



Cheddleton Parish Council

Risk Register

Date created: March 2026

Date adopted: 24/03/2026

Minute ref: 9

Last review:

Next review: May 2026

SIGNATURE

Chairman _____

Date _____

Clerk/RFO _____

Date _____

Internal Auditor: Kim Squire

This Risk Register has been prepared in accordance with:

- NALC guidance
- JPAG Proper Practices
- Governance & Accountability for Smaller Authorities
- Accounts and Audit Regulations

The Council reviews risks annually and when significant changes occur.



Cheddleton Parish Council

Risk Scoring Method

Each risk is assessed using:

- Probability (likelihood)
- Impact (severity)

Each scored 1–3

Score = Probability × Impact

Probability

Score	Description
1	Low – unlikely
2	Medium – possible
3	High – likely

Impact

Score	Description
1	Low – minor inconvenience
2	Medium – disruption / financial loss
3	High – serious loss / injury / legal issue

Score → Rating

Score	Rating	Action
2	LOW	Acceptable – monitor
3–4	MEDIUM	Monitor and review
5–6	HIGH	Control measures required
9	EXTREME	Immediate action required



1. Organisation & Administration

Ref	Risk	Prob	Impact	Rating	Control	Responsible	Review
1.1	Loss of Clerk/RFO	1	3	Medium	Locum clerk via SLCC/SPCA. Passwords recorded securely. Councillors to assist in admin duties.	Council	Annual
1.2	Loss of electronic data	2	3	High	Cloud storage & backup. Secure passwords stored in vault. Audited paperwork also printed and stored.	Clerk	Quarterly
1.3	IT failure	2	2	Medium	Recovery system in place.	Clerk	Annual
1.4	Lone working (home working)	1	2	Low	Lone worker procedures. Archive in locked room in community centre, home working station lockable. House alarmed.	Council	Annual
1.5	Loss of councillor	2	1	Low	Casual vacancy procedure followed.	Clerk	Annual
1.6	Loss of records	1	3	Medium	Electronic and paper versions in secure storage.	Clerk	Annual



2. Finance & Banking

Ref	Risk	Prob	Impact	Rating	Control	Responsible	Review
2.1	Fraud / theft	1	3	Medium	Two councillors approve payments. Bank reconciliation monthly.	Council	Quarterly
2.2	Online banking misuse	1	3	Medium	Clerk + 2 councillors authorise payments.	Council	Quarterly
2.3	Cheque misuse	1	2	Low	Two signatories.	Council	Annual
2.4	Loss of income	2	2	Medium	At least quarterly budget monitoring.	Council	Annual
2.5	Investment loss (CCLA / savings)	1	2	Low	Approved institutions only.	Council	Annual
2.6	Inadequate insurance	1	3	Medium	Annual insurance review.	Council	Annual
2.7	Budget error	2	2	Medium	Budget approved by council.	Council	Annual
2.8	VAT / PAYE error	1	2	Low	Clerk trained. PAYE outsourced.	Clerk	Annual
2.9	Failure of internal controls	1	3	Medium	Internal auditor and AGAR review.	Council	Annual
2.10	Cash Handling Error	3	3	High	No cash site	Council	Annual



3. Buildings / Community Centre / Tea Rooms / Car Park

Ref	Risk	Prob	Impact	Rating	Control	Responsible	Review
3.1	Fire	1	3	Medium	Fire equipment serviced. Fire risk assessments in place. Emergency exits with signage.	Council	Annual
3.2	Hirer injury/ theft	2	3	High	Insurance from both council and hirer. Hire agreements in place. First aid kits.	Clerk	Annual
3.3	Gate code misuse	2	2	Medium	Codes can be changed. Permit list kept.	Council	Annual
3.4	Car park accident	2	2	Medium	Opening hours displayed. Insurance in place.	Council	Annual
3.5	Theft / vandalism	2	2	Medium	Locked gates & buildings. Alarmed buildings	Council	Annual
3.6	Contractor accident	1	3	Medium	Contractors insured.	Clerk	Annual
3.7	Loss of keys / codes	2	2	Medium	Codes changed if needed.	Caretaker	Annual
3.8	Equipment Failure	2	2	Medium	PAT Testing, regular checks, gas and electric safety services	Caretaker	Annual



4. Cemeteries (3 Sites Incl 1 Closed Site)

Ref	Risk	Prob	Impact	Rating	Control	Responsible	Review
4.1	Headstone injury	2	3	High	Inspections carried out. Qualified inspection every 5 years	Council	Annual
4.2	Unsafe paths	2	2	Medium	Regular checks.	Council	Annual
4.3	Burial record error	1	3	Medium	Clerk maintains records. Checks can be made with funeral directors.	Clerk	Annual
4.4	Contractor injury	1	3	Medium	Contractors insured.	Clerk	Annual
4.5	Public liability	1	3	Medium	Insurance maintained.	Council	Annual
4.6	Maintenance injury	2	2	Medium	Contractor holds public liability cover	Council	Annual
4.7	Loss of Clerk	1	3	Medium	Crib sheets in place. Councillors to cover admin.	Council	Annual



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5. Play Areas (3 Sites)

Ref	Risk	Prob	Impact	Rating	Control	Responsible	Review
5.1	Injury to child	2	3	High	Weekly checks + annual inspection.	Council	Monthly
5.2	Equipment damage	2	2	Medium	Repairs arranged.	Council	Monthly
5.3	Vandalism	2	2	Medium	Inspections.	Council	Monthly
5.4	Unsafe surface	2	3	High	Safety inspections.	Council	Annual

6. Staff

Ref	Risk	Prob	Impact	Rating	Control	Responsible	Review
6.1	Employment law breach	1	3	Medium	NALC contracts. Policies.	Council	Annual
6.2	Payroll error	1	2	Low	Outsourced	Clerk	Annual
6.3	Clerk absence	1	3	Medium	Locum available.	Council	Annual
6.4	Caretaker absence	2	2	Medium	Councillor cover arranged.	Council	Annual



7. Governance / Legal / GDPR

Ref	Risk	Prob	Impact	Rating	Control	Responsible	Review
7.1	Standing Orders not followed	1	3	Medium	Reviewed annually.	Council	Annual
7.2	Code of Conduct breach	1	2	Low	Register of interests. Reports to monitoring officer.	Council	Annual
7.3	GDPR breach	2	3	High	Gov.uk emails. Secure storage.ICO renewed annually	Clerk / Council	Annual
7.4	Loss of minutes	1	2	Low	Cloud, website and paper stored copies kept.	Clerk	Annual
7.5	Legal challenge	1	3	Medium	Advice taken.	Council	Annual
7.6	Loss of deeds	1	3	Medium	Copies kept in both community centre and with solicitors.	Clerk	Annual



8. Business Continuity / Emergency

Ref	Risk	Prob	Impact	Rating	Control	Responsible	Review
8.1	Fire / flood / loss of records	1	3	Medium	Backup + insurance	Council	Annual
8.2	Pandemic / emergency	1	3	Medium	Remote working possible	Council	Annual
8.3	Cyber attack	2	3	High	Strong secure passwords / backups	Clerk	Annual
8.4	Banking access loss	1	3	Medium	Multiple signatories	Council	Annual