Business Continuity			Likelihood	Impact	
1	Incapacity/absence of the Clerk	Assistant Clerk present to act as locum.	1	4	**4**
2	Resignation of the Clerk	Assistant Clerk present to act as locum.	2	4	**8**
3	Malpractice	Fidelity Insurance. Monthly presentation of bank statements, accounts reconcilliatioin and income and expenditure. Multiple authorisation required for bank payments.	2	4	**8**
4	Hacking of IT systems	Security software in place to monitor and report threats. Data backed up daily to ensure system is recoverable with minimum loss of information. Individual complex passwords used.	2	4	**8**
5	Loss or theft of/inability to access records	All old copies prior to electronic use are deposited with the Essex County Records Office. All Minutes since 2010 are held on the Council's website. Continuous mirroring to remote storage, automatic daily back-up to Cloud. Accounts package has been moved from stand alone hard drive to a Clound based system which enables remote working.	1	4	**4**
7	Failure to retain or secure the necessary number of members for a Council	Advertise for an election immediately a vacancy exists. Co-opt Members where no election is held.	1	3	**3**
Financial matters					
8	Inaccuracy or failure to maintain the Parish Council’s income and expenditure records properly could lead to a loss of income, overcharging by suppliers or misappropriation of Parish Council funds	The Parish Council has Financial Regulations in place which set out the requirements and checks. These are reviewed annually. Records are kept using Rialtas software and are closed down each year end by Rialtas. An internal and external audit carried out annually	1	4	**4**
9	Overspend on purchase	All purchases are approved in advance in accordance with Financial Regulations and noted on the budget tracker report. All invoices are processed by the Clerk and payments approved by two authorised signatories before payment is made	2	2	**4**
10	Inadequcy of precept and requirements not submitted or received in time by CCC	Regular review by full council. Precept considered in advance of deadline and submitted immediately decision is made. Clerk informed council of receipt of precept	1	3	**3**
11	Lack of control of signatories to authorise online bank payments	Three Councillors as authorised signatories approved by the Council. See Financial Regulations and Statement of internal control. As Councillors resign or retire, replacement signatories will be arranged.	2	4	**8**
12	VAT not properly accounted for, resulting in overclaims and large demands from HMRC.	Ensure appropriate VAT publications are held and that Clerk has good knowledge of the regulations. Claims submitted quarterly.	2	2	**4**

13	Overspend on services / budget	Costs are closely monitored, and reports presented to Council monthly, but it is understood that the economy cannot be controlled. Reserve levels are maintained for this reason	3	2	**6**
14	Theft of funds, incorrect payments, unauthorised payments via online banking system	Payments are raised on the receipt of an invoice by the RFO. Payments raised via Unity Bank website using private passwords and usernames. RFO is unable to authorise payments – this must be done by 2 authorised signatories. Authorised signatories cannot raise payments. Payment date are set with a buffer of time to cancel payment if necessary. Payment date and banking reference number noted on invoice.	1	2	**2**
15	Overpaying member and staffing expenses	All claims for expenses to be evidenced with receipts and passed to the RFO	1	2	**2**
16	Unpaid customer invoices	Regularly monitored with action taken as necessary	1	2	**2**
17	Salaries paid correctly	Salary rates are assessed periodically by the Finance and Personnel committee. A wage company allocates the salaries, tax and NI payments which are submitted to the Inland Revenue. Wages are paid by BACS with two signatories to the payroll company who then pays the staff by BACS transfer. Employees have a contract of employment and a job description. Wages are audited annually	1	3	**3**
Ensure compliance with an Act of Parliament, Council's, financial regulations and code of conduct					
18	Lack of knowledge of regulations and codes	Ensure that all Councillors have access to guidance and support on the relevant Acts. That a Code of Conduct, Standing Orders and Financial Regulations are in place. Highlight essential parts and provide training where relevant.	2	2	**4**
19	Absence of Standing Orders	Ensure that Standing Orders are maintained and adopted by the Council, understood by Councillors and reviewed annually.	1	2	**2**
20	Action by the Parish Council outside its powers laid down by Parliament	Clerk to monitor relevant legislation and report to Council	1	2	**2**
21	Lack of commitment to regulations and procedures	Chairman and Clerk to review Council's meeting and operational procedures annually.	1	2	**2**
22	Items purchased without proper tendering procedures, not providing value for money or resulting in accusations of commercial favouritism.	Parish Council to obtain at least three quotations for key purchases. See Financial Regulations and Statement of internal control	1	1	**1**
23	Notice of meeting	The meeting Agenda is placed on the village noticeboards and on the Council's website giving the required notice of each meeting.	1	2	**2**

24	Approval of minutes	Minutes are approved at the next Meeting of the Council. Draft Minutes are forwarded to Councillors and displayed on the Council's website no later than two weeks after a meeting.	1	2	**2**
25	Non disclosure Register of interests	Councillors are required to declare an interest in any item of business and this is recorded in the Minutes. Completed Register of Interests forms are submitted to the Monitoring Officer and regularly reviewed.	2	3	**6**
26	Security of data (IT systems and support)	Confidential documents are stored in a locked filing cabinet. Computers are password protected. Antivirus protection installed and operating systems regularly patched and up to date. External IT consultant has been engaged to ensure licences and all systems are appropriate for purposes required. Council email addresses changed .gov. Specific Councillor email addresses introduced. Cloud based storage ensures restoration of data is possible should this be required.	2	4	**8**
27	Freedom of information	The Council has adopted the model scheme.	1	2	**2**
28	Data Protection	Ensure registered with Data Commissioner. Ensure compliance with GDPR provisions	1	3	**3**
29	Payments made without prior approval and adequate control	Ensure that all payments are approved in Council meetings and recorded in Minutes. Payments in excess of £500 cannot be made without approval of two Councillors.	1	3	**3**
Governance and Management					
30	Engagement by Members in the operation and activities of the Parish Council	Take every opportunity to publicise the role of the Parish Council through the village newsletter and website. Effective use of village noticeboards. Use key issues to raise profile of Parish Council and to test parishioners views. Publish Councillors contact details on the Website and Village noticeboards. Communications committee set up to encourage more effective engagement. Social media outlets Facebook and Instagram to be used and staff trained to ensure regular feeds.	1	1	**1**
31	Impact of Public spending cuts	All Councillors to be made aware that priorities must be set on the basis of the financial capacity of the Parish Council to deliver. Level of precept increased to ensure sufficient funds available.	1	1	**1**
32	Lack of engagement by Councillors and Residents on major items of public interest	Ensure publicity through local village newsletter, village noticeboards and website. E-newsletter started to be sent out electronically. Weekly circulation of all matters of potential interest is sent to members and staff.	1	1	**1**
33	Lack of knowledge by Councillors on their role, responsibility and accountability	Chairs of committees and Working Groups will assist new Members in learning how to mangage their role. Attend any training courses available.	1	1	**1**

34	Indaequate insurance cover for members and Clerk	Review Risk Assessment by including on Agenda of Parish Council meetings at least annually. Ensure a Risk Assessment is carried out for all new assets and appropriate insurance cover implemented. Cover for fidelity insurance arranged and in place.	1	4	**4**
35	Lack of appropriate financial controls and reporting	The Parish Council have created a Finance and Personnel Committee with oversight of accountancy practice. Clerk to ensure that Receipts and Payments are promptly and accurately recorded. All invoices to be checked and reported to next Parish Council meeting. Clerk to balance accounts against bank statements monthly. Clerk to produce up to date reports at all meetings. Internal and External Audit reports to be made available to all Councillors and any recommendations acted upon promptly. Council subject to an annual internal audit.	1	4	**4**
36	Lack of engagement/knowledge of residents concerns and views	Public Open Forum Sessions are held as part of each Council meeting. Use is made of village newsletter, website, and village noticeboards. Social media outlets Facebook to be used and staff trained to ensure regular feeds.	1	1	**1**
37	Use of funds not in accordance with residents wishes	Effective Budget Planning Process takes place annually with consideration of projects presented by councillors and staff based on local knowledge and engagement with residents.	1	1	**1**
38	Lack of commitment by Members to the budgetary process	Include regulations in Standing Orders issued to all Councillors. Place item on Agenda early in the council's year to remind Concillors of budget process and actions required. Involve all Councillors in budgetary process, not solely the Clerk.	1	2	**2**
39	Failure to ensure that the annual precept results from an adequate budgetary process.	Start consideration of budgetary process at least six months prior to submission date of Precept. Checks by Clerk/RFO and Internal Auditor. November Finance meeting set in schedule to feed into December Council meeting with budget and precept recommendations.	1	2	**2**
40	Inadequate internal controls with regard to monitoring expenditure	Internal Audit checks are carried out annually by an external auditor to ensure effective financial management by Clerk and RFO. Finance committee to meet quarterly as a minimum to allow regular monitoring and examination of spends and budget.	1	3	**3**
41	Election costs	Earmarked reserve maintained to cover election costs.	1	1	**1**
42	Reserves too high/low	Best practice is to maintain a reserve balance that does not exceed twice the Precept.	1	1	**1**

43	Failure to ensure that all employees are paid in accordance with Council regulations and are adequately monitored	Parish Council employ external payroll service. A Contract of Employment and Job Description is agreed for the Clerk. Terms and conditions are agreed in the Minutes. Ensure employee regulations are available and understood by the Clerk. No additional payment to the Clerk without Council approval.	1	4	**4**
44	Failure to ensure that year end accounts are correctly prepared	Include a timetable in Standing Orders/Financial Regulations. Internal Audit checks. Financial reports to all Parish Council meetings.	1	4	**4**
45	Failure to identify, value and maintain all assets of the Parish Council, and ensure that asset and investment registers are complete.	Record and maintain a record of all assets for which the Parish Council is responsible and include in year end accounts.Arrange for annual review of valuations and arrange for professional valuation where appropriate. Substantial rent increase agreed for Cottage Gardeners to ensure their payments go towards covering insurance costs of the Barn.	1	4	**4**
46	Adoption and implementation of appropriate Government legislation	Clerk to have appropriate legislation available. Review liabilities and responsibilities periodically at Parish Council meetings.	1	3	**3**
Physical events					
47	Damage or injury to third parties	Public Liability Insurance with annual check on level of cover in place.Ongoing maintenance to buildings and equpment. Weekly inspections of equipment.	2	4	**8**
48	Loss or damage of Parish equipment and assets	Property damage, all-risk insurance. Weekly inspections of property and equipment. Regular maintenance of equipment; P.A. testing, maintenance contract for security and firefighting equipment.	2	4	**8**
49	Paper / computer files - loss through fire or flood	Paper filing is held in non-fire resistant filing cabinets within the Parish Council offices. The computers constantly back up the data into the Cloud and the whole computer system is monitored by an IT company. Historic records transferred to the Essex Record Office	1	4	**4**
Lone working					
50	Accidents/Injuries: Risks such as slips, trips, falls, or vehicle accidents.	Provide training on safe working practices. Ensure workers are equipped with appropriate PPE (personal protective equipment) and first aid kits. Regularly inspect equipment. Conduct regular safety inspections of the office. Provide training on ergonomics and safe work practices. Ensure proper maintenance of office equipment and furniture.	2	3	**6**
51	Risk of accident or injury due to high risk activity	In these situations lone working is either not appropriate, additional precautions may be necessary, or other measures put into place, such as the work being completed with another member of staff present. Lone workers should take responsibility for their own safety, and the safety of others, and should reasonably assess the risk before deciding whether lone working is appropriate.	1	3	**3**

52	Medical Emergencies: Health issues or accidents that may require immediate medical attention	Equip workers with working and charged mobile phones. Ensure they have access to first aid and know emergency procedures. Establish a protocol for regular check-ins with a supervisor. The lone worker must ensure that any medical conditions which might be relevant to their working alone are fully discussed with the Clerk, and their own GP if necessary. Individuals must not work alone if any such condition is assessed as placing them at increased risk. Equip the office with first aid supplies. Develop a clear protocol for medical emergencies and ensure emergency contact information is accessible. Any person who requires assistance to exit building in an emergency must not work alone.	2	4	**8**
53	Violence or Aggression: Potential for encounters with aggressive individuals or animals.	Provide training on managing challenging situations and conflict resolution. Equip workers with a mobile phone for emergencies. Establish clear procedures for reporting and responding to incidents	2	4	**8**
54	Weather Conditions: Exposure to extreme weather conditions (heat, cold, storms)	Monitor weather forecasts and plan work accordingly. Provide appropriate clothing and equipment for adverse weather conditions. Ensure workers are aware of the signs of heat or cold stress	2	3	**6**
55	Risk that the office will not have contact with the lone worker or will be unaware of the lone worker's location and intention	Prior to leaving the office, the lone worker should advise the a colleague of where they are going, the purpose of their visit and how long they expect to be. If the site visit is longer than anticipated, a call should be made to the office to advise. All lone workers must be provided with, or have access to, a functioning mobile telephone, with which they can make and receive phone calls to and from the office and the emergency services if necessary.	2	3	**6**
56	Isolation: Difficulty in accessing help or assistance promptly.	Implement regular check-ins. Ensure there is a clear method for workers to report their location and any changes in their status.	2	3	**6**
57	Mental Health:Feelings of isolation or stress from working alone	Encourage open communication and provide access to support services. Promote a healthy work-life balance and provide resources for managing stress and mental health.	1	2	**2**
58	Risk of violence or wrongful accusation through a lone worker coming into contact with a vulnerable individual or group, or a person/persons likely to be a risk to them	Staff have been instructed not to be alone with vulnerable groups or individuals, or with people who are likely to be risk to them. All staff and Councillors are aware of the need for safeguarding.	1	4	**4**
59	Fire Safety:Risks associated with fire or evacuation procedures	Install and maintain fire extinguishers, and clearly marked exits. Conduct regular fire drills and ensure workers are familiar with fire evacuation procedures.	1	4	**4**

60	Security Risks:Potential for theft or other security breaches	Implement security measures such as access control systems and surveillance cameras. Develop a protocol for securing the office and handling suspicious activity. Employees to deal with in person visits in open public reception area where possible.	1	3	**3**
Office					
61	Staff and visitors may be injured if they trip over objects or slip on spillages	General good housekeeping is carried out. Trailing leads or cables are moved or protected. Staff keep work areas clear e.g. no boxes left in walkways, deliveries stored immediately	1	3	**3**
62	Staff risk injuries or back pain from handling heavy objects / deliveries	Heavy items are stored at an appropriate height. Staff are trained how to split loads and make them easier to handle. The handling of heavy objects is undertaken by two members of staff or slid along the floor. The Parish Clerk ensures that staff do not over-exert themselves when moving heavy objects.	1	3	**3**
63	Asbestos	As office is rented, landlord is responsible for the maintenance and has provided an asbestos report with the lease	1	4	**4**
64	Persons could be at risk of electric shock	PAT testing carried out annually	1	4	**4**
65	Fire hazards - risk of death or injury	Hall equiped with fire alarm system	1	4	**4**
66	Staff risk posture problems and pain, discomfort or injuries from overuse or improper use of from poorly designed workstations or work environments. Headaches or sore eyes can also occur if lighting is poor	Office furniture in place that meets with requirements. New computer equipment purchased and set up to meet requirements. Office fully lit and bright.	1	3	**3**
67	Harassment by member of the public	Office door is lockable. All staff have access to a mobile ohone and office phones in case of emergency	1	3	**3**
Angel Meadow					
68	Benches and litter bins	Theft, vandalism or damage. Regular inspection by staff	3	2	**6**
69	Grass cutting and grounds maintenance	Members of the public being injured by machinery or debris. Grounds maintenance contractor with own risk assessments and insurances	1	4	**4**
70	Paths	Public slipping or tripping over Parish Council assets. Regular inspection by staff	2	2	**4**
71	Walls and fences	Injury to public due to poor maintenance. Regular inspection by staff	2	2	**4**
72	Lighting	Inadequate lighting leading to trips / falls. Regular inspection by staff	1	2	**2**
73	Children’s play area	Vandalism, broken glass, broken equipmment. Weekly inspections by the trained Village Attendant and annual ROSPA inspections	2	2	**4**

74	Whole area	Dog fouling - dog waste bins, poo bags available, engagement with the Dog Warden team	3	2	**6**
75	Hedges and overhanging branches	Injury - Annual tree survey includes hedges. Actions from the survey are undertaken by the grounds maintenance team	2	2	**4**
76	Trees	Breaking/falling - Annual tree survey includes hedges. Actions from the survey are undertaken by the grounds maintenance team	2	3	**6**
77	Drug use	Injury from sharps, antisocial behaviour - CCTV on site and regular liaison with PCSO	1	3	**3**
78	Site security	Incursion - gates, height barriers and bollards installed. CCTV on site	1	3	**3**

What data?	Source of data?	Data sensitive?[1]	Consent given? (i.e. opt-in)	Why kept?	Legal basis?	Length and nature of storage	Data checked for accuracy?	Data shared?	Risk	Likelihood	Impact	Risk Evaluation
Suppliers / contractors bank account	Supplier / Contractor	No	n/a	To pay invoices	Contractual necessity	On secure bank website for duration of contract	Monthly payment confirms accuracy	No	Bank account details will become known	1	1	1
Photos on website	Councillors / employees	No	n/a	Publicity and transparency	Discharge of council's functions	For length of service	n/a	n/a	Photos may be used for illegal or nefarious uses	1	4	4
Councillor names and addresses	Councillors	No	n/a	Publicity and transparency	Discharge of council's functions	For length of service on website, notice boards and in newsletter	n/a	n/a	Councillor details may be used for illegal or nefarious uses	1	1	1
Employee details	Employees	No	n/a	For payment of wages and expenses	Contractual necessity	For length of service	Monthly payment confirms accuracy	With payroll company	Employees details maybe used to gain access to employee accounts	1	2	2
Non-councillor committee members contact details	Individuals	No	n/a	Communication	Discharge of council's functions	On IFPC secure server	n/a	Internally between staff and councillors	Non-councillor details may be used for illegal or nefarious uses	1	2	2
Recordings of online meetings	Zoom programme	No	Announcement at start of meeting, public able to remove video facility	For the accurate writing of the minutes	Discharge of council's functions	On IFPC server until minutes are written	n/a	No	Recordings may be edited and used to portray council or councillors negatively	1	3	3