

Llangwryfon Community Council
Risk Assessment 2026/27

AREA	RISK	High (H) / Medium (M) / Low (L)	ACTION
INCOME PRECEPT	Not submitted.	L	<ul style="list-style-type: none"> • Full budget process in place. • Clerk/RFO to prepare budget annually by the end of March. • Full Council to consider budget annually. • Clerk/RFO to notify County Council by date requested.
	Not paid by County Council.	L	<ul style="list-style-type: none"> • Clerk/RFO to monitor and report to Council. • Paid direct to bank account by BACS.
	Inadequacy of Precept.	L	<ul style="list-style-type: none"> • Clerk/RFO to present monthly details of outgoings/income. • Budget agreed by Council
LOSS OF MONEY	At private residence of Member or Employee.	L	<ul style="list-style-type: none"> • All transactions carried out by cheque. • No cash held. • Clerk's expenses monitored by RFO.
	Theft through dishonesty of staff.	M	<ul style="list-style-type: none"> • Fidelity guarantee of £250,000 reviewed annually.
BORROWING/LENDING	Adequacy of lending to repay loan.	L	<ul style="list-style-type: none"> • Sufficient reserves to avoid borrowing.
INVESTMENT STRATEGY INCOME/POLICY	Investment Strategy Policy.	L	<ul style="list-style-type: none"> • No investments made or planned.
STOCK	Dishonesty/Theft by staff.	L	<ul style="list-style-type: none"> • No stock held.
EXPENDITURE LEGAL POWERS	Illegal Payment or Activity.	M	<ul style="list-style-type: none"> • All statutory powers to undertake work is recorded in minutes. • Ensure compliance with Standing Orders and Financial Regulations. • Review of Standing Orders and Financial Regulations during lifetime of Council.
SALARIES/WAGES	Wrong salary paid.	M	<ul style="list-style-type: none"> • Clerk's salary negotiated by the full Council annually and recorded in the minutes.
	Not Accounting correct deductions of NI/TAX.	L	<ul style="list-style-type: none"> • Salary accounted in accordance with HMRC Payroll System.
VAT PAYMENT RECOVERY	Improper recording of VAT output/input.	L	<ul style="list-style-type: none"> • VAT is recorded in the accounts and claims are monitored by the RFO.
FINANCIAL ASSISTANT	Legal Power to contribute.	M	<ul style="list-style-type: none"> • Compliance with S137 and other legislation.
COUNCILLORS ALLOWANCES	Over/under payments to Members.	L	<ul style="list-style-type: none"> • No allowances are currently paid.

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OTHER ASSETS	Loss/Damage thereof.	M	<ul style="list-style-type: none"> Regular inspections of Bus Shelters, notice boards, phone Kiosk, flagpole, war memorial, carried out.
	Risk of damage to third party property or individuals.	M	<ul style="list-style-type: none"> £12,000,000 Indemnity of Public Liability in place. Review annually.
	Asset Register.	L	<ul style="list-style-type: none"> Update Asset list after any change.
STAFF	Loss of key personnel – Clerk, through ill health, retirement, long-term sickness or death.	H	<ul style="list-style-type: none"> Work to be undertaken by Councillors until matter resolved.
CONSULTATION	Meeting of deadlines for response.	H	<ul style="list-style-type: none"> Extraordinary meetings of the full Council called as required.
DOCUMENT SECURITY	Appropriateness of existing facilities.	H	<ul style="list-style-type: none"> Documents kept in secure location.
FINANCIAL RECORDS	Inadequate records.	L	<ul style="list-style-type: none"> Financial records updated regularly.
MINUTES	Accurate and legal.	L	<ul style="list-style-type: none"> Reviewed and signed at the following meeting.
HEALTH AND SAFETY RISK ASSESSMENT	Failure to identify.	H	<ul style="list-style-type: none"> H&S Risk Assessment to be generated.
DISABILITY AND DISCRIMINATION ISSUES	Failure to identify and implement adaptations.	H	<ul style="list-style-type: none"> Disability and Discrimination Policy to be generated.
REGISTER OF MEMBERS INTEREST, GIFTS AND HOSPITALITY	Identification of interest and recording of gifts and hospitality.	L	<ul style="list-style-type: none"> Declaration of Office signed by all members and copies held by the council. Interest declared is recorded in the minutes and kept on register.
CODE OF CONDUCT	Adaptation of Code of Conduct.	L	<ul style="list-style-type: none"> Code of Conduct adopted by Council and implemented. Employee Code of Conduct implemented.
WELSH LANGUAGE POLICY	Preparation and Implementation of Policy.	M	<ul style="list-style-type: none"> Meetings are conducted in Welsh. Minutes are in Welsh and publicised in Y Ddolen. All current Councillors are Welsh speakers.
BEST VALUE	Overspend on Services.	H	<ul style="list-style-type: none"> Ensure correct tendering for Services.
GDPR	Non-compliance.		<ul style="list-style-type: none"> Queries referred to County Council.