

## Mudford Parish Council

### Risk Management Scheme 2026-2027

This Risk Management Scheme was agreed by the Council at its meeting held on 26th March 2026.

	Impact	Likelihood	RAG Rating	Mitigation	Responsibility	Notes
<b>1. FINANCE</b>						
<b>Cash</b>						
Theft of cash	H	L	G	No cash kept.	Parish Clerk	
Incorrect/inappropriate payments of cash	M	L	A	All payments made by cheque, Standing Order or BACS.	Parish Clerk	
Cash Receipts not accounted for	L	L	G	Cash generally not received.	Parish Clerk	
<b>Cheques</b>						
Loss/theft of cheques	H	L	A	Cheque books kept in locked cabinet.	Parish Clerk	
Inappropriate payments	M	L	G	Financial Regulations in place. Finance reports presented and to the council and decisions minuted.	Parish Clerk/Councillors	
Cheques not presented	L	L	G	Detailed monthly finance reports approved at monthly meetings.	Parish Clerk	
<b>Insurance</b>						
Ineffective/inadequate	M	L	G	Parish Clerk to check market from time to time.	Parish Clerk	3-yr contract from 2025 (Zurich)
Claims badly handled	M	L	G	Claims monitored.	Parish Clerk	
Non-receipt of sums due	M	L	G	Parish Clerk checks.	Parish Clerk	
<b>Financial Records/ Budget</b>						
Inadequate records Inadequate budget	H	L	G	Financial Regulations in place and regularly reviewed. Practitioner's Guide followed. Internal Controls policy in place.	Parish Clerk/Council/nominated Councillor	

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Financial irregularities	H	L	A/G	Nominated councillor checks the records regularly. Invoices signed by two councillors.	Parish Clerk/nominated Councillor	
<b>Bank Account</b>						
Non-optimised returns	L	L	G	Parish Clerk to check market from time to time.	Parish Clerk	
Instability of chosen bank	H	L	A/G	Spread risk between institutions. Funds split between current and savings account in Unity Trust Bank and investment accounts with Redwood Bank.	Parish Clerk	
Non-reconciled accounts	L	L	G	Detailed reports approved at monthly meetings. Bank recs checked by two councillors and signed at each meeting. One councillor checks the cashbook. Internal Controls policy in place.	Parish Clerk appointed Cllrs	
Inappropriate BACS payments	H	L	A/G	Reports to each ordinary meeting Parish Clerk's checks.	Parish Clerk/Cllrs	Dual authority at bank.
Incorrect DDs/SOs	H	L	A/G	Reports to each ordinary meeting. Parish Clerk's checks.	Parish Clerk	
<b>Grants and donations</b>						
Power to pay  Opportunities missed to raise revenue	H	L	A/G	All grants and donations approved by the Council. The Clerk presents a report which includes the legal powers. Powers are minuted for any new ventures/grants. Pro-active approach to revenue generation to maintain low precept.	Parish Clerk	
<b>Salaries and associated costs</b>						
Salary paid incorrectly	H	L	A/G	Salary rates are assessed annually by the Council. Employment contract in place. Payslips are provided and P30 generated by payroll company. Payslips are reviewed and signed by the Chair of the Governance and Resources Committee.	Parish Clerk/ Council/ Chair of the G&R Committee	
Unpaid NI to HMRC (or tax)	H	L	A/G	HMRC calculated by payroll company.	Parish Clerk	

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<b>VAT</b>						
Reclaiming/charging	M	L	A/G	VAT is claimed back at least annually in line with the Financial Regulations and recorded separately in the Cashbook. Funds are minuted when received. Invoices are checked to be made out to Mudford Parish Council before VAT reclaimed. The Council is not VAT registered so no VAT is charged.	Parish Clerk/RFO	
<b>Annual Governance Report</b>						
Submit within time frame	M	L	A/G	AGAR is completed and submitted within the prescribed time frame by the Clerk. Annual Governance Return Completed and submitted to the internal auditor appointed by the Council and then agreed by the Council at the Annual Parish Council meeting, minuted, signed and submitted to the external auditor.	Parish Clerk/RFO Council	
<b>2. GOVERNANCE</b>						
Minutes/Agendas/Notices/ Statutory Documents (accuracy and legality)  Inadequate internal audit  Meetings location (Mudford Village Hall)	H	L	A/G	Minutes and agenda are produced in the prescribed manner by the Clerk and adhere to the legal requirements.  Using specialist internal auditor.  VH has adequate policies and insurance in place.	Parish Clerk	Change auditor every 3-5 years (from 2025)
Members interests	H	L	A/G	Declarations of interest by members at Council meetings. Register of members interest forms reviewed regularly and revisited annually.	Councillors/Parish Clerk	
Policies (missing or not up to date)	H	L	A/G	Policies available on website, checked by auditor and adopted annually at the APCM. An Excel table of all policies kept, and review dates noted.	Parish Clerk	

**3. PROPERTY**

	<b>Impact</b>	<b>Likelihood</b>	<b>RAG Rating</b>	<b>Mitigation</b>	<b>Responsibility</b>	<b>Notes</b>
Damage/vandalism to playground equipment, gates, speed signs, street equipment, bins, cemetery chapel and memorial site etc.	M	L	A/G	Insurance in place. Regular (weekly) inspection of the playground and independent annual inspection of the playground. Regular checks by the cemetery caretaker. Good relationship with police. Vigilant councillors. Fast action to repair/make safe.	Parish Clerk/ Councillors/ Grounds maintenance contractors/Yeovil town Council grounds Team/Cemetery contractor	
Loss or theft of regalia/valuables	L	L	G	Insurance Regular checking Secure storage	Parish Clerk/ Councillors	
Loss of value of assets	L	L	G	Maintenance Proper storage Physical checks Asset register – reviewed and updated annually	Parish Clerk	
Loss of council paper records	H	L	G	Records stored in lockable metal cabinets at clerk's home. Further records stored in the VH (lockable cabinet). Minutes, correspondence and financial records are scanned and kept electronically, in the Cloud. Signed minutes scanned.	Parish Clerk	
Cemetery	H	L	G	Separate Cemetery Risk Assessment in place. The Council contracts a Cemetery Caretaker. Cemetery policies in place. Council is ICCM member.	Parish Clerk	

**4. HEALTH AND SAFETY**

	Impact	Likelihood	RAG Rating	Mitigation	Responsibility	Notes
Accidents whilst working	H	M	A/R	Risk Assessments carried out. Accident Book Maintenance Care with lifting, etc. Training	Parish Clerk	
Safe premises	H	L	A/G	Well maintained spaces Statutory provisions, notices Risk assessments carried out Training when needed	Parish Clerk	
Accidents of public on Council land or council managed land	H	L	A/G	Proper signage Hazards fenced off Insurance	Parish Clerk	
Wellbeing problems of staff and councillors	M	M	G	Policies for dealing with illness, stress and other HR matters in place.	Parish Clerk/G&R Committee	Create Staff Handbook
<b>5. COUNCIL PROCEDURES</b>						
Important procedures not followed	H	L	A	Qualified Clerk Training provided Well-communicated responsibilities Job descriptions Feedback	Governance and Resources Committee/ Parish Clerk	Clerk to complete CiLCA in June 2026
Negligence/Fraud	H	L	A/G	Vigilance Feedback Disciplinary procedure Fidelity Insurance	Parish Clerk	
Poor behaviour of councillors/staff – reputation damage	H	H	R	Code of conduct understood and followed. Bad behaviour challenged. Monitoring Officer's advice sought if required. Disciplinary procedures and policies in place.	ALL	Disciplinary procedure to be adopted

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<b>6. DATA</b>						
Natural Catastrophe	L	M	A/G	All data stored off site on UK based cloud storage facility and backed up on encrypted external harddrive (every few months)	Parish Clerk	Consider Disaster Recovery Plan
Theft/Sabotage	L	L	G	Insurance Swift replacement facilitated by use of cloud.	Parish Clerk	
Hardware/software failure	M	L	A/G	Support IT firm in place	Parish Clerk	Zen Computers (Glastonbury)
Supplier/ISP/Cloud Failure	L	L	A/G	Tendering & contracting procedure ensures only reputable company chosen. Likelihood very low. Invoices and AGAR kept in paper form.	Parish Clerk	Consider Disaster Recovery Plan
Website Accessibility and Transparency Compliance	H	M	A/G	Content managed by the Clerk. Website reviewed annually against WCAG 2.2 AA and Accessibility Regulations; Accessibility Statement published; statutory documentation published per FOI Act and Transparency Code.	Parish Clerk	Consider independent accessibility audit
Use of Personal Email or Devices for Council Business	H	M	A/G	Council-issued email accounts used exclusively; IT Policy covers personal/authority equipment. Councillors have been told that parish council business is not be to stored on personal devices.	Parish Clerk/ Councillors	IT Policy adopted 2025 in line with Assertion 10. New IT policy (based on NALC Model) adopted in 2026.
Data Protection & GDPR Compliance	H	M	A/G	GDPR/Data Protection training for councillors and staff; Data Audit reviewed annually; policies updated in line with Data Protection Act 2018 and UK GDPR.	Parish Clerk/all Councillors	Clerk completed ICO training in 2026. Cllr Brown completed GDPR training in 2025.

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Freedom of Information (FOI) Training	M	M	A/G	FOI training provided to be provided councillors and staff to ensure correct handling of requests; aligned with GDPR/Data Protection compliance; refresher training every 2 years.	Parish Clerk	Training records maintained.
Domain/Hosting Security	M	L	G	Council retains ownership of website domain and hosting (including old domain) through an Approved Registrar; renewals tracked; secure hosting and SSL certificates in place.	Parish Clerk	Parish Online
<b>7. PERSONNEL</b>						
Loss of staff member (Parish Clerk)	H	M	A/G	Recruitment procedures in place. Short and long-term action list in place. Grievance procedure in place. National Joint Council contract and conditions apply. Training provided. Budget provisions for Locum Clerk maintained (General Reserves).	Parish Clerk/Council	Create Staff Handbook
<b>8. PROCUREMENT</b>						
Procedures and limits not followed	M	L	A/G	Council has updated its Finance Regulations in order to comply with legislation.	Council/Parish Clerk	
Changes to bank details	M	L	A/G	All changes to current supplier bank details to be checked by phone call and verified by the clerk.		Dual authorisation of all payments with Unity Trust Bank. Parish Clerk sets up payments (approved by 2 councillors).

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<b>9. REPUTATION</b>						
Inadequate communication with the community	H	L	G	Website up to date. Community Assembly in March 2026. Community Survey to be carried out in late spring/summer 2026.	All	
Complaints from the community not addressed	M	L	G	Complaints Policy in place.	Parish Clerk	
Inadequate parish assets	M	L	G	Public assets safe and clean.	Parish Clerk/Council	Accessibility audit to be considered.
<b>10. STRATEGY</b>						
No parish council action plan in place	H	M	R	To be put in place following the Community Survey and Plan.	Parish Clerk/Council	To be completed as soon as possible.
Long term plan for devolution of services from Somerset Council	H	M	R	A plan to be put in place following the Community Survey and Plan.	Parish Clerk/Council	To be completed as soon as possible.
Emerging matters that impact the Parish or Parish Council and may not otherwise be brought to the Council's attention	H	M	R	Clerk to set up alerts to catch neighbouring planning applications. Councillors and Clerk to engage with LCN. Clerk receives news from local and national agencies and forwards any information to all councillors.	Parish Clerk/Council	

Key:

Impact: Low, Medium, High

Likelihood: Low, Medium, High

RAG rating: Amber/Green/Red