-5)	Risk Score	Rating	Review Frequency	Supporting Assessment
Financial	Banking and payments	Fraud, error or unauthorised payment.	Online payments are input by the Clerk/RFO and require authorisation by two councillors; supporting invoices/documents are scanned and available to authorisers; bank reconciliations are independently verified and signed monthly by a councillor who is neither Chairman nor a bank signatory. Multipay card held by Clerk/RFO subject to £500 monthly spending limit and expenditure supported by receipts/invoices.	Ensure Multipay card statements and supporting documentation are independently reviewed and card expenditure is included in regular financial reporting to Council. Complete arrangements for additional banking inputter to strengthen business continuity.	1	5	5	Medium	Monthly	Master
Financial	Bank failure / access failure	Temporary loss of access to funds or online banking.	Multiple banking arrangements/reserves may reduce concentration risk.	Confirm contingency arrangements and authorised signatories annually.	1	4	4	Low	Annual	Master
Financial	VAT	Incorrect VAT treatment or failure to reclaim amounts due.	VAT returns prepared from accounting records.	Retain return/reconciliation evidence and review VAT treatment of unusual transactions.	2	3	6	Medium	Annual	Master
Financial	Payroll, PAYE and pension	Incorrect pay/deductions, late submissions or employment liabilities.	Payroll records and statutory processes maintained.	Retain payroll reports and periodically verify changes and submissions.	2	4	8	Medium	Annual	Master
Financial	Reserves	Insufficient general/earmarked reserves or reserves not aligned with planned expenditure.	Earmarked reserves reviewed by Council.	Review adequacy and purpose alongside budget setting.	2	4	8	Medium	Annual	Master
Financial	Income, fees and debtors	Income not collected, charges not reviewed or debts remain outstanding.	Fees/charges and financial reports reviewed by Council.	Review fees annually and maintain debtor follow-up process.	2	3	6	Medium	Annual	Master
Insurance	Adequacy of insurance	Council under-insured or important risks/assets omitted.	Insurance cover reviewed annually; current asset information provided to insurer/broker in the format required; insurance schedule and policy documentation checked at renewal; Employers' Liability certificate and renewal documentation retained; alternative quotations obtained periodically to test cover and value.	Continue annual reconciliation of insurance requirements against the Asset Register and notify insurer of significant acquisitions, disposals or changes in risk during the policy year.	1	5	5	Medium	Annual	Master
Insurance	Fidelity / fraud cover	Financial loss through dishonesty not adequately insured.	Insurance arrangements in place.	Confirm fidelity limit remains adequate against balances and transaction levels.	1	5	5	Medium	Annual	Master
Information & Data	Data protection breach	Personal data lost, disclosed or processed unlawfully.	Data protection, privacy and retention policies in place; Council registered with ICO and data protection fee paid; individual Council email accounts provided to councillors; dedicated Microsoft 365 account used for Council business; electronic records held in OneDrive with independent backup and IT support provided by Ahead4; administrative access restricted in normal operation with secure emergency access arrangements; confidential paper records held in locked Council office.	Complete Data Audit and Information Asset Register; confirm MFA arrangements with IT provider; maintain appropriate data-breach procedure and periodic review of data protection arrangements.	1	5	5	Medium	Annual	Master
Information & Data	Cyber attack / phishing	Loss of access, fraudulent payment, malware or disclosure of information.	Dedicated Microsoft 365 environment used by Clerk/RFO; OneDrive used for Council records with independent backup; Ahead4 provides managed IT support, antivirus protection and remote technical support; councillors have individual Council email addresses; councillors use their own devices and are required annually to confirm appropriate security arrangements and acceptable use; banking payments require two councillor authorisations.	Confirm MFA is enabled on Microsoft 365 and other key administrator accounts; continue annual councillor security declarations and cyber-awareness reminders; review security requirements for councillor-owned devices periodically; maintain and test backup/recovery arrangements with IT provider.	2	5	10	High	Annual	Master

Category	Area / Activity	Risk	Existing Controls / Evidence	Further Action / Review Point	Likelihood (1-5)	Impact (1-5)	Risk Score	Rating	Review Frequency	Supporting Assessment
Information & Data	Loss of electronic records	Records unavailable through device failure, deletion or cloud outage.	Council electronic records held in OneDrive; independent backup and IT/recovery support provided by Ahead4; alternative laptop available with access to Council OneDrive; Rialtas accounting data subject to separate supplier backup arrangements.	Periodically confirm backup and recovery arrangements with IT provider and maintain alternative access arrangements.	1	5	5	Medium	Annual	Master
Information & Data	Website/publication failure	Statutory documents unavailable, inaccessible or published late.	Council website used for agendas, minutes, policies and financial information.	Maintain publication checklist; monitor accessibility and backups.	2	4	8	Medium	Annual	Master
Staffing	Health & safety / DSE	Officer injury or ill health arising from work arrangements.	Health & Safety policy and DSE controls/assessment where applicable.	Review DSE and lone-working arrangements periodically.	2	4	8	Medium	Annual	Master
Staffing	Lone working / site visits	Officer or councillor exposed to avoidable personal safety risk.	General H&S arrangements apply.	Adopt/confirm lone-working arrangements for site visits and meetings.	2	4	8	Medium	Annual	Master
Contractors	Contractor competence and insurance	Injury, poor workmanship or liability arising from contractor activity.	Evidence of appropriate insurance requested as part of tendering for regular grounds/gardening contracts; specialist contractors used where appropriate; contractor expenditure and invoices subject to normal financial controls.	Establish and maintain a contractor register recording insurance details and expiry dates. Obtain and retain current insurance evidence for regular contractors, including handyman. For higher-risk work, obtain appropriate risk assessments/method statements and evidence of competence where proportionate to the work. Review whether written agreements are appropriate for regular contractors.	2	5	10	High	Annual	Master
Assets	Asset register accuracy	Assets omitted, disposed items retained, or insurance/AGAR values inaccurate.	Asset Register maintained and reviewed; May 2026 register supplied.	Review annually and update promptly for acquisition/disposal.	2	4	8	Medium	Annual	Master
Assets	Street furniture and public assets	Injury or damage from defective benches, bins, signs, shelters, barriers or other street furniture.	Wide range of assets recorded across parish locations.	Routine visual inspection/reporting and timely repair; retain inspection evidence where appropriate.	2	4	8	Medium	Periodic	Master
Assets	Buildings and storage	Damage, fire, theft or unsafe condition affecting garage, changing rooms, containers or sheds.	Buildings and storage assets recorded on Asset Register. Lodge Road changing rooms regularly used by football clubs, with cleaner and handyman arrangements in place; defects are reported to Council and electrical testing undertaken. FoPF garage is locked with access restricted to authorised FoPF keyholders and is principally used for machinery storage. The Hooe container is locked with access restricted to Clerk and handyman; only limited items are currently stored. Warning signage discourages climbing on the container and residents can report incidents to the security company.	Review and document appropriate fire-safety arrangements for Lodge Road changing rooms. Prepare/update inventory of items held in The Hooe container. Continue routine reporting and prompt repair of building/storage defects and periodically review security/access arrangements.	1	5	5	Medium	Annual	Master
Assets	Machinery and tools	Injury, damage or liability arising from use, maintenance or storage of Council-owned machinery and tools.	Machinery and equipment recorded on Council Asset Register and insured by the Council. Equipment stored securely in locked FoPF garage with access restricted to FoPF volunteers/keyholders. Equipment is used by FoPF volunteers rather than Council staff.	Agree and document arrangements with FoPF for safe use of Council-owned machinery, including authorised users, appropriate competence/training, maintenance/servicing and reporting of defects. Confirm insurance arrangements adequately cover use by FoPF volunteers. Review ownership, insurance and responsibility for machinery as part of proposed transfer to the CIO.	3	5	15	High	Annual	Master

Category	Area / Activity	Risk	Existing Controls / Evidence	Further Action / Review Point	Likelihood (1-5)	Impact (1-5)	Risk Score	Rating	Review Frequency	Supporting Assessment
Open Spaces	Trees and falling branches	Injury or property damage from unsafe trees/branches.	Professional tree surveys undertaken on a five-yearly cycle; defects or concerns reported between surveys are investigated and a tree surgeon instructed where necessary; remedial works undertaken as identified.	Continue five-yearly professional tree survey programme and responsive inspection/remedial works where defects or concerns are reported. Review survey frequency following significant storm damage or where professional advice recommends earlier inspection.	1	5	5	Medium	Periodic	Master
Open Spaces	Paths, ground and trip hazards	Injury from uneven/slippery ground, structures, bridges, fencing or site defects.	Lodge Road recreation area, including the general condition of the car park and surrounding area, is inspected regularly by the handyman alongside play-equipment inspections. The Hooe is inspected weekly by the person responsible for opening/closing the site. The landscaped area and meandering paths at Bicknacre Village Green are regularly attended by the Council's gardener as part of grounds maintenance. Defects and hazards may also be reported by councillors, contractors and members of the public.	Continue regular site inspections and responsive repair of reported defects. Add the condition of the meandering paths at Bicknacre Village Green specifically to the gardener's routine inspection requirements and ensure significant defects and remedial action are recorded.	2	4	8	Medium	Periodic	Master
Open Spaces	Priory Fields / FoPF structures	Injury or damage arising from structures, features or facilities at Priory Fields.	Priory Fields and its structures/features are routinely managed and maintained by Friends of Priory Fields (FoPF). FoPF members are regularly present on site and undertake maintenance and identify/report defects requiring attention.	Continue liaison with FoPF regarding maintenance and significant defects. Review responsibility and risk arrangements when management of Priory Fields transfers to the proposed CIO	1	5	5	Medium	Periodic	Master
Play Areas	Playground equipment – Lodge Road	Injury due to defective or unsuitable play equipment/surfacing.	Play equipment and general condition of the site regularly inspected by the Council handyman, who is RPII registered. Independent RoSPA inspection undertaken annually. Handyman reviews and responds to matters identified in the RoSPA report, with repairs/remedial action undertaken as necessary. Defects reported between inspections are acted upon.	Continue routine handyman inspections and annual independent RoSPA inspection; retain inspection reports and evidence of action taken in response to identified defects.	1	5	5	Medium	Routine + annual	RoSPA
Play Areas	Playground/recreation equipment – The Hooe	Injury due to defective play, skate, bike trail, gym or basketball equipment.	The Hooe is inspected weekly by the person responsible for opening/closing the site, providing regular visual monitoring and reporting of obvious defects. Play equipment is also inspected by the Council's RPII-registered handyman when attending the site and is subject to annual independent RoSPA inspection. The handyman reviews and responds to matters identified in the RoSPA report and undertakes/arranges remedial work as necessary.	Continue routine checks and annual specialist inspection as appropriate; record and close actions.	1	5	5	Medium	Routine + annual	RoSPA
Assets	Defibrillators	Defibrillator unavailable or fails when required due to equipment fault, expired pads/battery or incorrect status information.	Council's three defibrillators physically checked monthly by handyman, including condition/status of pads and batteries. Checks recorded on Webnos. Defibrillator information and availability maintained by Clerk on The Circuit. Replacement pads/batteries arranged as required.	Continue monthly recorded checks and maintain current information on The Circuit; replace pads/batteries in advance of expiry or promptly following use.	1	5	5	Medium	Routine	Master
Assets	War memorial	Damage, instability or deterioration causing injury or loss of heritage asset.	War Memorial recorded at St Mary's Church.	Periodic visual inspection and specialist advice/maintenance where needed.	1	4	4	Low	Annual	Master
Assets	CCTV	System failure, inappropriate access or data-protection breach.	CCTV installation recorded at Priory Primary School.	Confirm ownership/controller responsibilities, signage, retention/access arrangements and maintenance.	2	4	8	Medium	Annual	Master

Category	Area / Activity	Risk	Existing Controls / Evidence	Further Action / Review Point	Likelihood (1-5)	Impact (1-5)	Risk Score	Rating	Review Frequency	Supporting Assessment
Assets	VAS sign	Equipment damage, unsafe installation/maintenance or failure.	VAS sign recorded as Council asset.	Ensure installation/maintenance follows supplier/highway requirements and access is controlled.	2	4	8	Medium	Annual	Master
Events	Council Supported Events	Injury, liability or inadequate arrangements where the Council supports or provides insurance cover for an event organised by another body.	Council does not routinely organise public events. Where Council support or insurance cover is provided for an externally organised event, appropriate event arrangements and risk assessment are required from the organiser; FoPF has previously supplied an event-specific risk assessment where Council insurance cover was provided.	For any future Council-supported event, confirm insurance position and obtain an appropriate event-specific risk assessment and other relevant safety documentation before agreeing Council support.	1	5	5	Medium	Per event	Separate RA
Events	Christmas lights / electrical equipment	Injury, electrical fault, damage or liability arising from installation, operation or removal of seasonal lighting.	Christmas lights recorded as Council asset.	Obtain and retain current evidence of contractor public liability insurance and appropriate risk assessment/method statement for installation and removal; report and respond promptly to any defects arising while lights are in place.	1	5	5	Medium	Seasonal	Separate RA
EV Charging	EV charging point – Priory Fields	Electrical fault, fire, trip hazard, vehicle interaction, misuse or equipment damage.	EV Charging Point Usage Policy adopted 5 May 2026; safe-use rules include cable trip hazards, damaged equipment reporting and periodic inspection/maintenance.	Maintain a separate technical/site risk assessment and inspection/maintenance record; cross-reference policy.	2	5	10	High	Annual + maintenance	Separate RA
Land	Land ownership/occupation	Liability, maintenance or boundary issues relating to Council land.	Land at Priory Fields and triangle of land opposite The Street recorded in asset register.	Confirm boundaries, responsibilities, inspections and insurance arrangements.	2	4	8	Medium	Annual	Master
Reputation	Complaints and public communications	Poor handling of complaints/social media or inaccurate information damages trust.	Council policies and formal meeting/publication processes provide controls.	Maintain complaints/vexatious and communications arrangements; keep factual records.	2	3	6	Medium	Annual	Master