Barlaston Parish Council

RISK ASSESSMENT 2026/2027

Members are ultimately responsible for risk management because risks threaten a Council's ability to achieve its objectives. The clerk should therefore ensure that members:

• Identify the key risks facing the council
• Evaluate the potential to the council of one of these risks taking place; and
• Agree measures to avoid, reduce or control the risk or its consequence.

There are three main ways of managing risk:

• Take out insurance
• Work with another party to reduce the risk; or
• Manage the risk yourself.

Area	Risk	Level	Control ***(and improvements to be considered)***
Assets	Protection of physical assets	M	Property insured to reflect procurement of new assets. Ensure there is an adequate fund within the capital projects / new asset fund. **In 2025/26 we established a new asset replacement earmarked reserve.**
Finance	Banking	H	The figure held in the bank previously exceeded £85,000, which was above the FSCS protection limit at that time. The FSCS deposit protection limit has now increased to £120,000 per person, per authorised institution. To manage risk, earmarked reserves have been diversified: accounts have been opened with Unity Trust Bank and the CCLA Public Sector Deposit Fund to spread deposits and balance risk. Continue to monitor cash holdings and investment options for earmarked reserves to ensure funds remain within protected limits and comply with the Council's risk management policy.
	Loss of cash through theft or dishonesty	H	No cash. Removed ability of any one individual to access Council's funds.
	Financial controls and records	M	Monthly reconciliation is issued to full council with bank statements. Financial Regulations in place. Two signatories on cheques, bank transfers and invoices. Internal and external audits arranged. Where payments are made via BACS, a list of payments to be issued to two signatories for approval. Invoices signed off at the Parish Council meeting.
	Comply with VAT Regulations	M	VAT payments and claims reported with budget monitoring and checked by internal and external auditor.

	Sound budgeting to underlie annual precept	M	Council receives detailed budgets in December. Expenditure against budget reported to Council on a regular basis. Precept increased to reflect increase in materialistic costs.
	Complying with borrowing restrictions	L	No borrowing likely at present
	General Reserves falling below recommendations made in Practitioners Guide 2022 para 5.33	L	Council to hold sufficient funds to ensure viability of the Council. Figures to be reviewed during the financial year and where the figure is deemed too low, the Clerk / RFO to inform the Parish Council accordingly. Excluding EMR the current funds (25/26) held are 0.44 years which has been deemed adequate by the internal auditor.
Data	Loss of data due to cloud storage failures or mis management	M	The Parish Council does not maintain physical (hard) backups of its data, as these are not considered secure or GDPR compliant. All data, including financial management systems, is stored and backed up via the a cloud-based system, which provides secure off-site storage and meets GDPR requirements. Currently the Clerk pays for this with her personal Credit Card and is reimbursed for the cost – The Clerk is currently in the process of applying for a payment card so the payment is made direct from the Parish Council.
	Loss of website due to break in management chain	L	The website has been migrated to a gov.uk domain and the Clerk holds all log in details for the site.
	Loss of data and/or GDPR breach	M	Data is held in cloud based. The office computer has been set up with a generic Parish Council outlook address.
Staffing	Sudden Temporary Loss of Staff – impacting resources, knowledge and skills Possible causes include long term sickness, incapacity, retirement, resignation, or death causing loss of 15 hours of paid employment time Loss of key staff Lack of availability of Clerk.	H	**Consider opportunities for succession planning. Develop and adopt a formal business continuity plan.** Councillor can provide agenda / minute writing role. Recommend amending Financial Regulations to ensure an Officer is able to authorise emergency expenditure. SLCC offer locum staff in response to sudden departure/incapacity of staff members CILCA qualified Locum Clerk can be appointed to provide necessary hours work per week on a rolling basis contract to be reviewed prior to each month end during period of absence Procedure to be developed for dealing with leavers that ensures that assets are recovered, and knowledge is harnessed

			so that, any one time, whereabouts of equipment is known and available. Officer appraisal and supervision to take place on regular basis to include setting and monitoring objectives so that, at any time, work planned and in process is known. Exit interview format to be developed to identify outstanding objectives and tasks prior to planned unavailability of employees. .
	Lone Working	H	The Clerk works alone behind a locked door and a key coded door. The Clerk has an extra key for the office in a sealed envelope, along with the access code, which is left with her partner to gain access in an emergency. Lone Worker Policy Approved in April 2026
	Council Financial, Legal & Compliance, Delivery	M	Councillors appointed to the relevant sub committees receive appropriate training.
	Use of private email addresses	M	Individual email accounts with a gov.uk domain have been set up following JPAG recommendations. Cllrs generic .gov.uk email addresses are publicised on the PC website but Cllrs should direct all queries to the Clerk to be added to the agenda. Attention to Standing Order 25 should be noted. No Councillor shall issue orders, instructions or directions.
Liability	Risk to third party, property or individuals	M	Insurance in place. **Play equipment checks in place for the MUGA,Wild Play & Meadow Road Play areas - regular checks are required for the War Memorials and open spaces.** Tree survey undertaken in January 2026, Extensive remedial works were carried out in 2025, no further works were identified. Next tree survey to be undertaken in 2028. Company to have public liability insurance to £5m. 2 Cllrs have undertaken the tree survey course.
	Risk to individuals	M	Organised events on the green are via approval from the Clerk. Clerk to be in receipt of a risk assessment and certificate of Public Liability Insurance to the value of £1,000,000 prior to the event commencing.
	Legal liability as consequence of asset ownership (especially playground and copses)	H	Insurance in place. Weekly inspections undertaken with the MUGA, Wild Play and Meadow Road Play Area. **Monthly check of War Memorials and open spaces. Written records to be kept. Annual**

			check of playgrounds by qualified person arranged.
Employer Liability	Comply with Employment Law	M	Employment contracts and job descriptions introduced. Membership of SLCC and SPCA. Clerk enrolled in LGPS
	Comply with HMRC requirements	M	Regular advice from HMRC. Internal and external auditor carry out annual checks. Payroll and LGPS managed by independent service provider.
Legal Liability	Ensuring activities are within legal powers	H	Clerk clarifies legal position on any new proposal. Legal advice sought where necessary.
	Proper and timely reporting via the Minutes	M	Council meets monthly and receives and approves Minutes of meetings. Minutes made available to press and public via the web site.
	Proper document control	M	Leases and legal documents in Clerks cabinet. Historic documents currently stored in Methodist Church, safe to be moved from the Village Hall. Other data storage to comply with GDPR. Council registered with Information Commissioner. Backup is cloud base, in real time.
	Tender documentation	M	Ensure tender documents contain the specification requirements; have a control mechanism in place and an opt-out clause if required. Tenders to be undertaken on a timely basis and conform to procurement guidelines and a log of actions kept.
	Training	M	Clerk to undertake regular training to ensure legal compliance is maintained. In 2024/2025 The Clerk completed ILCA and FILCA. In 2025/2026 the Clerk enrolled onto the CiLCA course and continues to attend sector-specific training provided by The Staffordshire Parish Councils' Association.
Councillor propriety	Registers of Interests and gifts and hospitality in place	H	Register of interest completed. **Gifts and hospitality register is available on request.**
Office Accommodation	Loss of accommodation due to sale of the Church	H	It is noted that the Methodist Church is selling buildings due to declining attendance at services. In 2025, the Clerk successfully registered Barlaston Methodist Church as an Asset of Community Value. The Parish Council should consider its position and potential

			actions should the Church be placed on the market.

This Risk Management Paper was reviewed and considered by the Council on 12 May 2026 (item 619.3). It will be reviewed again in May 2027, or earlier if required.