

Marbury and District Parish Council - Risk Register 2025/26 (AGAR Compliant)

Category	Risk	Consequence	Impact	Likelihood	Rating	Controls	Further Action
Finance	Online banking (Unity Trust)	Incorrect/unauthorised payments	H	L	M	Two councillors independently authorise payments	Review annually
Finance	Insufficient bank signatories	Payments delayed / inability to pay	H	M	H	Minimum 3 signatories maintained	Update mandate when councillors change
Governance	Councillors leaving	Loss of quorum / inability to function	H	M	H	Monitor attendance / recruitment plan	Maintain signatories list
Finance	Bank transition errors	Incorrect or missing transactions	M	M	M	Regular reconciliation during transition	Monitor first 12 months
Income	CIL funds	Non-compliance /	H	L	M	CIL ring-fenced and	Annual

	misused	clawback					tracked separately	reporting
Finance	Fraud or loss of funds	Financial loss / reputational damage	H	L	M	Monthly reconciliation / internal audit	Ongoing monitoring	
Assets	Asset register inaccurate	Misstated assets / audit issues	H	L	M	Annual asset register review	Update annually	
Assets	Loss/damage of assets	Replacement cost	M	L	L	Insurance cover in place	Annual insurance review	
Meetings	Venue unavailable	Meeting disruption	M	L	L	Advance booking system	Identify backup venue	
Expenditure	Unauthorised spending	Audit failure / illegality	H	L	M	Financial Regulations / approvals	Clerk training	
VAT	VAT errors	Loss of reclaim	M	L	L	Separate VAT tracking	Quarterly review	
Internal Control	Loss of records	Data loss / audit failure	H	M	M	Cloud backup / password protection	Test backups	
Governance	Insufficient councillors	No quorum	H	M	H	Recruitment / attendance	Maintain quorum	

							monitoring	
Compliance	AGAR failure	Audit issues	H	L	M	Annual timetable	Monitor deadlines	
Governance	Conflict of interest	Challenge to decisions	M	L	L	Register of interests	Update regularly	
Conduct	Code of conduct breach	Reputational damage	H	L	M	Code adopted and enforced	Refresher training	
Health & Safety	Non-compliance	Injury / liability	H	L	M	H&S procedures	Annual review	
Insurance	Inadequate cover	Financial exposure	H	L	M	Annual insurance review	Update cover	