

[illegible]

| | | | | | BUSINESS RISKS | | | | | | |
|-----|---|---|---|---|--|--|--|---|--|--|--------|
| 7 | Incorrect financial records | loss of records | L | M | Loss of public funds | Responsible Financial Officer (Clerk) | Internal audit | | | internal audit | Apr-25 |
| 8 | Customs and Excise VAT | requirements under HMRC regulations not met | L | M | Unexpected VAT bill | Responsible Financial Officer (Clerk) | Annual return after internal audit | | | internal audit | Apr-25 |
| 9 | Precept | inadequate | L | M | overdrawn/bills not paid | Responsible Financial Officer (Clerk) | Review regularly; check performance of budget v actual monthly | | | monthly review at meetings | Apr-25 |
| 10 | Accurate reporting of Council Business in the Minutes | incorrect record | L | M | Loss of information; no cross reference of payments and receipts with cash book | Minutes properly numbered and paginated with master copy in safe keeping | Format and accuracy checked monthly by Council before adopting | | | cross reference to cash booked checked by internal audit | Apr-25 |
| 11 | Data protection | breach of confidentiality | L | M | possible law suit | Clerk | Documented procedures/training | | | | Apr-25 |
| 12 | Register of members interests | interests incorrectly declared | L | L | | Adoption of Code of Conduct | Regular update of register | Councillors asked to check their entries in May 2025 | | A | Apr-25 |
| 13 | Electronic records | loss of information caused by computer failure; electronic records include some data from 2005, complete/structured detailed data from 2008 onwards; 2010-present backed up on Clerk's personal email | L | H | inconvenience caused by loss of a month's data, but paper record will be available; daily back up on internet would be recoverable from any pc | Data backed up regularly and passed to Vice chair quarterly. Historical paper records in metal filing cabinet | Regular scrutiny periodically (quarterly) transferred to hard drive and retained by someone other than Clerk. | Backed up daily on internet using Parish Email Account | | Superceded by Business continuity Plan adopted 17/02/22 | Apr-25 |
| 13a | Old paper records | loss of historic information | M | | | 1894-1926 minute book NYCC archives; 1927-feb 1980 handwritten; 1980-1987 typed and stuck in book; 1938-1961 cash book | Kept by DL in filing cabinets. Full review carried out Dec 2020 and records now categorised. | No action required | | Superceded by Business continuity Plan adopted 17/02/22 | Apr-25 |
| 13b | Current paper records | loss of correspondence received in the month - all documents created will be backed up to email | | | | gap in minutes Nov1987-1991; minutes 1991-present printed/in folders; gap in cash book 1962-1985 | with correspondence, accounts paper trail, planning applications in metal filing cabinet kept by Chairman in filing cabinets | | | Superceded by Business continuity Plan adopted 17/02/22 | Apr-25 |

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| 14 | Money | Loss of money through deception | L | H | £100 excess each loss | Fidelity Guarantee insurance (£25,000) | | Renew insurance 1st June 2025 | | A | Apr-25 |
| 15 | Legal expenses | Incurring of legal expenses for proceedings or actions | L | H | | Employers Liability Insurance | | Renew insurance 1st June 2025 | | A | Apr-25 |
| 16 | Cash/cheques | Loss of Money (non-negotiable/ in transit/ in various premises) | L | H | £50 excess each claim | Insurance against Loss of Money (various amounts/locations) £250 to £250,000) | | Renew insurance 1st June 2025 | | A | Apr-25 |
| 17 | Officials indemnity | Legal liability insurance claims arising from negligent act, error or omission committed in good faith by Councillor or Clerk | M | H | £100 excess each claim | For Zurich Insurance covered by Public Liability Insurance terms; all sums covered | | Renew insurance 1st June 2025 | | A | Apr-25 |
| 18 | | Libel & Slander | M | H | 10% each and every claim or £1,000 whichever is the lower | Libel & Slander Insurance (£100,000) | | Renew insurance 1st June 2025 | | A | Apr-25 |
| 19 | Defibrillator | Damage to machine | M | M | Cost of repair/replacement or £100 excess per claim | All risk insurance of total assets £10,000 | Regular inspection | Renew insurance 1st June 2025 | | A | Apr-25 |
| | | Injury to public | M | M | Claim for injury; £100 excess for each claim | Public liability insurance (see 7) | Annual review of risk and cover | Renew insurance 1st June 2025 | | A | Apr-25 |
| 20 | PC laptop | Damage/theft | M | H | Cost of repair/replacement or £100 excess per claim, loss of data, loss of operating capacity | All risk insurance of total assets £10,000, data backed up on the cloud, accessible from private laptop with passwords | Kept in private house with good security, annual review of cover | Renew insurance 1st June 2025 | | A | Apr-25 |
| 21 | Flaxton signs x 3 | Damage | L | L | Cost of repair/replacement | All risk insurance of total assets £10,000 | Regular inspection | Renew insurance 1st June 2025 | | A | Apr-25 |
| 22 | Grass cutting Liability | Liability for Safety of Public, Employees, Councillors, Volunteers and Contractors | M | H | Claim for injury; £100 excess for each claim | Public liability insurance (see 7) Employers liability insurance (see 7a) | Annual review of risk and cover | Renew insurance 1st June 2025 | | A | Apr-25 |
| 23 | Grass cutting equipment | Damage/theft | M | H | Cost of repair/replacement or £100 excess per claim | All risk insurance of total assets £10,000 | Kept in private house with good security, annual review of cover | Renew insurance 1st June 2025 | | A | Apr-25 |