RISK ASSESSMENT SCHEDULE DATE: 23/04/25

Assessment Criteria

Rating: Potential Consequence Score: 1 - 5
Likelihood of Happening Score: 1 - 5
Severity Level Score = Potential Consequence x Likelihood

Classification: 1 - 5 Low
6 - 10 Medium
11 - 15 High
16 - 25 Very High

Area	Risk Identified	Consequence	Likelihood	Score	Rating	Measures to be taken to Reduce/ Minimise/ Control Risk
Democratic Process						
Member Representation	Failure to achieve democratic representation across three wards	5	2	10	Medium	• Three vacancies have arisen. Steps to recruit being undertaken. • Advertise locally in advance/ local groups/organisations contacted to advertise vacancies. • Explanation of what the Council and Councillors do on website/social media.
	Incorrect and illegal appointment of Members	5	1	5	Low	• Clerk to liaise and follow guidance issued by County Council.
	Failure to appoint Chair/ representatives to committees/ outside bodies	5	1	5	Low	• Seek nominations and make appointments. • Identify gaps and fill recruiting individuals with suitable experience. • Explain clearly duties and training and support package. • Provide mentoring to post holder from experienced individual from within or external to Council.
	Failure of members to meet attendance requirements.	5	1	5	Low	• Attendance monitoring system in operation. • Set parameters and advise members if attendance becomes an issue. • Follow guidance set by One Voice Wales.
Lawful Meetings	Issue to meet requirements regarding online/ physical attendance arrangements for public.	5	3	15	High	• Examine alternative venues/platforms. • The Council has a mobile phone which provides direct access for the public. • Use SLCC and OVW to identify approaches and solutions introduced by other Community/Town Councils.
Training of Councillors	Training Requirement for Members/staff to undertake appropriate training	5	2	10	Medium	• Training Plan produced for members and staff. • Council member of One Voice Wales which provides relevant training. • Training opportunities are circulated to members as part of the monthly meeting correspondence. • Record kept of training undertaken.
Consultations	Failure to meet deadlines for response	3	4	12	High	• Clerk to alert Chair/ Members in advance of any potential failure. • Depending on nature: - (i) Seek to extend consultation deadline. (ii) Distribute electronic copy of consultation documents to enable members to respond on an individual basis. (iii) Convene a meeting of Council or Sub Committee to respond.

Register of Members Interest, Gifts and Hospitality	Failure for members to declare an interest and to record gifts and hospitality	3	4	12	High	• Register of Interest file held by Clerk and updated annually. • Declaration of Office signed by all members. • Declaration of Interest Standard Agenda Item for each meeting. • Refresh of Register of interests an Agenda Item at each Annual Meeting. • Advise of Training for members
Code of Conduct	Failure to be aware of and for Council to adopt Code of Conduct	3	2	6	Medium	• Arrange and advise of training opportunities. • Programme as standard item in annual meeting cycle. • Register of members attending courses maintained.
Policy/ Strategy	**Risk Identified**	**Consequence**	**Likelihood**	**Score**	**Rating**	**Measures to be taken to Reduce/ Minimise/ Control Risk**
Strategic Plan	To assist future projects and programmes and clarify aims and objectives	3	2	6	Medium	• Five Year Strategic Plan produced during 2020/21. • Impact and outcome of negotiations in relation to the siting of a new school at Gorslas on park on facilities and equipment being finalised. • Monitoring and implementation
Annual Report/Plan	Failure to meet legal requirement to produce	3	2	3	Medium	• Include as Standard Item on Annual Meeting Agenda in May. • Training: For members and Clerk.
Policy	Failure to review and develop new policies.	4	2	8	Medium	• Working Group established during 2020/21 to review policies • Schedule of recommended policies and state to be established. • Include plan to review included annual cycle
Welsh Language Policy	Failure to comply. Lack of resources/skills to implement	5	2	10	Medium	• Translation facilities at meetings. Agendas provided bi-lingually, and correspondence responded in the same language as submitted. • Clerk to produce meeting minutes bilingually commencing May 2025 – 26.
Business Continuity	**Risk Identified**	**Consequence**	**Likelihood**	**Score**	**Rating**	**Measures to be taken to Reduce/Minimise/Control Risk**
	Loss of a significant number of Councillors.	5	2	10	Medium	• Consider options for increasing support or alternative ways of working. • Information on website about being a councillor and invite interested parties to join a pool. • Ask Councillors to give a period of 3 months' advanced notice if they intend not to continue as Councillors. • Consider exit interviews.
	Insufficient funds to pay for services	5	1	5	Low	• Three-year budget plans produced, considered and scrutinised by a Sub Committee and the whole Council thus minimising risk of significant items of income or expenditure being omitted from the budgets. • Annual Provision for setting money aside for equipment replacement needs to be reviewed. • Commitment budgeting system employed minimising risk of unplanned expenditure or income not received. • Monthly monitoring by Clerk of expenditure and income against budget plan. • Regular reporting of income /expenditure, commitments, and reserves to the full Council. Any issues or problems would be identified early. • External and Independent Audit of finances. Quarterly Bank Reconciliation audit check by Member Financial Examiner.

						• All payments and income reported to Council monthly. • Bank statements checked by Clerk. • Majority of services not statutory providing flexibility not to provide. Certain services and contracts do not incur payment unless in use.
	Losses due to failure of Bank to trade or significant period of business disruption	5	1	5	Low	• Monitor funds held in accounts to remain within the FSCS rules. • Check eligibility for compensation with FSCS. • 30-day payment deadline would provide some breathing space. • Consider opening another account with a different bank.
	Clerk resigns or is subject to a long-term absence.	5	2	10	Medium	• Fixed 3-month period of notice in employment contract. • Standby arrangement in place with Llanddarog C.C. to provide cover. • SLCC Clerk cover arrangement available. • Insurance cover includes provision for support in certain circumstances if the Clerk is not available. • Consider providing information on website about being a Clerk and invite interested parties to join a pool for providing cover.
	Clerk - Urgent issue arises during annual leave, bank holidays, or after contracted hours worked.	5	1	5	Low	• Flexible working hours and days can help. • Include flexibility in Job Description • Include response requirement as a condition for contractors. • Provide Chair/ Vice with emergency contact details for contractors/ and Clerk and access keys /code to Council Office.
	Park Inspections - Loss of current contractor. Failure to monitor play equipment /or failure in meeting required standard	5	1	5	Low	• The contract is with large external body which can provide cover during absence/ illness of usual inspector. • Liability for providing qualified inspector rests with the contractor or failure to assess an item of equipment as per contract. • Contract includes for an independent provider to undertakes Annual Playground inspection. • Informal and documented visuals check by Clerk and members. • Establish and maintain details of alternative contractors.
	Public Hygiene - Loss of current contractor. Failure to Clean Toilets or meet required standard.	5	2	10	Medium	• Specification of cleaning requirements. • Undertake due diligence in checking quality and deliverability record of service provider prior to appointment. • Informal and unrecorded monitoring by Clerk and members. • Alternative providers available. • Not statutory function. The facility can be closed if unsafe.

	Park Grass Cutting - Loss of current contractor or cutting not undertaken for some time in parks and play areas. Areas de-commissioned to avoid risk of slipping / claims.	5	1	5	Low	• Service requirements and frequency specified in contract with penalties for noncompliance. • Due diligence in ensuring contractor has the resources to undertake the work and checking contractor delivery and quality track record. • Visual Park/play area inspections by Clerk/ Members. • Alternative contractors available. • Non statutory function- close parks temporarily.
	Public Lighting - Loss of current contractor undertaking maintenance checks and electricity charge	5	1	5	Low	• Agreement is with the County Council who provide street lighting. • County wide service low risk of withdrawing service. • In worst case scenario, alternative maintenance and supply providers would have to be found. • Not a statutory duty. • Energy Cost Increase – Carms C.C has fixed price supply deal, but cost can rise when deal ends. Keep under review.
	Parks Litter Picking - Loss of contractor or failure to meet required standard.	5	1	5	Low	• Requirements specified clearly. • Due diligence in ensuring contractor with suitable resources and checking previous quality and deliverability record. • Informal checking of work by Clerk /Members. • Alternative providers available. • Non statutory close parks or other facilities as required.
	General Maintenance - Loss of current contractor or failure to meet required standards.	5	1	5	Low	• Due diligence in ensuring contractor with suitable resources and checking previous quality and deliverability record. • Informal checking of work by Clerk/ Members. • Alternative providers would have to be found.
	Maintenance/Repair of Play Equipment.	5	1	5	Low	• No fixed contract or supplier. • Annual SLA agreement with Carms C.C for playground minor repairs. • Different suppliers used for different items. • Alternative providers available.
	Translation Services	5	1	5	Low	• Arrangement is with a long-term specialist provider. • Due diligence in ensuring contractor with suitable resources and checking previous quality and deliverability record. • Informal checking of work by Clerk/ Members. • Alternative providers available.
	Website/Social Media - Failure of current hosting arrangements	5	1	5	Low	• The Council could continue its business without these functions being operational however it would need to provide a website to meet Welsh Govt requirements and meet accessibility requirements. • Current website service providers have a good record of track delivery. • Alternative hosting providers available. • Consider moving website to a host that can accommodate a .gov website + email address.

						• Facebook page updated regularly.
	IT Loss of records held electronically on IT system	5	2	10	Medium	• Antivirus programme installed. • Monthly back up of records to external hard drive. • All documents saved on OneDrive.
	Insolvency due to pension liability as member of One Voice Wales.	5	2	10	Medium	• Monitor and review annual pension valuation/ yearly accounts. • Attend OVW AGM and monitor.
Finance - Income	**Risk Identified**	**Consequence**	**Likelihood**	**Score**	**Rating**	**Measures to be taken to Reduce/Minimise/Control Risk**
Precept	Non-submission.	5	1	5	Low	• Responsibility for submission included in Clerk's Job Description. • Setting of Precept included as part of Council's annual cycle. • Communication established with County Council. Prior notification of timetable for submission. Confirmation of receipt or electronic reminder of non-receipt. • Confirmation of precept submission included in update report. • Ensuring precept submission including guidance for Chair.
	Non-receipt of amounts due	5	1	5	Low	• Prior notification by County Council of payment dates and amounts. • Paid directly to bank account by BACS • Financial Monitoring system identifies payments due and when. Non-receipt would be flagged up. • Non-payment would be identified during monthly reconciliation monthly reporting to Council of income/expenditure. • Monthly signing of Bank Statements by Chair is an additional check which would highlight the non-receipt of funds. • The periodic budget monitoring report would highlight those funds had not been received. • Annual Financial check by Independent and External Audit would highlight parameters were not met.
	Precept is not sufficient to meet expenditure	5	1	5	Low	• Job Description Clerk includes responsibility for monitoring budget. • Budget and precept setting includes consideration and scrutiny by members at both Sub Committee and Full Council level of the draft budgets and total income and spend for the next 3 years. This should identify any shortfall – or excess. • Clerk undertakes monthly reconciliation of income/expenditure. • Accounting systems reports expenditure/income against agreed budgets. Variances for the year would be automatically highlighted. • Monthly reporting on income/expenditure to Council. • Monitoring bank accounts by Clerk would highlight insufficient funds. • Member Financial Adviser and Council quarterly financial review. • Annual Financial check by Independent and External Audit would highlight parameters were not met.

Income/ Theft	Loss due to theft of money/cash	5	1	5	Low	• Insurance Policy would cover certain instances of theft. • No regular cash income. Cash receipts are a very rare occurrence. • Cheque payments require two signatories reducing risk + signatories to initial invoices also. • Monthly reporting of income to Council. • Quarterly bank reconciliation check by Member Financial Examiner and annual Independent and External Audit checks includes a transactional check every 3 years.
Liabilities Borrowing/Lending	Loan. Insufficient funds to repay.	5	1	5	Low	• The Council has one item of borrowing which is with the County Council in relation to the provision of energy efficient public lighting. • The amounts due have been included in the forward 3-year budget plans. The annual savings from the scheme exceed the loan payments. • The Council has not issued any loans.
Liabilities- Other	Claims/ Compensation	5	3	15	High	• Claims can be backdated several years. • There is a claim which could be considered "live" and is with insurers. • Maintain regular inspections and repairs by a reputable contractor. • Maintain records of items and work done/ previous incidents. • Have an established investigation procedure. • Maintain adequate levels of public liability insurance. • Arranged extra cover for new community use arrangement with Gorslas CP School.
	Contractual: Failure to meet contractual obligations	5	1	5	Low	• Existing contract cost have been included in the 3-year budgets. • Operational contracts include a standard one-month termination clause • Employment contract may be terminated by 3 months' notice. • Electricity costs - SMART meter installed and monthly invoicing helps monitoring. • Water - The facilities are visited daily by a contractor and any leaks reported to the Clerk.
Investment Strategy Income/Policy	Loss of income/or funds due to Investments.	2	2	4	Low	• Investments held in bank accounts as cash holdings. So low risk. • Interest rates have dropped and position to be reviewed annually together with level of reserves.
Reserves – General	Insufficient general reserves.	5	1	5	Low	• Adequacy considered at Budget/ Precept setting stage. • Monitored monthly • Level of reserves checked as part of quarterly Bank Reconciliation check by Member Financial Examiner and annually by full Council and by the Independent and External Auditors.
Reserves – Earmarked	Insufficient earmarked reserves.	5	1	5	Low	• Any transaction in or out of reserves authorised by Council. • Other checks as for General Reserves. • Services are not statutory and could be mothballed if necessary.
Expenditure	**Risk Identified**	**Consequence**	**Likelihood**	**Score**	**Rating**	**Measures to be taken to Reduce/Minimise/Control Risk**

Legal Powers	Illegal Payment or Activity	5	1	5	Low	• Clerk's Job Description and RFO responsibility includes duty to advise and protect Council from illegal payments. • Clerk's duties include ensuring compliance with Standing Orders and Financial Regulations. • Standing Orders and Financial Regulations approved by Council. • All payments recorded and reported to Council. • Member Financial Examiner examines payments made against those authorised by the Council. • Independent Internal Auditor review payments authorised against made and the control measures. • External Audit undertakes sample annual checks on payments and authorisation and undertakes a full transactional audit every 3 years.
Salaries/Wages	Incorrect Salary/Wage payment/ Rate.	5	1	5	Low	• National Guidance on Pay Rates and external payment body. • Separation of duties. Payments authorised by Clerk but made and calculated by external body who deal with payroll matters. • Wages/ Salary rates and payments are authorised monthly by Clerk, recorded and checked against the committed expenditure for that month shown in the financial control system. Claims for travelling/ refund of expenses are checked and authorised by the Chair. • Salary/Wages payments are reported monthly to Council. quarterly and Chair to scrutinise details of claim. • External Audit undertakes sample annual checks on payments and authorisation and undertakes a full transactional audit every 3 years
	Payment to False Employee	5	2	10	Medium	• All payments and set up data require authorisation by Clerk. • Separation of duties. The Clerk supplies the details but NI number verification, tax code checks, as well as submission of real time payment data are sent to HMRC direct by external payroll contractor. • All payments are by cheque and require two signatories and invoices to be initialled by the cheque signatories. • Payments reported monthly to Council. • Bank statements scrutinised and signed monthly be Chair. • Quarterly transactional check by the Member Financial Examiner. • Annual Checks by Independent Auditor. External Auditor undertakes. Transactional External Audit every three years.
	Not Accounting for correct deductions of NI, Tax and Superannuation	5	2	10	Medium	• Independent Professional Payroll and Accounting Company employed to process wages. • Monthly check by Clerk against committed payments forecast. • Payments reported monthly to Council. • Quarterly transactional check by the Member Financial Examiner. • Annual Checks by Independent Auditor and External Auditor undertake. Transactional External Audit every three years.

	Inaccurate recording of hours	5	1	5	Low	• Fixed contracts for employees there are no hourly payments. • Any overtime etc would require prior authorisation and approval for payment to be made. • Hours and days worked recorded by Clerk on flexi-time sheet and on electronic time recording system and are open to inspection.
	Failure to submit PAYE records Payments	5	1	5	Low	• Returns submitted by independent accounting and payroll provider. • Payments to HMRC made by Direct Debit and reported to Council. • Failure to submit will lead to automatic penalty notice being issued by HMRC to the Council thus highlighting any deficiency. • Quarterly transactional check by Member Financial Examiner. • Annual Checks by Independent Auditor and External Auditor undertake. Transactional External Audit every three years.
VAT Payment Recovery of	Improper recording of input/output VAT	5	1	5	Low	• Income. The Council does not provide any vatable services or sales. • Payments: Legal requirement for suppliers to provide VAT registration number and VAT invoices showing amount of VAT charged. • Commitment accounting system requires VAT registration no and amount to be recorded for each payment/ period. • Budgetary Control. The amount of VAT to be recovered in a financial year is stated in the annual estimates as a separate budget item. • Quarterly Budget Reporting to Council acts as a check on non-receipt. • Quarterly transactional check by the Member Financial Examiner. • Annual Checks by Independent Auditor and External Auditor undertake. Transactional External Audit every three years.
	Improper Identification of Non-Business Activities	5	2	10	Medium	• The Council has access to HMRC advice and SLCC VAT adviser. • Annual VAT refund form is subject to scrutiny by HMRC. • Quarterly transactional check by the Member Financial Examiner. • Annual Checks by Independent Auditor and External Auditor undertake. Transactional External Audit every three years.
	Inability to meet payment submissions due to the H.M. customs	5	1	5	Low	• There are no activities undertaken by the Council for which VAT is payable and thus no amounts payable to HMRC.
	Failure to Claim VAT refund.	5	1	5	Low	• Included in list of Clerks duties in the Job Description. • Financial system highlights payments due to the Council, the amount and when. Failure to receive expected income would be highlighted • Monthly payments/ income reported to committee would include VAT refund. • Quarterly transactional check by the Member Financial Examiner. • Annual Checks by Independent Auditor and External Auditor undertake. Transactional External Audit every three years. • Insurance provision and standby arrangements with other bodies to provide Clerking cover would allow return to be submitted.

Financial Assistance	Payments outside of the Legal Power to contribute	5	2	10	Medium	• The Council, and Clerk, are notified annually of the limits • Clerk responsible Compliance with section 137 and other legislation. • Quarterly transactional check by the Member Financial Examiner. • Annual Checks by Independent Auditor and External Auditor undertake Transactional External Audit every three years.
	Ensure payments are in compliance with Policies.	5	1	5	Low	• Policy has recently been reviewed, and members are aware of the policy. • Clerk's contractual duty to advise and ensure assistance is in accordance with the Council's policies. • Quarterly transactional check by the Member Financial Examiner. • Annual Checks by Independent Auditor and External Auditor undertake Transactional External Audit every three years.
	Payments made in excess of budget.	5	2	10	Medium	• Policy decisions would need to be costed, and account taken of agreed budget prior to the policy/decision being made. • Variations in budget, or approval to meet additional payments from reserves need to be approved by the Council. • Clerk/RFO duty to monitor monthly. • Monthly reporting of payments/income to the Council. • Sub Committee and Clerk review commitments for the forthcoming year as part of the budget setting process. • The Council maintains a reasonable operating reserve earmarked to cater for unforeseen expenditure. • Quarterly transactional check by the Member Financial Examiner. • Annual Checks by Independent Auditor and External Auditor undertake. Transactional External Audit every three years.
Councillors Allowances	Over/Under payments of expenses/allowances to Members	5	1	5	Low	• Members review and agree allowances. • Members submit claim on standardised form. Clerk checks that the expenditure has been authorised by Council and that rates, mileages etc are correct. • Payments reported monthly and annually on website. • Payments reported annually to Welsh Govt and published on website etc by the Community Council. • Quarterly transactional check by the Member Financial Examiner. • Annual Checks by Independent Auditor and External Auditor undertake Transactional External Audit every three years.
	Incorrect deduction of tax from allowances	5	1	5	Low	• Travelling expenses refund made in line with national guidance and rates agreed with HMRC nationally. • Payment for other allowances made through payroll system with deductions being made by a professional payroll/ accounting body. • Budget monitoring system would identify any difference in expected amount due and actual payments.

	Failure to record and maintain proper records of payments to members.	3	1	3	Low	• Standard claim form in operation. • Claims checked against Council policy and authorised by Clerk. • Any payments included in the monthly report to Council. • Payments reported annually to Welsh Govt and published on website/noticeboards. • Quarterly transactional check by the Member Financial Examiner. • Annual Checks by Independent Auditor and External Auditor including a Transactional External Audit every three years.
Assets	Risk Identified	Consequence	Likelihood	Score	Rating	Measures to be taken to Reduce/Minimise/Control Risk
	Loss/Damage to assets.	5	2	10	Medium	• Majority of external assets are fixed and secured to the ground. • Fortnightly inspection and reporting on equipment in play areas. • Public lighting. Inspected regularly by external body. • Annual review of asset register.
	Risk or damage to third party property or individuals from Council assets.	5	2	10	Medium	• CCTV monitoring in the three parks. • CCTV provision regularly checked – weekly. • Play equipment regularly inspected – weekly. • Public lighting inspected by Carms C.C regularly. • Contractors undertaking work required to indemnify the Council. • Regular litter picks of parks. • Public Liability insurance in place.
	Vandalism – Damage to assets.	5	3	15	High	• CCTV coverage in the three parks. • CCTV provision regularly checked – weekly. • Work with the Police and Community to reduce incidents of vandalism • Remove graffiti or repair damaged items as quickly as possible. • Consult with Crime Reduction Officers. • Consider resistance to vandalism as part of future planning /purchasing policy.
	Out of date Asset Register	5	2	10	Medium	• Annual review. • Checks as part of Independent and External Audit sample annual checks.
	Maintenance	5	3	15	High	• General maintenance contractor in place. • Play equipment contractor Carms C.C.
Human Resources	Risk Identified	Consequence	Likelihood	Score	Rating	Measures to be taken to Reduce/Minimise/Control Risk
Staff	Insufficient to deliver service	5	3	15	High	• Monthly update provided to members on progress on implementing decisions. Any failure to deliver can be quickly identified. • Annual Staff Appraisal and review of performance. • Consideration of time requirement prior to undertaking additional or reduced working requirements.
Staff	Loss of personnel – Clerk through ill health, retirement, long term sickness or death	5	3	15	High	• Include discussions on job satisfaction/future, workload, working hours, duties and responsibilities, areas of difficulty/ improvement, and any known planned periods of absences due to health in discussion. • As outlined in the business continuity section.

Training of Clerk/ Staff	Failure of Clerk to undertake appropriate training	5	3	15	High	• Clerk obtained the ILCA industry standard qualification during 2024 • Requirements for post and suitability of candidates to undertake the duties of the post included as part of the appointments process. • Annual Review of performance includes the opportunity for both parties to identifying training needs. • Clerk advised of training opportunities as part of the monthly update.
Operational	**Risk Identified**	**Consequence**	**Likelihood**	**Score**	**Rating**	**Measures to be taken to Reduce/Minimise/Control Risk**
Document Security	Appropriateness of existing storage facility.	5	2	10	Medium	• The Council purchased a laptop for the Clerk/ RFO to use on Council business. • All records are held on Microsoft 365 using a cloud-based system. • The system operates via Carms C.C IT system and security checks. • Purchase fire resistant cabinet or storage by electronic means • Deposit paper historical records with County archives. • Electronic copies available of minutes on website /policies and annual income/expenditure.
Financial Records	Inadequate Records	5	1	5	Low	• Quarterly transactional check by the Member Financial Examiner. • HMRC checks. • Annual Checks by Independent Auditor and External Auditor Finance together with a Transactional External Audit every three years.
Minutes	Accurate and Legal	5	1	5	Low	• Copies provided to members in advance of Council meeting. • Formal agenda item for the Council to review, scrutinise and approve the minutes of the previous meeting. • Chair signs and initials each page. • Minutes published and available on website. • Requirement regarding minutes included in Clerk's job description with suitability being part of the selection and appointment process.
Health and Safety Risk Assessment	Failure to identify risks	5	3	15	High	• Play equipment visual inspected weekly by clerk. • Play equipment inspected monthly by contractor. • Annual Tree Survey contract in place. • Electrical Equipment Check every 5 years • Street lighting inspected by Carms C.C every three weeks. • Street Lighting: Electrical and Structural Test of streetlights available through Carms C.C every 5 years. • Review of requirement for risk assessments and maintenance inspection requirements during the year would be useful.
Disability Discrimination Issues	Failure to identify and implement adaptations	5	3	15	High	• No issues identified in inspection reports or annual playground equipment report. • Website accessibility being examined • Ongoing monitoring. Consider as part of future provision planning.