**SEALAND COMMUNITY COUNCIL**

**RISK ASSESSMENT 2027/28 FINANCIAL YEAR**

The approach taken for risk management is as follows –

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

| RISK | RISK IDENTIFIED | Potential Impact H/M/L | Likelihood of Occurrence H/M/L | CONTROLS |
|---|---|---|---|---|

| | | | | |
|---|---|---|---|---|
| Loss or damage to physical assets (including footway lighting columns and wayside seats. | Unable to use assets.<br><br>Expense of replacing assets | H | L | Insurance Cover – replacement costs provided by Flintshire County Council for lighting.<br><br>Up-to-date Asset Registers.<br><br>Regular maintenance is provided through the maintenance contract with Flintshire County Council.<br><br>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.<br><br>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 |

| | | | | |
|---|---|---|---|---|
| | | | | 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.<br><br>Minimum of weekly checks undertaken by the Clerk for all lights – seats and notice boards. |

| | | | | |
|---|---|---|---|---|
| Damage to footway lighting columns | Cost of replacement of column<br><br>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.<br><br>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.<br><br>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.<br><br>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.<br><br>Establish a rigorous change of supplier details procedure - |

| | | | | |
|---|---|---|---|---|
| | | | | 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<br><br>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.<br><br>Checking address and financial health details with Companies House.<br><br>Payments are made in accordance with the Council's Financial Regulations. SCC checks supplier invoices and payment details, and independently verifies any changes to supplier bank details using previously held contact details before authorising payment.<br>Note: SCC does not undertake online payments<br><br>Adequacy of insurance cover |

| | | | | |
|---|---|---|---|---|
| Public Liability and Employer Liability | Adequacy of Cover; Cost and Compliance | H | L | Annual review of policy undertaken prior to renewal.<br><br>The council maintains appropriate Employer and employee liability insurance, and it is in place.<br><br>Ensure compliance processes are in place.<br><br>Risk assessment process in place and reviewed on an annual basis.<br><br>Clerk seeks advice from One Voices Wales / SLCC as and when required. |

| | | | | |
|---|---|---|---|---|
| Damage to third party property or individuals | Risk of legal action arising from injury or damage to third party property | H | L | Public Liability Insurance is in place and reviewed annually<br><br>Regular maintenance of physical assets as outlined above.<br><br>Adherence to safe working practices<br><br>Weekly checks by the Clerk. |

| | | | | |
|---|---|---|---|---|
| Data Protection | Non-compliance with Data Protection requirements | M | L | The council is registered with the ICO<br><br>Advice sought as appropriate from One Voice Wales, ICO and SLCC.<br><br>Data Protection Officer Ashley Griffiths is designated by the Council in accordance with the UK GDPR.<br><br>The Council adopted the data protection policy, which is on the council's website and reviewed annually.<br><br>Privacy Notice adopted by Council and on the council's web site and reviewed annually.<br><br>Information Asset Register agreed by council and on the council's web site and reviewed annually. |
| Risk of a Data Breach and a fine from the ICO. | Personal data given accidently to a third party – Clerk's laptop/external drives is stolen. | H | L | 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.<br><br>The council only holds contact information for other organisations that are in the public domain.<br><br>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.<br><br>Personal data breaches are documented and assessed. Where required by law, the ICO is notified without undue delay and, where feasible, within 72 hours of becoming aware of the breach. Where a breach is likely to result in a high risk to individuals' rights and freedoms, affected individuals are informed without undue delay, as required by the UK GDPR. |

| | | | | |
|---|---|---|---|---|
| Disaster Recovery and Business Continuity<br><br>Loss of computer-based records and hard-copy records | Council unable to provide services and meet its pubic requirements.<br><br>Damage to the reputation of<br>Council | H | M | 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 effect from 1st April 2022. From 1st April 2024, the computer system was changed to the new Clerk's laptop.<br><br>All Council records are stored and updated on Microsoft OneDrive, the Clerk's laptop, and external backup drives.<br><br>The Clerk undertakes twice-weekly backups, alternating between using the backup drives with XTS-AES Encryption with Brute Force and BadUSB Attack Protection.<br><br>The Clerk randomly tests the backed-up data to ensure everything is saved correctly.<br><br>The Clerk uses an anti-virus software that constantly scans the device to protect against threats for loss of data and uses a VPN.<br><br>The external hard drives are stored at separate locations within the home.<br><br>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.<br><br>Almost all correspondence is done by email, which can be accessed from any laptop or PC online—Google stores the email traffic in the cloud.<br><br>The Clerk replicates all of Sealand's work on his laptop and external hard drives so that he can duplicate all work for backup purposes on many applications and Microsoft One Drive.<br><br>Historical Council records are held on deposit by the County Archivist – full list of held records is held by the |

| | | | | |
|---|---|---|---|---|
| | | | | County Archivist. |
| Loss of cash through theft or dishonesty | Council unable to provide services, and meet its expenses<br><br>Damage to the reputation of Council | H | | Zurich Municipal Insurance.<br><br>Internal controls to prevent and detect fraud.<br><br>Budgetary controls.<br><br>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.<br><br>Council runs out of funds | H | L | Monthly budget monitoring and quarterly bank reconciliations. |

| | | | | |
|---|---|---|---|---|
| Poor management of funds | Bank charges<br><br>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 | The Council ensures that its annual accounting statements and Annual Return are prepared, considered, approved and signed within the statutory deadlines. The Annual Return is submitted to the appointed internal auditor and then to Audit Wales in accordance with the timetable and requirements specified by Audit Wales. The Council ensures that the required public notices and arrangements for the inspection of accounts are completed within the statutory deadlines. |
| Financial controls and records. | Council runs out of money | H | L | Regular updating of receipts and payment records.<br><br>Monthly budget monitoring and quarterly bank reconciliations.<br><br>Internal Controls Policy in place<br><br>Appointment of Internal Auditor on an annual basis. |

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

This policy was reviewed and approved by the Council at its meeting held on 19th October 2026.

A Griffiths
Clerk and Responsible Financial Officer – October 2026