



# SIDMOUTH TOWN COUNCIL

## General Risk Register for Sidmouth Town Council

February 2025

		Probability			
		1 Low	2 Significant	3 High	4 Very High
Impact	1 Low	1	2	3	4
	2 Moderate	2	4	6	8
	3 Substantial	3	6	9	12
	4 Critical	4	8	12	16

Overall rating
Probability x impact of risk
1-4 = LOW
5-8 = MODERATE
9+ = HIGH

### Key to risk ratings

Probability	Impact
Low rating: Once in 21 years or greater	Low Impact: Service interruption 24 hours, Local news, First aid, Cost £5,000
Significant rating: Between once in 6 years and once in 20 years	Moderate: Service interruption up to a week, Regional News, Outpatient, Cost £50,000
High rating: Between once per year and once per five years.	Substantial: Service interruption up to a month Regional TV news, Hospital inpatient, Cost £100,000
Very High rating: at least once per year.	Critical: Service shutdown, National News, Death, Cost £500,000

**These are the operational risks applicable to, and under the control of, Sidmouth Town Council that might impact delivery of services to residents.**

Ref		Description of the risk	Inherent risk level (no controls)	Control Processes in place (i.e., 'how' risks are being mitigated)	Additional Mitigation Controls (i.e., decisions needed)	Lead risk owner	Residual risk level (with existing controls)
1a	<b>Government Policy change</b>	<b>Imposed Unitary Council effects finances and services to residents</b>		<ul style="list-style-type: none"> <li>• Discussion with District Council</li> <li>• Regularly meetings and information from DA</li> <li>• Members have regular meetings</li> <li>• Any decisions taken by full council</li> </ul>	<ul style="list-style-type: none"> <li>• Once a decision is made, Council to discuss further mitigations that might be required.</li> </ul>	Town Clerk	
1b	<b>Finance</b>	<b>Financial Controls &amp; Records not maintained leading to under or overspend</b>		<ul style="list-style-type: none"> <li>• Internal IT security and backup systems as approved by Town Clerk in consultation with Member with Special Responsibility for Finance.</li> <li>• Internal and External Audit in line with Financial Regulations</li> <li>• Town Clerk presents monthly reconciliation of accounts to full council</li> <li>• Council updated on changes to procedures</li> <li>• Financial regulations reviewed yearly</li> <li>• Monthly reconciliation prepared by office and presented to Council by Member with Special Responsibility for Finance.</li> <li>• Town Clerk's and two bank mandate signatories on bacs and cheque payments</li> </ul>		Town Clerk	

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1d	Finance	Budgeting process does not provide sufficient funds to deliver Council services.		<ul style="list-style-type: none"> <li>Informal budget considered by the finance sub committee</li> <li>Committees agree projects for the following year</li> <li>Recommendation for future budget, with following year's proposed Precept presented by Member with Special Responsibility for Finance to Council for consideration in January each year</li> </ul>		Town Clerk & Chair	
1e	Finance	Expenditure exceeds budget		<ul style="list-style-type: none"> <li>Clerk agrees expenditure, if necessary, with Chair or finance committee</li> <li>Council review expenditure monthly</li> <li>If individual lines are over spent Council to consider funds transfer between budget lines or use of reserves</li> <li>Earmarked reserves held for specific line items as well an unearmarked reserve.</li> </ul>		Town Clerk	
1f	Finance	Council does not maximise income from cash		<ul style="list-style-type: none"> <li>Fixed term 'high interest' deposits held with other banks reviewed at end of term in consultation with the Member with Special Responsibility for</li> <li>External Finance sought as required.</li> <li>Investment policy in place and reviewed annually</li> </ul>		Town Clerk & Finance sub group	
1g	Finance	Loss of Rental Income		<ul style="list-style-type: none"> <li>Sum insured £2,000 in respect of Fishermen's Sheds and Shop at The Ham.</li> </ul>		Town Clerk	

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1h	Finance	Council takes on liability without consideration of risk		<ul style="list-style-type: none"> <li>Financial and contractual implications reviewed by subcommittee.</li> <li>Council will consider the short and long term liability and agree if to proceed.</li> </ul>	<ul style="list-style-type: none"> <li>Template to be agreed by Council</li> <li>Detailed report on all new liabilities put to full council.</li> </ul>	Town Clerk	
1i	Finance	Contractors leave financial liability to the council		<ul style="list-style-type: none"> <li>Financial checks completed before contract is awarded.</li> <li>All contracts to follow local Government guidelines.</li> <li>All tender documents to follow best Local Government guidelines</li> </ul>		Town Clerk	
2a	Assets	Loss of Security or integrity of Buildings, equipment and assets		<ul style="list-style-type: none"> <li>Contents of all buildings insured</li> <li>Insurance policies reviewed yearly and increased by RPI and any new responsibilities</li> <li>Chubb Locks and external security lighting and fire alarm system in place at Woolcombe House</li> <li>Council asset registered updated yearly</li> <li>Business continuity plan in place</li> </ul>	<ul style="list-style-type: none"> <li>Risk assessment on all assets to be completed in 2025</li> <li>CCTV system to be investigated to protect buildings.</li> <li>Asset register agreed by full council</li> <li>Revisit Business continuity plans and Council to agree</li> </ul>	Town Clerk	
2b	Assets	Buildings and equipment poorly maintained leading to failure or breakdown		<ul style="list-style-type: none"> <li>Buildings currently maintained on a regular basis in consultation with Members with Special Responsibility for Finance and Property &amp; Maintenance agreed by full council</li> </ul>	<ul style="list-style-type: none"> <li>Will be reviewed during risk assessment as above.</li> </ul>	Town Clerk	

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2c	Assets	Various high value individual items lost or broken		<ul style="list-style-type: none"> <li>Insurance cover on Chair's Chain &amp; Jewel and Vice Chair's Pendant. Repairs made when necessary.</li> <li>All new high value goods added to insurance policy</li> </ul>		Town Clerk	
2d	Assets	Lack of compliance with Customs and Excise Regulations leading to penalties		<ul style="list-style-type: none"> <li>VAT payments and claims calculated by staff using MTD enabled accounting software. Internal Auditor provides independent check.</li> <li>Town Clerk updated on any changes.</li> </ul>		Town Clerk	
2e	Legal	Poor legal advice given to Council leading to inappropriate action being taken		<ul style="list-style-type: none"> <li>Contract with a specialist legal company who specialises in Council business</li> <li>Contract reviewed yearly</li> <li>Town Clerk clarifies position on any new proposal. Legal advice sought where necessary</li> <li>Regular contact with EDDC</li> </ul>		Town Clerk	
2f	Liability	Personal injury to staff		<ul style="list-style-type: none"> <li>Buildings risk assessment conducted regularly</li> <li>Insurance in place and reviewed yearly</li> <li>Potential risks identified</li> </ul>	<ul style="list-style-type: none"> <li>Revised risk assessments to be updated yearly</li> </ul>	Town Clerk	
2g	Liability	Personal injury to third parties on Council owned property		<ul style="list-style-type: none"> <li>Insurance in place</li> <li>Playgrounds reviewed yearly and recommendations agreed with Full council.</li> </ul>	<ul style="list-style-type: none"> <li>Revised risk assessment to be completed on all Council property and updated yearly</li> </ul>	Town Clerk	
2h	Liability	Contractors do not follow health and safety practices leading to accidents or environmental damage		<ul style="list-style-type: none"> <li>Insurance in place</li> <li>Contracts will always contain safe working practices clause and this is checked before work is started.</li> <li>If a new task and a new contractor is employed, seek advice from DALC, SLCC, Principal Council.</li> </ul>		Town Clerk	

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3a	Employee liability	Lack of compliance with Employment Law leading to prosecution or civil claims		<ul style="list-style-type: none"> <li>Membership of various national and regional bodies including Devon Association of Local Councils South West Regional Assembly (South West Provincial Employers and South West Local Government Association)</li> <li>Association of Local Councils and the Society of Local Council Clerks keep Clerks and members up to date</li> </ul>		Town Clerk	
4a	Compliance	Non-Compliance with Inland Revenue requirements leading to penalties		<ul style="list-style-type: none"> <li>Regular advice from Inland Revenue and Sage. Internal and External Auditors undertake independent checks</li> </ul>		Town Clerk	
4b	Compliance	Non-Compliance to The Disability Discrimination Act leading to prosecution or civil claims		<ul style="list-style-type: none"> <li>Level access from car park. Lift to the second floor.</li> <li>Improved lighting and sound system fitted in Council Chamber.</li> <li>All updates regarding the Act notified by DALC/SLCC regular bulletins and implications actioned as necessary</li> </ul>	<ul style="list-style-type: none"> <li>State relevant implications in council reports.</li> </ul>	Town Clerk	
4c	Compliance	Failure to follow General Data Protection Regulation leading to penalties		<ul style="list-style-type: none"> <li>Town Clerk is the responsible officer</li> <li>GDRP policy updated yearly by full council.</li> <li>Advice available from Devon Association of Local Councils and EDDC.</li> <li>GDR subscription paid and renewed annually to Information Commissioner's Office (ICO)</li> </ul>		Town Clerk	
4d	Compliance	Equalities and Diversity Act not followed leading to		<ul style="list-style-type: none"> <li>Council updated on changes by Town Clerk</li> <li>Policy reviewed and updated yearly</li> </ul>	<ul style="list-style-type: none"> <li>Council procedures to contain a section on impact to</li> </ul>	Town Clerk	

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		prosecution or civil claims and reputational damage			Equalities and Diversity		
4e	Compliance	Health of staff and management are not protected leading to staff health issues and potential prosecution or civil claims		<ul style="list-style-type: none"> <li>• Training given to staff and members on the use of electronic equipment.</li> <li>• Staff interviewed after a period of sick</li> <li>• Project and deliver a culture of care</li> <li>• Staff induction processes in place</li> <li>• Changes in legislation notified by DALC/SLCC in regular bulletins and as detailed in LG Conditions of Service 'Green Book'</li> </ul>	<ul style="list-style-type: none"> <li>• Staff induction process to be formally documented</li> <li>• Discrete H&amp;S Policy to be developed</li> </ul>	Town Clerk	
4f	Compliance	Documentation, physical or digital not controlled leading to loss of critical documents and/or lack of audit trail		<ul style="list-style-type: none"> <li>• Deeds, leases and legal documents in reception office; contained in locked, fireproof safe.</li> <li>• Other data storage to comply with General Data Protection Regulations</li> <li>• Offsite backup used for servers</li> </ul>	<ul style="list-style-type: none"> <li>• Investigate if all documentation should be maintained on the cloud.</li> </ul>	Town Clerk	
5a	Members and staff	Councillors accept inappropriate gifts leading to accusations of corruption or making decisions for personal gain		<ul style="list-style-type: none"> <li>• Register of Members' interests completed within 14 days of election to office. Members reminded to update at least annually</li> <li>• New Councillor induction</li> </ul>		Town Clerk	
5b	Members and staff	Code of Conduct not followed leading to accusations of corruption or poor governance		<ul style="list-style-type: none"> <li>• Members receive advice on Code of Conduct and training at the start of term of office.</li> <li>• Staff given training on the code of conduct</li> <li>• Potential code of conduct issues investigated by the monitoring officer EDDC</li> <li>• Councillor induction delivered</li> </ul>	<ul style="list-style-type: none"> <li>• Document Councillor and staff induction program</li> </ul>	Town Clerk	

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5c	Members	Council is not quorate		<ul style="list-style-type: none"> <li>Councillors understand their responsibility</li> <li>Councillors inform TC with apologies</li> <li>Emergency powers applied for through EDDC</li> </ul>	<ul style="list-style-type: none"> <li>Advice will be sought from EDDC and be part of procedure</li> </ul>	Town Clerk	
6a	Staff	Loss of Key Staff		<ul style="list-style-type: none"> <li>Regular one to ones with staff.</li> <li>Training budget set for staff.</li> <li>Chair and Vice Chair of Council regularly updated on staff planning/requirements.</li> </ul>	<ul style="list-style-type: none"> <li>Maintain lines of communication with principal councils regarding resourcing &amp; recruitment</li> </ul>	Town Clerk	
6b	Staff	Lone working in the office putting staff at risk of assault or inability to summon help following injury, health incident or security threat		<ul style="list-style-type: none"> <li>Front door locked opened when buzzer sounds</li> <li>Front office glass shield in place</li> </ul>	<ul style="list-style-type: none"> <li>Lone worker policy to be written and agreed by full council.</li> <li>Review CCTV requirement</li> </ul>	Town Clerk	
7a	Residents	Town or Valley wide environmental disaster including flooding and fire.		<ul style="list-style-type: none"> <li>County Council, Police and emergency services control and advise Council</li> <li>Emergency building to assist residents in place.</li> <li>Council emergency policy in place.</li> <li>Business continuity plan in place</li> </ul>	<ul style="list-style-type: none"> <li>Emergency policy will be updated by June 2025</li> </ul>	Town Clerk	
8a	Council	Council reputation damaged through complaints not being dealt with in a timely manager		<ul style="list-style-type: none"> <li>Procedures for dealing with complaints in place</li> <li>Town Clerk to report to full Council any contraventions to policy.</li> </ul>	<ul style="list-style-type: none"> <li>Complaints Procedure/Policy to be reviewed regularly</li> </ul>	Town Clerk	

## What is Risk Management?

Risk is the threat that an event or action will adversely affect the council's ability to achieve its objectives and to successfully implement its strategies and services.

Risk management is the process by which risks are identified, assessed and controlled. It is a key element of the council's governance framework.

This policy has been produced to enable the Town Council to assess the risks that it faces and to satisfy itself that it has adequate arrangements in place to minimise them. The Council recognises that some risks can never be totally eliminated, however, it has put in place a strategy that provides a structured and systematic approach to minimising the impact and probability that maturing risks may affect the council.

Risk assessment is a systematic examination of the town council's services & activities, assets, workforce and external environmental factors that enables the council to identify all potential risks to delivery inherent in the places or practices.

Based on a recorded assessment the council has set out all practical and necessary steps to reduce or eliminate the risks, as far as is practically possible, this is defined as mitigation measures. Staff and members are made aware of the results and have had the opportunity of adding their input to the risk assessment.

The overall risk rating is calculated using a four-rating probability and impact analysis

The four probability ratings comprise:

- Low rating: Once in 21 years or greater
- Significant: rating Between once in 6 years and once in 20 Years
- High: Between once per year and once per five years.
- Very High: at least once per year

The four impact ratings are:

- Low Risk: Service interruption in days, local news, First aid required, Lost value up to £5k
- Moderate: Service interruption up to a week, Regional News, Outpatient, Cost £50,000
- Substantial: Service interruption up to a month, Regional TV news, Stay in hospital, Cost £100,000
- Critical: shutdown National News, Death, Cost £500,000

To calculate the overall risk you multiply the Impact rating by probability rating. Each risk is also colour rated.

We currently have a total of 31 risks of which after mitigation processes have been implemented we have three that have an overall rating of moderate.

The risk register will be reviewed each year or when risks change, council accepts that risk is a living document.