

Risk Area	Risk Identified	Level of Risk	Management of Risk	Action Required	Review Date
Contents/ Items owned by the council as described on the PC Asset register. The Parish Council owns no properties and has no responsibilities regarding land.	Loss or damage	H	An up-to-date register of assets	Review quarterly by council, annually by IA	Check website list correct as of 1 st April 2026.
Damage to third party property or individuals	Public liability	H	Property maintenance and insurance cover	Insurance held with Zurich renewal date of 24/09 reviewed by council as it is a three year policy. and by IA	
Consequential loss of income or the need to provide essential services following critical damage, loss or non-performance by a third party	Public liability	H	Annual review of risk and the adequacy of cover	Value of insurance £12,000,000, held with Zurich reviewed annually by council at July meeting and by IA	
Loss of cash through theft or dishonesty	Fidelity guarantee	L	The internal controls are reviewed quarterly by the council and internal auditors. Payments are approved and then separately authorised.	Online banking approvals now in operation. Requires two signatures and the same procedure for cheques. No petty cash.	
Legal liability as a consequence of asset ownership	Public liability	H	insurance cover	Level of cover £12,000,000, renewal date 24/9/26, inspection regime by clerk.	
The provision of services being carried out under agency/partnership agreements with principal authorities	Standing orders and financial regulations dealing with	L	Reviewed quarterly by council annually by IA all partner's risk	To ensure where possible the Lengthsmans payments are	

	the award of contracts		assessed, and multiple quotes obtained and compared in minutes (check web entries clear)	covered in full by WCC. Invoices are processed as soon as received to ensure prompt repayments.	
Banking arrangements, including borrowing or lending	Detect and deter fraud or corruption	L	Financial regs and IA review on March 26.	Two signatories for any payment transaction.	
Ad hoc provision of amenities/facilities for events to local community groups	Public Liability	L	Ask all for hirers insurance, financial regulation	Does not apply apart from Feckenham in Bloom working party.	
Professional services (architects, accountancy, design, Planners, etc.)	Standing orders and Financial regs deal with the awarding of contracts	L	County association for legal or use IA reviewed regularly, others based on best available advice reviewed Jan 26.	The parish council agreed to work with professional planners and Housing needs to ensure the PC is clearly represented at a Borough and principal authority. Due to the lack of these professional it was impossible to find multiple professional. All contracts are below £30,000	
Proper financial records	In accordance with statutory requirements	L	Review quarterly by 1 Cllr, annually by IA		
Business activities	Ensuring that they are within the legal powers of councils	L	IA review on receipt and at half year and regular reference to legislation and guidance	Any queries are ref to Worcs calc if the information cannot be found using Arnold Baker etc.	

Employment law and Inland Revenue regulations	Ensuring that requirements are met	L	IA review and Cllrs as part of checks.		
VAT	Ensuring that requirements are met under HMRC regulations	L	IA review and advice taken as needed	Claimed annually.	
Annual precept	Ensuring adequacy within sound budgeting arrangement	L	IA review and budget published on web Jan 26		
Monitoring of performance		L	Councillors review budget and policies quarterly at dates.	Progress reports are discussed and minuted at each meeting until concluded.	
Grants	Ensuring proper use of funds granted to local community bodies under specific powers, s137 or GPC	L	All grants based on approved form readopted in Jan 2026 and supporting information, minuted and checked by IA		
Council minutes	Proper, timely and accurate reporting of council business in the minutes	L	Posted on website for public to see with full agenda packs as per Transparency Code and IA review		
Rights of inspection		L	Website / policies updated	Local notice board used to display rights of inspection.	
Document control	Proper systems	L	Policies approved and published		
Register of Members' Interests and Gifts and Hospitality if applicable.	In place, complete, accurate and up-to-date	L	IA and Borough council review web links checked		

Compliance with Transparency Code		L	Stay up to date with legislative changes most recent minute		
-----------------------------------	--	---	---	--	--