

WHITLEY PARISH COUNCIL

Risk Assessment February 2026

Introduction

Whitley Parish Council (WPC) is a small local Council with 556 electors living in 217 households (Approx.). Its principal income comprises the precept and is supplemented by occasional grants for specific purposes.

WPC's physical assets are limited and currently comprise a small number of public benches and signs, computer, Pit 2, the Copse and Millennium Garden. There are no direct employees save the Clerk, and WPC does not provide any significant services within the parish. Rarely WPC cash is handled either by Councillors (PCs) or the Clerk.

Area/Item	Risk	Potential Impact	Likelihood	Insurance Held	Third Party Management	Self-management
Computer	Injury to Clerk	Medium	Low	Employer Liability		Clerk to observe established guidelines for working with VDUs
	Damage to Clerk's property	Low	Low	Employer and/or Public Liability		Clerk to ensure equipment is properly maintained to minimise fire risk
	Loss or damage to hardware and/or software including data	Medium/High	Medium	Loss/Damage Cyber insurance where available		Two pen drives used to back up all data and rotate storage with the chairman as a fire protection.
Website	Loss or damage to host or software or master data	Medium	Low	Loss/Damage Cyber insurance where available	Appropriate anti-virus software installed and up- dated automatically by host.	Updated and maintained by appointed person by WPC
Clerk	Injury or disease	High	Low	Employer Liability		Clerk works from own home All meetings held in suitable venues Clerk provided with or able to purchase appropriate office equipment
	Mishandling of WPC assets, theft or fraud	High	Low	Fidelity guarantee	Bank mandate for payment of WPC cheques	Monthly check of WPC accounts, cheque book and bank statements by Chairman, and monthly

WHITLEY PARISH COUNCIL

Risk Assessment February 2026

						copies of bank statements provided to all PCs Monthly bank reconciliations Standing orders and bank mandate require two PC signatories for all WPC cheques All cheque stubs signed by two PC signatories.
	Non - Performance	Medium	Low			Annual Appraisal of Clerk by Chairman and Vice-Chairman Contract of Employment and Job description in place
Contractors	Injury or disease	Medium	Low	Public Liability	Wherever possible contractors to be recommended by CW&C	Appointment to comply with WPC Standing Orders All contractors required to provide
	Injury to third parties. Damage to third party property	Medium	Low	Contractors own insurance	See above	See above
	Consequential loss caused by poor performance	Low	Low	Contractors own insurance	See above	Procurement arrangements under WPC Standing Orders
Volunteers	Injury or disease	High	Low	Public Liability		Compliance with WPC H & S Policy including safety assessment of task/project, provision of correct PPE and equipment.
	Injury to third parties, damage to third party property.	High	Low	Public Liability		See above
Councillors	Injury or disease	High	Low	Public Liability		Compliance with WPC H & S Policy including safety assessment of task/project where applicable and supervision. All meetings to be held in suitable venues.

WHITLEY PARISH COUNCIL

Risk Assessment February 2026

	Injury to third parties, damage to third party property.	High	Low	Public Liability		See above
	Mishandling of WPC assets, theft or fraud.	High	Low	Loss/Damage		Standing Orders for authorisation of all WPC expenditure including signing of cheques.
Insurer/ Insurance Policy	Failure of Insurer Inadequacy of insurance cover	High	Low	Insurance obtained with a reputable Insurer recommended by CHALC or similar Insurance policy to be designed for use by Local Councils		Annual review undertaken of type and level of cover required Replacement costs of major assets reviewed on annual basis Available policies reviewed and selected by reference to WPC requirements Claims performance monitored by WPC
Financial (not covered under above headings)	Precept does not match budget/ expenditure	High	Medium		Audit – internal and external (if required)	Detailed annual budget prepared in December and agreed by WPC at January meeting in advance of request of precept Annual budget contains reasonable contingency provisions.
	Value Added Tax – compliance with statutory requirements	Low	Low			V A T return submitted annually (application for VAT refunds only).
	Expenditure unauthorised by statute	High	Low		Audit - internal and external	Legal power to make payment identified and recorded in Minutes Appropriate external training attended by PCs and Clerk

WHITLEY PARISH COUNCIL

Risk Assessment February 2026

	Failure to maintain proper financial records	High	Low		Audit – internal and external	Accounts and other financial records reviewed at every meeting. Financial information provided monthly to Chairman and PCs –see above
Benches	Injury to public	Medium	Low	Public Liability	Any replacement Benches procured via Recommended suppliers of public street furniture	Maintain record of assets PCs appointed to monitor condition and report concerns/repairs to next APC meeting or to Chair if urgent action required, and action taken as required Half yearly inspection undertaken and recorded in Minutes
	Damage to third party property	Low	Low	Public Liability		See above
Bank	Bank failure or non-performance	High	Low	WPC covered Statutory Guarantee (ie under £50k)	Major UK clearing bank selected as bankers Compliance with Bank mandate	Monthly bank reconciliation by Clerk Annual review of bank performance and interest rates applicable
Other	Negligent advice given by WPC, PCs or Clerk	High	Low	Official's indemnity insurance		Follow correct procedures at WPC meetings Individual PCs and Clerk to act as authorised by WPC
	Libel/ Defamation	High	Low	Official's indemnity insurance		Ensure all PCs aware of Code of Conduct Scrutiny of Minutes and accurate reporting of WPC business therein
	Misconduct of PCs	High	Low		Adopted CWAC Code of Conduct	Ensure all PCs aware of Code of Conduct Attention of PCs to be drawn to Code of Conduct on annual basis Compliance with WPC Complaints procedure where applicable

WHITLEY PARISH COUNCIL

Risk Assessment February 2026

	Proper control of WPC documents	Medium	Low			Minutes properly numbered and paginated with master copy retained Minutes prepared and circulated monthly and approved at WPC meetings Other WPC documents and records maintained by Clerk in accordance with WPC document handling policy Computer records – see computer and printer. Online email – maintained by BT (web access). Data protection Guidelines followed.
	General performance by WPC	High	Low			WPC meetings held every 6 weeks except for holiday periods. Public meetings and/or opportunities for public consultation arranged on matters of significant local concern or importance Timely response to enquiries by parishioners and members of the public etc Timely response and compliance with timetable for responding to statutory Adoption of formal Complaints Policy and procedures Adoption of Freedom of Information Policy consultations