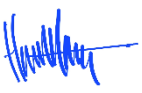
NANNERCH COMMUNITY COUNCIL

RISK ASSESSMENT 2026/27

SERVICE AREA	RISK/FUNCTION	CONTROL
Insurance	Public Liability (statutory)	Continue existing cover (£5m)
	Employer's Liability	Continue existing cover (£10m)
	Property (theft or damage) - as outlined in most recent Asset Register dated 3/9/26	Continue existing cover (£7,940 itemised in Register)
	Personal Accident	Continue existing cover (£10,000)
	Fidelity Guarantee	Cover for loss as a direct result of any act of fraud or dishonesty. Continue existing cover (£50,000)
Administration	Payment arrangements	Continue with requirement to report all payments to Council for approval. Approval for electronic payments to be signed by Chair and Vice Chair. Periodic further independent checks carried out by a third Councillor
	Reconciliation	Continue with monthly bank reconciliations and quarterly reporting to Council
Precept	Annual precept not the result of detailed consideration	Continue to present budget quarterly to the Council
	Inadequate monitoring of performance against budget	Continue to consider budget monitoring report quarterly
Accounting	Non-compliance with statutory deadline for completion/approval/submission of Annual Return	Continue to ensure all deadlines are met
AONB Information Point	Project not delivered	Project for the development of this is in the process of being delivered, currently being printed
HMRC Customs & Excise	No reclaim of VAT	Clerk/RFO makes annual claim for refund of VAT
Legal	Activities outside legal powers	Clerk/RFO clarifies legal position on any new proposals

		and seeks legal advice as and when required
	GDPR – risk of personal data breach	NCC holds very little personal data. Appropriate procedures are in place to ensure data breaches are detected, reported and investigated. NCC is aware of the requirement to report relevant breaches to the ICO and the individual
	Registers of interests, gifts & hospitality	Register is held by Proper Officer and updated for each declaration. Document published on website
Disaster Recovery	Loss of electronic and hard copy records	Clerk undertakes regular back ups using a memory stick which is safely stored. Hard copy records are stored securely. Most records are held electronically.
Business Continuity	Council not being able to continue business due to non-availability of Clerk to organise meetings and oversee Council business	Chair receives electronic records from the Clerk. Cover arrangements can be sought from OVW for longer term absences
Purchasing	Supplier (procurement) fraud.	Check sample of on-line payments to supplier invoices twice per year plus periodic review by confirming bank details with regular suppliers. Note that most payments are regular suppliers of goods and services

Adopted by the Council on 1/10/2026.

Chair