WIGMORE PARISH COUNCIL RISK MANAGEMENT POLICY

Risks. This document has been produced to enable the parish Council to assess the risks that it faces and satisfy itself that it has taken adequate steps to minimize them. The council is aware that, although risks cannot be eliminated fully, it has in place a strategy that provides a structured, systematic and considered approach to managing risk.

Risk is something that will affect the ability of the council to achieve its objectives and meet its duties. Risk management is the process by which these risks are identified, evaluated and controlled. This document will be reviewed annually.

Managing those risks. Risk is based on likelihood and potential impact.

Risk Area	Risk Identified	Impact	Likelihood	Controls / Mitigation	Review & Responsibility
Governance / Business Continuity	Council becomes inquorate	High	Low	Statutory process allows principal authority to appoint temporary members.	Annual – Clerk / Council
Governance / Business Continuity	Clerk unavailable without notice	High	Low	All files/records stored at Clerks house and electronic files backed up to memory stick and cloud (Chairman has access to password for cloud files and clerk email address). Herefordshire Association of Local Council membership allows access to emergency Clerk cover and advice.	Annual – Clerk
Records Management	Loss of paper records	Medium	Low	Secure storage; key documents duplicated electronically.	Annual – Clerk
Records Management	Loss of electronic records	High	Low	Cloud backups; councillor access; website publication.	Annual backup check – Clerk
IT / Cyber Security	Phishing or malware attack	High	Medium	The parish council laptop is protected with Microsoft Defender Anti-Virus and Windows Firewall. Staff aware of potential phishing attacks.	Annual – Clerk
Data Protection	Personal data breach	High	Medium	ICO registration; Data Protection Act policy; password protection considered in the Information Technology Policy.	Annual – Clerk / Council

FOI / SAR (Freedom of Information and Subject Access Request)	Failure to meet statutory deadlines	Medium	Low	Clerk responsible; procedures followed, to be adopted.	Annual – Clerk
Financial Planning	Inadequate precept	High	Medium	Annual budget setting; quarterly monitoring.	Quarterly / Annual – Council and Working Group
Financial Controls	Fraud or theft	High	Low	Insurance cover, Financial Regulations; audits; no petty cash held.	Ongoing – Clerk / Council
Elections	Unplanned election costs	Medium	Medium	Earmarked reserves built up between elections.	Annual – Council
Assets	Damage or loss of playground and other equipment	High	Low	Asset register; insurance; regular inspections.	Ongoing – Council An annual inspection of all assets is carried out. Playground equipment is checked by a parish councilor each month and an annual independent inspection is carried out by persons registered with the RPPI.
Insurance	Inadequate insurance cover	High	Low	Annual review; statutory covers in place.	At renewal – Clerk
Member Conduct	Failure to declare interests	Medium	Low	Registers maintained; declarations required.	Ongoing – Members
Decision Making	Unlawful decisions	High	Low	Training; advice; Standing Orders & Financial Regulations.	Ongoing – Council
Health & Safety	Injury during council activities	High	Low	Risk assessments; compliant venues; insurance.	Per activity – Council

Adopted 12 January 2026 Date of review: January 2027 or as required.