APPLEBY-IN-WESTMORLAND TOWN COUNCIL

Risk Assessment 2026 – 2027

Area	Hazard	Current Controls	Level of Risk H/M/L	Is Control adequate or is further Action needed?	Action by Whom?	Action by When?	Review 2026-27
Town Council							
Failure to disclose interests	Members are required to declare any disclosable pecuniary interest or other registrable interest	Register of Interest declarations for all Councillors published on W&F website. Item on every meeting agenda and interests declared and recorded in the minutes.	L	Y	Councillors / Clerk	Ongoing	☑
Legal Powers	Illegal activity or payment	Monthly payment schedules are presented and approved by Council monthly. Tight financial controls in place, including monthly audits by a member of Finance Committee.	L	Y	Clerk / RFO	Ongoing	☑
	Standing Orders in accordance with NALC Model Standing Orders 2018	Reviewed and updated.	L	Y	Clerk / Council	Annual – due October	☑
Minutes	Accurate and legal	Reviewed and signed at following meeting. All meetings are audio recorded, and recordings kept on file for 3 months. Handwritten minutes are kept on file for 3 months. Internal Auditor reviews minutes as part of their audit.	L	Y	Mayor / Committee Chairs / Clerk	Ongoing	☑
Legislation	Non-compliance with legislation (Employment, H&S etc)	Policies adopted, reviewed and approved. Policies are updated as appropriate and as advised by advisory bodies, such as CALC.	M	Seek professional advice as required.	Clerk	Ongoing	☑

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Financial							
Accounting Statement	Accounting statement prepared in accordance with Accounts and Audit Regulation	Year end accounts checked by Accountant and Internal Auditor before submission to External Auditor.	L	Y	Clerk / RFO / Council	Annual	☑
Financial Regulations	In accordance with NALC Model Financial Regulations January 2016	Reviewed and updated.	L	NALC regs updated as required.	Clerk / RFO / Council	Annual – due in May	☑
EARMAB3 Internal Controls	Precept determined by adequate budgetary process.	Agreed at Council and minuted.	L	Y	Clerk / RFO / Finance Chair / Council	Annual	☑
	Appropriate accounts kept properly	All digital accounting files and records backed up. Hardcopies kept in files.	L	Y	Clerk / RFO	Ongoing	☑
		Progress against budget reviewed.	L	Y	Finance Committee	Monthly	☑
		Expenditure approved in accordance with Financial Regulations.	L	Payment Schedule approved and signed.	Council	Monthly	☑
		Income fully received.	L	Y	Clerk / RFO	Ongoing	☑
		VAT properly accounted for and reclaimed.	L	Approved secure digital software used	Clerk / RFO	Quarterly	☑

Area	Hazard	Current Controls	Level of Risk H/M/L	Is Control adequate or is further Action needed?	Action by Whom?	Action by When?	Review 2026-27
		Salaries paid in accordance with HMRC and NI requirements.	L	Salaries processed and recorded via approved payroll software.	Clerk / RFO	Monthly	☑
		Pensions paid in accordance with Pensions Regulator.	L	Utilise payroll software and NEST software.	Clerk / RFO	Monthly	☑
		Monthly and end of year bank reconciliation properly undertaken. Online banking statements reconciled with monthly spreadsheets. Councillor carries out an independent regular cross-check.	L	Y	Clerk / RFO / Councillor (not bank signatory)	Monthly / Year End	☑
		Internal Audit	L	Bi-annual internal review by Internal auditor	Clerk / RFO	Bi-annual	☑
		Trust Funds (Charity Accounts) accounted for and reported appropriately. Trustees approve grants as received and approve annual accounts.	L	Y	Clerk / RFO / Trustees	Annual	☑
Significant risks	Significant risks identified.	Risk Assessment and Health and Safety Risk Assessments reviewed and accepted by Full Council annually.	L	Y	Clerk / Council	Annual	☑

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Grants for Major Building Repairs	Receiving less from funders than anticipated.	Financial risks are identified and reviewed monthly.	L	Y	Clerk / Finance Chair	Monthly	☑
	Unexpected additional works.	Monthly progress meetings carried out and costings reviewed.	M	Y	Clerk / Finance Chair	Monthly	☑
	Earmarked repair funds not separated from main income and expenditure.	Major repairs funding shown as a separate item on the management accounts and budgets and reported separately each month.	L	Y	Clerk / Finance Chair	Monthly	☑
Infectious Disease pandemic	Outbreak of infectious disease	Updated Standing Orders and Risk assessments.	M	Consultation with government guidelines and other advisory bodies.	Clerk / Council	On-going	☑
Assets and Investments	Asset Register kept up to date	Register reviewed with Property Committee	L	Annual review	Clerk / Council	Annual	☑
		Internal Auditor reviews Asset Register as part of their audit.	L	Annual review	Clerk	Annual	☑
	Manage investments appropriately	Investment Strategy and Reserves Policy reviewed and accepted every two years.	L	Reserves are kept in a high earning interest account.	Clerk / Finance Chair	Every two years	☑
Insurance	Insurance cover adequate	Insurance cover reviewed prior to renewal to ensure adequacy.	L	Review compliance with insurance policy	Clerk	Annual	☑
	Competitive process to ensure best value	Competitive tendering carried out every few years.	L	Y	Clerk	Ongoing	☑

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Tendering Process							
Appointment of Contractors	Non-compliance with Financial regulations	Appointment of contractors in line with Financial Regulations	L	Y	Clerk / Finance Chair	Ongoing	☑
Business Continuity							
Electronic data	Loss of computer systems.	Data files backed up.	L	All data files backed up to Google drive.	Clerk	Ongoing	☑
Data Protection and Freedom of Information							
Compliance with Data Protection Act 1998	Adequate compliance.	Policy reviewed and accepted. Registration with Information Commission Office.	L	Compliance with new General Data Protection Regulations	Clerk / Council	Ongoing	☑
Compliance with Freedom of Information Act 2000	Adequate compliance.	Policy reviewed and accepted. Model Publication Scheme adopted and registration with the ICO.	L	Y	Clerk / Council	Ongoing	☑

Signed: *P Davidson*

Mayor: Pamela Davidson
Dated: Wednesday 22nd April 2026

Signed: *S Gilbertson*

Clerk: Sue Gilbertson
Dated: Wednesday 22nd April 2026