BEAULIEU
PARISH COUNCIL

Risk Register
November 2026

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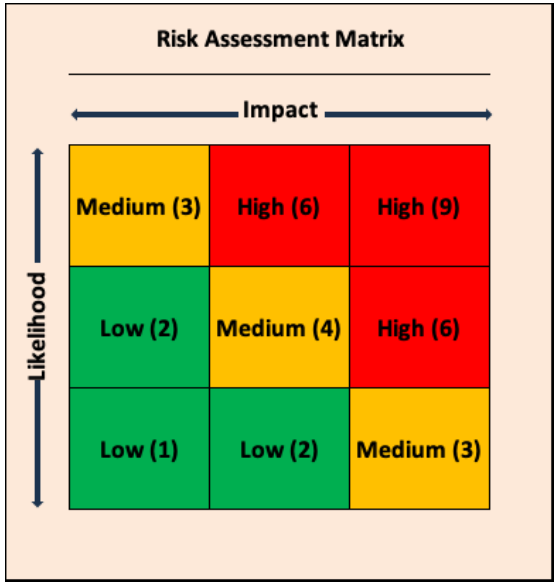
Introduction

Risk management strengthens the ability of the Beaulieu Parish Council to achieve its objectives and enhance the value of services provided. It helps the Council understand risk and adopt a uniform approach to identifying and prioritising activity.

Risk cannot be eliminated. The aim of this Risk Register is to lead Council to making conscious choices in dealing effectively with each risk; be it elimination, reduction, transfer or acceptance.

Each risk identified has been assessed by using the Risk Assessment Matrix, multiplying the likelihood of risk (scored 1-3) by the impact of risk (also scored 1-3).

40 risks have been identified (an increase of one) and assessed in this review, as summarised in the table. Any changes from the May 2026 review are marked in red.



	Number of Identified Risks		
Risk Assessment Summary	High	Moderate	Low
Financial	0	5	17
Property & Equipment	0	2	2
Legal	1	3	1
IT and Business Continuity	0	2	3
Reputational	0	2	2
This Assessment	**1**	**14**	**25**
Last Assessment	**3**	**13**	**23**

Financial Risks

Risk no.	Description	Impact	Likelihood score	Impact score	Risk rating	Change on last assessm't	Mitigation
1.1	Precept insufficient for budgeted activity	The council has insufficient income for the forthcoming year	1	2	2	No	Budgeting process held once per year through the Council meeting cycle, from October to December. Projected spend presented monthly and regular budget reviews throughout the year. Policy of retaining around 1x Precept as cash reserve mitigates this risk.
1.2	Loss of cash through theft or dishonesty (fidelity guarantee)	The council loses income and assets	1	2	2	No	Fidelity Guarantee up to £250,000 in place.
1.3	The council does not identify its risks	Financial, criminal or reputational loss.	2	2	4	No	Annual review of risks now commenced. Insurance cover in place. All risks or concerns are notified to Council / the appropriate committee. Any urgent actions are carried out immediately using appropriate delegated authority as specified in STOs and Fin Regs
1.4	The council is not insured adequately	Financial, criminal or reputational loss.	1	2	2	No	Standard BHIB Local Council insurance cover in place which is reviewed annually by Council.
1.5	Failure to correctly award contract for services or the purchase of capital equipment.	The council does not award contracts correctly (with the correct type of contract) resulting in financial or reputational loss to the council.	1	2	2	No	Standing Orders and financial regulations reviewed annually. Procurement processes to be run by Clerk as follows: 3 tenders for contract value > £10,000 3 quotations for contract value > £1,000 3 estimates for contract value > £500
1.6	The council does not act legally and exceeds its powers.	The council risks financial and reputational loss.	1	3	3	No	All decisions taken by full council. Section 137 expenditure regularly monitored. Internal Auditor in place. Council strategy in place
1.7	Financial Activity does not match information reported.	The council does not know of activity undertaken and risks financial loss	1	2	2	No	All payments > £50 approved by full council. Small volume typically 4 payments pm. Payments made by electronic transfer since mid 2025, with full detail on bank statement.

Financial Risks (cont'd)

Risk no.	Description	Impact	Likelihood score	Impact score	Risk rating	Change on last assessm't	Mitigation
1.8	Contracts are not reviewed annually.	The council does not achieve value for money or works are not carried out correctly.	1	2	2	No	No significant recurring contracts. All payments > £50 must be approved by full council
1.9	Failure to adhere to codes of practice for procurement and investment	Financial loss to the council.	1	2	2	No	Covered by Standing Orders and Financial Regulations; Professional advice will be sought on larger projects. No investments at present.
1.10	Failure to regularly reconcile bank accounts.	The council is unaware of its financial position. Financial loss to the council.	1	2	2	No	Bank reconciliation published monthly. Independent Councillor monthly review in place. Annual review by Internal Auditor.
1.11	The council does not scrutinise income or expenditure.	The council is unaware of its financial position. Financial loss to the council. Risk of reputational loss.	1	3	3	No	Monthly scrutiny of financial results and proper arrangements for the approval of expenditure by Parish Council.
1.12	Salaries and contributions are not paid correctly.	The council risks reputational and financial loss; impact to staff	1	2	2	No	Staff Salaries calculated by a contracted payroll service No overtime. Rolled-Up Holiday pay will be due wef 1 april 2024, to be paid annually in March payroll.
1.13	The council fails to review contracts of employment for all staff and does not take account of any changes in relevant legislation.	The council risks financial and reputational loss.	2	2	4	No	Clerk's employment contract renewed in 2025.
1.14	Council does not claim back appropriate VAT	The council risks financial loss.	1	2	2	No	Financial regulations set out requirements. VAT returns submitted online quarterly. Chairman and Clerk check records monthly; Internal Auditor checks annually.
1.15	Council does not charge appropriate VAT	The Council risks being fined.	1	2	2	No	Currently there is no VAT'able supply. VAT returns submitted online quarterly.
1.16	The council fails to make required submissions to HMRC	The council risks being fined.	1	2	2	No	HMRC records created by contracted out payroll service. PAYE & NI paid promptly on a quarterly basis.

Financial Risks (cont'd)

Risk no.	Description	Impact	Likelihood score	Impact score	Risk rating	Change on last assessm't	Mitigation
1.17	The council does not monitor its budgets adequately.	The council is unaware of its income or expenditure against targets set. Financial loss to the Council	1	2	2	No	Budget monitoring statements & projections presented to Council at monthly meeting. Any changes to budget would be supported by a minuted resolution.
1.18	Minutes of meetings are not properly kept	The council risks reputational damage. Risk of illegality of decisions.	1	2	2	No	Minutes properly numbered and paginated with a master copy kept in safekeeping – both online and hard copy. Minutes are approved as a correct record at the next meeting of full council.
1.19	The parish council does not achieve value for money throughout its expenditure	Wasteful use of limited resources; risk of complaints from parishioners; risk of notification from Internal Auditor or Auditor	1	1	1	No	Council Financial Regulations in place and reviewed annually. All spend > £50 is approved by full Council. Contract arrangements as per 1.5 above. Finance & General Purposes Committee oversees budget setting and recommends to Council.
1.20	Insufficient funds to cover an unplanned election	Impact to other reserves which could prevent other activities from happening, and/or negative	1	1	1	No	Reserves policy of retaining 1x Precept mitigates this risk.
1.21	Failure to spend, or inappropriate spending of, CIL results in funds being returned to BPC	Lost opportunity to create lasting value for the parish/residents.	2	2	4	Down from score of 6	No CIL opportunity identification process / procedure in place. Currently potential loss of opportunity for Parish.
1.22	Admin errors in tender documentation being supplied to contractors	Increased financial impact on the budget.	1	1	1	No	Tender documentation to be prepared by Clerk as RFO. Council to approve documentation prior to issue. Submitted tenders to be reviewed by Clerk and Councillors.

Property & Equipment Risks

Risk no.	Description	Impact	Likelihood score	Impact score	Risk rating	Change on last assessm't	Response
2.1	Loss of or damage to physical assets owned or managed by the Council (eg play equipment, benches, defib, bus shelters, bins etc)	Assets may be unusable or unsafe and cannot be accessed. Financial loss to the Council. Risk of injury to users. There would be a short term impact, which could affect delivery of service	2	2	4	No	All physical assets listed on asset register and covered by insurance The publicly accessible Defibrillator (at the High St) is checked weekly by the Parish Councillor. Playground equipment visually checked weekly with formal monthly assessment by Councillor. All other assets to be checked at least annually. Rolling Maintenance programme of all Parish Assets to maintain equipment and replace regularly which feeds into budget process. Handyman assists with identification of problems.
2.2	Failure of security for vulnerable amenities or equipment.	Amenities or equipment may be damaged or stolen preventing use or access.	1	2	2	No	Adequate insurance in place to cover playground , CCTV and other assets; reviewed annually.
2.3	Failure to maintain amenities or equipment.	Amenities or equipment may breakdown or be unsafe to use or access.	1	3	3	No	Health and Safety policy in place See 2.1 above for review cycle. Asset management Committee Chair updates on issues around Parish. Plan and budget for ongoing maintenance on an annual basis.
2,4	Failure to verify work undertaken by contractors or suppliers.	The council does not know of work undertaken by contractors or suppliers or its outcome.	1	2	2	**No**	All work undertaken under review and approval of Clerk and Asset Management Committee.

Legal Risks

Risk no.	Description	Impact	Likelihood score	Impact score	Risk rating	Change on last assessm't	Response
3.1	Legal liability as a consequence of asset ownership (public liability)	The council is involved in a legal case that may lead to financial or reputation loss.	1	3	3	No	Current policies give the following cover under heading of Legal Liabilities: - Employers Liability £10m - Public and Products Liability - £10m - Officials Indemnity - £0.5m - Fidelity Guarantee - £0.25m - Legal expenses - £0.25m - Personal accident - £0.1m - Property - various insured sums
3.2	The risk of damage to third party or individuals as a consequence of the council providing services or amenities to the public (public liability)	An insurance claim may be made against the council	1	3	3	No	All amenities and public open spaces, managed by the Parish Council are covered by public liability insurance. Playgrounds visited and safety checked as set out att Risk 2.1 Small jobs undertaken when identified, for example change swing shackles or adjust gate hinges. Written records made and filed. Annual RoSPA playground inspections undertaken and results acted upon.
3.3	The risk of accidents to individuals, animals and property arising on the roads and pavements	BPC does not have legal responsibility for policing or roads, but we play a liaison, advocacy and, if required, funding support role, acting as the voice of the local community to NFDC and HCC.	2	3	6	No	Raise concerns to the Highways authority about dangerous roads, speeding, or lack of signage.In conjunction with NFDC undertake periodic road speed monitoring. Promote community safety schemes, such as: - Neighbourhood Watch - Community Speed Watch - CCTV (where appropriate and compliant with data protection laws) Fund small-scale projects (incl obtaining grants) to support road and pedestrian safety Collaborate with police and traffic officers to request enforcement or traffic calming measures. Advocate for safer routes to school, cycleways, and pavements.
3.4	Loss of Clerk or RFO	The Parish Council may be unable to undertake all duties and responsibilities in a way that is compliant with current legislation	2	2	4	Down from score of 6	The council's policy of retaining approximately 1xPrecept in cash reserve would cover the cost eg of a locum clerk, potentially available through SLCC or BALC. Councillors are aware of major projects and work flows with access to financial records and council bank account. Clerk's inbox and documents are not accessible to Councillors. In 2026 Clerk has new IT kit withj fulklbackup to iCloud with Chair also having password access.
3.5	Adhering to grant regulations	The parish council does not adhere to rules or conditions linked to grant awards	1	2	2	No	The Parish council reviews that any works linked to a grant received satisfy the conditions of the award.

IT and Business Continuity Risks

Risk no.	Description	Impact	Likelihood score	Impact score	Risk rating	Change on last assessm't	Response
4.1	Business continuity	Loss of access to Parish documentation	1	2	2	Down from score of 3	All key files are electronically stored on either the open or restricted areas of the BPC website and accessible via the cloud. All key physical documents are held offsite at Clerk's home. A hard copy of Minutes is maintained as well as copies of approved minutes on the parish website. All councillors and the Clerk's email accounts have now been migrated to @beaulieu-pc.org.uk accounts which controls all email and attached file data through cPanel which is accessible by Trevor Smith and an councillor (currently the Council Chair).
4.2	The council risks losing files and data	The council is unable to carry out its business and regulatory requirements.	1	2	2	Down from score of 6	See risk 4.1
4.3	Access to council's data subject to GDPR by a non-authorised person or for inappropriate purposes.	Council data is accessible to non- council staff	1	4	4	Down from score of 8	Website and new email accounts are all subject to new password security
4.4	Website management disrupted due to reliance on a single person external provider	Front-end access would remain available, but maintenance and changes requiring back-end access could be impeded.	2	2	4	New risk	Alternative website provision options are currently under review.
4.5	Accessing full Electoral Roll data	An offence may occur if data is not used correctly	1	1	1	Down from score of 2	The data is password protected and can only be accessed with the authority of the Clerk.
4.6	Cyber security breach, including phishing, hacking, malware or unauthorised access to Council systems and data.	Loss or compromise of Council data, disruption to operations, potential financial loss and reputational damage.	2	3	6	New risk	Council email and website accounts are password protected, with access restricted to authorised users. Further safeguards, including multi-factor authentication, secure data backups and regular security updates, continue to be reviewed. Clerk and Councillors to remain alert to phishing and fraudulent communications. Current insurance does not specifically identify cyber risk cover. Council to keep this under review.

Reputational Risks

Risk no.	Description	Impact	Likelihood score	Impact score	Risk rating	Change on last assessm't	Response
5.1	The council fails to handle documents correctly.	The council risks reputational damage.	1	2	2	No	Data Protection & Retention Policy in line with GDPR legislation. These cover the management, retention, transfer and disposal of data. Clerk briefed on responsibilities in accordance with these policies
5.2	Members are unaware of the Council's policy regarding declarations of interests and the receiving of gifts and hospitality	The council risks reputational damage.	1	2	2	No	Recording and monitoring members' interests, gifts and hospitality received undertaken by Clerk. Code of conduct, Standing Orders and Financial Regulations are all reviewed annually by Council. New Councillors joining part way through a year/term are all issued with a copy of these key policies.
5.3	Members or employees do not behave to the standards expected	The council risks reputational damage.	1	3	3	No	Up to date STOs and Code of conduct in place. Draft grievance and Disciplinary policies are in place and will be reviewed annually by the Finance &General Purposes Committee.
5.4	Loss of Clerk or other staff	The council risks reputational damage.	2	2	4	Down from score of 8	A locum clerk may be available through contact with SLCC or HALC. All passwords should change when a member of staff leaves to prevent unauthorised access.