

Argoed Community Council

Risk Assessment May 2026

Topic	Risk Identified	Potential Consequence	Likelihood	Severity Score	Classification	Measures to be taken to reduce/minimise/control risk
Precept	Not submitted.	5	1	5	Low	Budget prepared by Clerk & RFO and approved by Council. Precept requirement determined in conjunction with approval of budget and approved by Council. Clerk has to notify Flintshire County Council (FCC) of precept requirement by prescribed date (end of January). FCC will contact Community Council if authorised precept request form is not received.
Precept	Not paid by Flintshire County Council.	5	1	5	Low	Clerk to ensure monies are received by completing monthly bank reconciliations. Precept is paid directly to the Council's bank account in three instalments.
Precept	Inadequacy of precept.	5	1	5	Low	Clerk to present a monthly budget monitoring report to every Council meeting which identifies actual income and expenditure and compares it with budgeted. Reasons for variances to be explained by Clerk and Council will consider if and what further action is needed.
Loss of money	Through theft or dishonesty of staff.	5	2	10	Medium	Fidelity guarantee part of insurance to be regularly reviewed in conjunction with balances held. Balance at 31 March 2026 £92k and precept instalment will be received in April 2026. Review of insurance documents confirms that employee dishonesty limit is £250k. All payments are made online and must be authorised in advance by members. The lack of a two-stage online authorisation process is compensated by monthly budget reports and bank reconciliations and twice-yearly payment checks undertaken by the Finance Working Group. No payments are made using the debit card.

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Reserves	Ensure Adequacy.	5	1	5	Low	A Reserves Policy will be put in place during 2026-27. Reserves are considered as part of setting the annual budget and precept. They were reviewed in detail at the January 2026 meeting. As from 2025-26 reserves have been reported as part of the monthly budget monitoring report to Council.
Reserves – earmarked	Ensure Adequacy.	5	1	5	Low	A Reserves Policy will be put in place during 2026-27. Reserves are considered as part of setting the annual budget and precept. They were reviewed in detail at the January 2026 meeting. As from 2025-26 reserves have been reported as part of the monthly budget monitoring report to Council.
Legal Powers	Illegal payment or activity.	5	2	10	Medium	Statutory powers to undertake work or make payment considered by Clerk and brought to Council's attention. Compliance with Standing Orders and Financial Regulations reviewed by Clerk and matters brought to attention of Council. Annual review of Standing Orders and Financial Regulations by Clerk takes place and revisions are present for approval at the AGM. External advice sought by Clerk if required, from the advisory bodies that the Council subscribes to.
Policies	The Council has all the required policies in place.	5	1	5	Low	A Press and Media policy will be presented to the 2026 AGM for approval. In addition other policies have been updated for good practice and to take into account Equality Act requirements.

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Salaries	Wrong rate applied.	5	2	10	Medium	Payments calculated by a payroll company. Clerk and Assistant Clerk's salary authorised by Council monthly and supported by a payslip. Budget monitoring would identify if salary is being paid incorrectly over a period of time. In addition, increases in pay are approved by Council and recorded in the minutes. Clerk supplies minute evidence of pay increase approval and copies in Chair when requesting payroll company increase the Clerk and Assistant Clerk's pay rate.
Salaries	Not accounting for correct deductions of NI, tax and superannuation.	5	1	5	Medium	Payments calculated by a payroll company. Clerk and Assistant Clerk's salary authorised by Council monthly and supported by a payslip. Payroll company provide a monthly deductions report (P30) to support payments that need to be made to HMRC and Clwyd Pension Fund.
Salaries	Submission of PAYE records monthly.	4	1	5	Low	Payments calculated by a payroll company and this includes any returns to HMRC.
VAT Payment – Recovery of	Improper recording of VAT.	5	2	10	Medium	Cash book spreadsheet has a column to separately record VAT and will only be reclaimed on invoices in the Council's name or purchased by the Clerk, Assistant Clerk or a Member of the Council.
Supplier Fraud	Supplier Fraud (procurement) including the adequacy of supplier onboarding controls. Could potential pay a fraudulent supplier	5	1	5	Medium	Payment authorisation procedures are thorough and payments small in number so potential fraudulent invoices would be quickly identified and challenged.

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Contractors	Contractors do not fulfil their obligations.	3	2	6	Medium	Payment authorisation procedures are thorough and payment would not be recommended for authorisation by the Clerk if work was sub-standard or incomplete.
Financial Assistance	Legal power to contribute	5	2	10	Medium	Compliance with Section 137 (and other legislation).
Financial Assistance	Compliance with Council Policy.	5	1	5	Low	Council considers requests for financial assistance in accordance with the Financial Assistance Policy approved at the April 2025 meeting.
Financial Assistance	Overspend.	5	2	10	Medium	Council considers requests for financial assistance in accordance with the grant application process. Budget monitoring would identify if financial assistance were provided more than the funds available.
Councillor allowances	Under/over payment to Members	4	1	5	Low	Payment of allowance made once a year and by strict reference to Independent Remuneration Panel for Wales Annual Report. Clerk monitors attendance levels and in 2025-26 recovered part of the allowance from a Councillor who did not attend for 6 months, so he forfeited his seat.
Training - Councillors	Failure to fulfil the duty to act properly.	4	3	12	High	Training Plan in place and Council is entitled to free training sessions from One Voice Wales and utilises relevant training opportunities as and when circulated.
Training - employees	Failure to fulfil the duty to act properly.	5	2	10	Medium	Annual Performance Review would identify any training needs. Clerk and Assistant Clerk access any free training provided and the Clerk has commenced CiLCA qualification.
Assets	Loss/Damage.	5	2	10	Medium	Asset register updated April 2026. A detailed review of the asset register will take place in 2026-27 and will include physical checks. Assets are insured and subject to an annual review when the insurance company is advised of the value of the assets held.

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Assets	Risk or damage to third party property or individuals.	4	2	8	Medium	Indemnity insurance in place and insurance reviewed annually.
Staff	Personal injury – assault during council business.	3	2	6	Medium	Money in transit covered for £2.5k. There is personal accident cover which includes loss of limbs and disablement.
Staff	Loss of key personnel – Clerk or Assistant Clerk through illness or death.	5	3	15	High	This can be an unavoidable risk when there is only one or two employees. Both a Clerk and Assistant Clerk are employed on part-time hours, to maintain cover during any absences. In addition if an absence was long term arrangements could be made to employ a Locum Clerk from SLCC or request help from another Community Council or FLVC.
Staff	Actions of staff bring Council into disrepute.	3	1	3	Low	Council has officials' indemnity cover as part of insurance to mitigate any financial loss, loss of reputation or legal challenge.
Health & Safety Risk Assessment	Failure to identify	5	2	10	Medium	Community Council does not own any buildings or play equipment so minimal health and safety risks. The Argoed Recreation Charity owns the Bonc and Bryn-y-Baal Quarry which are designated village greens. The Community Council are trustees. No fire risk assessment needed. Risk assessment completed for any community event.
Health & Safety Risk assessment	The risk of damage to third party property or individuals	5	2	10	Medium	There is a risk of litigation should an individual or third-party property become injured or damaged as a consequence of the Council providing services or amenities to the public. The Community Council has public liability insurance and assesses any risks regularly via the Amenities Committee. Notices advising of uneven ground etc will be erected at the Quarry in 2026-27 and a sign warning about slippery surfaces at the Bonc will also be erected. All events have a comprehensive risk assessment take place.

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Members	Personal injury – assault during council business.	3	2	6	Medium	Money in transit covered for £2.5k. There is personal accident cover which includes loss of limbs and disablement.
Monthly Meetings	Unavailability of a room for the monthly meeting.	3	2	6	Medium	The Community Council has explored this issue during 2025-26. It has access to two community buildings and if required could secure an alternative location by using the meeting room at the new schools site.
Monthly Meetings	Non-quorate Meeting.	5	2	10	Medium	Members to advise Clerk if they cannot attend a meeting. Defer the meeting and re-arrange to a day and time that there are sufficient members available.
Loss of Data	Traumatic loss of data should website or electronic files be lost.	5	2	10	Medium	Back up of files to the Cloud automatically set up. Appropriate computer support is in place to minimise any loss taking place.
Loss or theft of hard files	Paperwork stolen from the office or lost in transit.	5	2	10	Medium	Most documents are kept electronically or in files kept securely at the Council office. The office has a secure keypad access. Council also has a garage which is kept securely locked.
Data Protection	Papers containing names of residents getting into public hands.	5	2	10	Medium	All files which can be destroyed are done so after the prescribed statutory time limit. Personal data is password protected (electoral role information). All paperwork is shredded when no longer needed.
Existence of Community Council	Residents maybe unaware of the Council's activities and responsibilities, considering it ineffective and redundant and call for the Council to be abolished.	5	1	5	Low	The Council posts information on its website and has its own Facebook page to ensure residents are fully informed of its activities.

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Welsh Language Policy	Preparation of and Implementation of Policy.	2	2	4	Low	Business conducted in English. Welsh language not widely spoken in the community. A Welsh Language Policy in place. No requests from Electorate or Members for bilingual communication. If it was requested the Community Council would make the necessary arrangements.
Terrorism	Marauding terrorist attack at a Council event ((an attack by an individual or group of individuals using a gun or a bladed or blunt force weapon); explosive device; vehicle; fire or chemicals .	5	2	10	Medium	Information Events at New Brighton Community Centre or Caffi Isa are usually only attended by local residents and doors to empty rooms are kept locked. Members of the Community Council are present and have received briefings on Martyn's Law and security awareness. Community Events are held at Caffi Isa and on the Square. A Health & Safety risk assessment takes place. No risks have been identified to date regarding prohibited items at events and vehicles are parked in a separate area.

Assessment Criteria

Rating

Potential Consequence Score: 1-5
Likelihood of Happening Score: 1-5
Severity Level Score: Potential Consequences x Likelihood

Classification

Low: 1-5
Medium: 6-10
High 11-15
Very High 16-25

Updated and approved at AGM 19 May 2026.