

SEALAND COMMUNITY COUNCIL

RISK ASSESSMENT 2025/26 FINANCIAL YEAR

The approach taken for risk management is as follows –

- Identify the areas to be reviewed
- Identify what the potential risks are
- Evaluate the management and control of risk and report findings
- Review asses and revise as necessary

RISK	RISK IDENTIFIED	Potential Impact H/M/L	Likelihood of Occurrence H/M/L	CONTROLS
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<p>Loss or damage to physical assets (including footway lighting columns and wayside seats.</p>	<p>Unable to use assets. Expense of replacing assets</p>	<p>H</p>	<p>L</p>	<p>Insurance Cover – replacement costs provided by Flintshire County Council for lighting.</p> <p>Up-to-date Asset Registers.</p> <p>Regular maintenance is provided through the maintenance contract with Flintshire County Council.</p> <p>The Clerk regularly inspects Street Lighting, notice boards, and seats and notifies the correct organisation for minor repairs as and when required. Flintshire County Council's street lighting contractor also inspects street lighting, and repairs/maintenance are undertaken as required in accordance with the Council's maintenance contract.</p> <p>In accordance with the Council 's street lighting contract, Flintshire County Council's Street Lighting Department should undertake electrical tests and inspection of all Council's Street Lighting assets each year to ensure that they meet Flintshire's and I.E.T Regulations. The lighting</p>
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				<p>is also structurally inspected on a regular basis by the Council's Street Lighting Contractor, Flintshire County Council, to recommend which lights should be replaced and adopted.</p> <p>Minimum of weekly checks undertaken by the Clerk for all lights – seats and notice boards.</p>
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Damage to footway lighting columns	Cost of replacement of column Lack of service to public	M	L	Most damage is caused by third party vehicles or vandalism from whom reimbursement would be actioned by the Council's insurers. Appropriate insurance cover in place and reviewed on an annual basis including public liability.
Damage to wayside seats	Replacement cost of seat.	M	L	Most damage is caused by third party vandalism from whom reimbursement would be actioned by the Council's insurers. Appropriate insurance cover in place and reviewed on an annual basis including public liability.
Damage to Notice Boards	Replacement cost of notice board	M	L	Most damage is caused by third party vandalism from whom reimbursement would be actioned by the Council's insurers. Appropriate insurance cover in place and reviewed on an annual basis including public liability.
Risk of supplier fraud for organisations.	Loss of funds	H	M	Clerk to be alert to the potential risks of providing sensitive Council information, by phone or other means, especially contract and account information. Establish a rigorous change of supplier details procedure -

				<p>where a supplier has purported to have changed their bank details always call the supplier to check the veracity of a request, using details already held rather than those on any associated letter or email. A person should be authorised to approve a supplier bank account change after having reviewed the process undertaken to verify the supplier details change</p> <p>Periodic review of supplier accounts should also be undertaken to remove any dormant accounts. This reduces the likelihood of any old supplier information being used to secure fraudulent payments.</p> <p>Checking address and financial health details with Companies House.</p> <p>Checking samples of online payments to supplier invoices to ensure the payment has been made to the supplier bank account. Note SCC does not undertake online payments</p> <p>Adequacy of insurance cover</p>
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Public Liability and Employer Liability	Adequacy of Cover; Cost and Compliance	H	L	<p>Annual review of policy undertaken prior to renewal.</p> <p>Employer and employee liability essential and in place.</p> <p>Ensure compliance processes are in place.</p> <p>Risk assessment process in place and reviewed on an annual basis.</p> <p>Clerk seeks advice from One Voices Wales / SLCC as and when required.</p>
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Damage to third party property or individuals	Risk of legal action arising from injury or damage to third party property	H	L	<p>Public Liability Insurance is in place and reviewed annually</p> <p>Regular maintenance of physical assets as outlined above.</p> <p>Adherence to safe working practices</p> <p>Weekly checks by the Clerk.</p>
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Data Protection	Non-compliance with Data Protection requirements	M	L	<p>The council is registered with the ICO</p> <p>Advice sought as appropriate from One Voice Wales, ICO and SLCC.</p> <p>Data Protection Officer in place but is not a statutory Data Protection requirement.</p> <p>The data protection policy was adopted by the Council and is on the council's website and reviewed annually.</p> <p>Privacy Notice adopted by Council and on the council's web site and reviewed annually.</p> <p>Information Asset Register agreed by council and on the council's web site and reviewed annually.</p>
Risk of a Data Breach and a fine from the ICO.	Personal data given accidentally to a third party – Clerk's laptop/external drives is stolen.	H	L	<p>The Clerk's and Councillor's personal data—address and email address—are held on the Council's website, so they are in the public domain, as is the Clerk's mobile number.</p> <p>The council only holds contact information for other organisations that are in the public domain.</p> <p>Voluntary organisations when requested grants provide a copy of their bank statements. These are held securely by the Clerk and are not given to other parties.</p>

<p>Disaster Recovery and Business Continuity</p> <p>Loss of computer-based records and hard-copy records</p>	<p>Council unable to provide services and meet its public requirements.</p> <p>Damage to the reputation of Council</p>	<p>H</p>	<p>M</p>	<p>Council has not provided the Clerk with either a desktop PC or laptop computers – the Clerk has purchased his own and remains the same even though this arrangement changed with affect from 1st April 2022. From 1st April 2024, the computer system was changed to the new Clerks Laptop.</p> <p>All Council records are stored and updated on Microsoft One Drive, the Clerk's laptop, and external backup drives.</p> <p>The clerk undertakes twice-weekly backups, alternating between using the backup drives with XTS-AES Encryption with Brute Force and BadUSB Attack Protection.</p> <p>The Clerk undertakes random tests of the backed-up data to ensure all are saved correctly.</p> <p>The Clerk uses an anti-virus software that constantly scans the device to protect against threats for loss of data and uses a VPN.</p> <p>The external hard drives are stored at separate locations within the home.</p> <p>The records on the Clerk’s laptop consist of minutes, agenda, letters, accounts, and scanned documents of certain hard copy correspondence received. The Laptop uses Dell Biometric Data Protection.</p> <p>Almost all correspondence is done by email, which can be accessed from any laptop or PC online—Google stores the email traffic on the cloud.</p> <p>The Clerk replicates all of Sealand's work on his laptop and external hard drives so that he can duplicate all work</p>
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				<p>for backup purposes on many applications and Microsoft One Drive.</p>
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Historical Council records are held on deposit by the County Archivist – full list of held records are held by the

				County Archivist.
Loss of cash through theft or dishonesty	Council unable to provide services, and meet its expenses Damage to the reputation of Council	H		Zurich Municipal Insurance. Internal controls to prevent and detect fraud. Budgetary controls. Regular reconciliation of bank statements to financial records and reported to Council.
Complaint that Contracts are not fairly awarded	Investigation by External Auditor leading to increased fees, public interest report	H	L	Standing Orders and Financial Regulations in place dealing with awarding of contracts. Reviewed annually.
Incurring 'ultra vires' expenditure	Local elector challenge, District Audit investigation/Public Interest Report	H	L	Recorded in the minutes - all payments indicate the appropriate power under which the payment can be made.
Inadequate precept	Council unable to provide all its intended services and programmes. Council runs out of funds	H	L	Monthly budget monitoring and quarterly bank reconciliations.

Poor management of funds	Bank charges Loss of Interest	L	L	Monthly budget monitoring and quarterly bank reconciliations.
VAT	Reclaiming on an annual basis.	L	L	Existing procedures in place.
Annual Return	Not submitted within the time limit	L	L	Existing procedures in place to ensure the Annual Return is completed and signed by the council, submitted to the internal auditor for completion. Checked and sent to the external auditor – Audit Wales.
Financial controls and records.	Council runs out of money	H	L	Regular updating of receipts and payment records. Monthly budget monitoring and quarterly bank reconciliations. Internal Controls Policy in place Appointment of Internal Auditor on an annual basis.

<p>Proper, timely, and accurate reporting of Council business in the Minutes</p>	<p>Unrecorded authorisation of action/expenditure.</p> <p>Challenge by local elector.</p> <p>Investigation by external Auditor.</p> <p>Public Interest report</p>	<p>H</p>	<p>L</p>	<p>Prompt and accurate recording of the minutes.</p> <p>The minutes and agenda are displayed on the Council's website according to legal requirements, and the agenda is on the Sealand notice boards.</p> <p>Minutes submitted to next meeting for approval.</p> <p>Business conducted at the meeting is managed by the Council's Chair.</p> <p>Undertake training of the chair if needed.</p>
<p>Members Intertest</p>	<p>Conflict of Interest</p>	<p>M</p>	<p>M</p>	<p>Councillors have a duty to declare any interest at the start of the meeting or during the meeting – this is then recorded in the minutes. And recorded in the summary of member's interest held on the Council's web site.</p>
				<p>Register of interest's process is restarted at the first meeting of the new council and is then kept under review.</p> <p>Code of Conduct Training is provided by Flintshire County Council and must be attended by all members of Council following their election.</p>

This policy was reviewed and approved by the Council at its meeting held on Monday, 16th September 2024

A Griffiths
Clerk and Responsible Financial Officer – September 2024