



## **Risk Assessment Policy 2025-2026**

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## Contents

1.	Purpose and Objective.....	3
2.	Review .....	4
3.	Risk.....	4
4.	Risk: Council Business .....	5
5.	Risk: Financial .....	8
6.	Risk: Staff, Volunteers, Councillors, Visitors .....	11
7.	Risk: Assets, Property, Services.....	14
8.	Risk: External Factors.....	19
9.	Risk: Miscellaneous.....	23
10.	Summary of Recommendations .....	25

## 1. Purpose and Objective

The purpose of this policy is to identify potential risks for the Council and how these risks can be mitigated. Risks can include (but not limited to) the day-to-day functions, staffing, events, activities, buildings, assets and the risks of public money.

Risks can be broken down into:

- (a) The likelihood of it occurring (the event) and
- (b) its impact on the council.

Having identified the risk, these can be mitigated against by enacting appropriate insurance and / or actions. The objective of this policy is to:

- (a) Identify the risk;
- (b) Recognise what this means for the Council;
- (c) And to identify mitigation measures to reduce its impact on the Council should the risk occur.

This policy is in line with SWTC's adopted Financial Regulations and other governing documents. All adopted policies can be found on the SWTC website, [www.saffronwalden.gov.uk](http://www.saffronwalden.gov.uk)

This policy meets the Council's financial regulations, extract reads:

*The accounting control systems determined by the RFO must include measures to:*

- *ensure that risk is appropriately managed;*
- *ensure the prompt, accurate recording of financial transactions;*
- *prevent and detect inaccuracy or fraud; and*
- *allow the reconstitution of any lost records;*
- *identify the duties of officers dealing with transactions and*
- *ensure division of responsibilities.*

### **Note**

This risk assessment does not list each single asset, function and/or activity. For the purposes of this document each topic is combined, and the risk is highlighted. For example, each SWTC asset or event is not included but the overall risk i.e., *third party claims* is included.

The Asset Register includes all assets, and each have their own individual risk assessments, which includes regular inspections and management plans. All events will have a risk assessment, event management plan and insurance checked prior to the activity and signed and agreed by the appropriate Officers of the Council, acting under delegated authority from Council.

## 2. Review

This risk assessment and policy will be reviewed as follows:

- (a) annually by both the F&E Committee and by Council as an integral part of the Council's financial administration in any given year;
- (b) at regular internal intervals by the Town Clerk and Responsible Financial Officer;
- (c) 6-monthly by the Finance and Establishment Committee to ensure risks are updated when required, for example the purchase of a new assets, provision of new services or changes in legislation.

## 3. Risk

The following matrix provides details of the risk both before and after mitigation and/or control measures.

The risk is assessed by multiplying the severity and likelihood of the action occurring before and after the mitigations are placed.

RISK = SEVERITY x LIKELIHOOD				
SEVERITY	4	8	12	16
	3	6	9	12
	2	4	6	8
	1	2	3	4
LIKELIHOOD				

Ref No	Detail	Risk(s)	Initial Risk Level [SxL]	Steps taken to mitigate or control risk	Actions	Concluding risk level
<b>4. Risk: Council Business</b>						
1	<b>Review Internal Controls and Risk Assessments</b>	Ensure internal controls and this risk assessment are up to date and have been reviewed	S= 3 L= 2 = 6	<ol style="list-style-type: none"> <li>1. Internal controls are reviewed and updated annually and presented to the Finance &amp; Establishment Committee</li> <li>2. Internal auditor informed of internal controls and reviews at 6-monthly audit</li> <li>3. Nominated Councillor to review existing internal control mechanisms and risk assessments on a quarterly basis and in accordance with this risk assessment. Councillor to report to F&amp;E on a 1/4 basis</li> </ol>	<ol style="list-style-type: none"> <li>1. Continuance of current practices</li> <li>2. Nomination of a Councillor to review an element of this risk assessment for compliance with same and to report back to the December F&amp;E Committee meeting</li> </ol>	S=4 L=1 =4
2	<b>Legal exposure</b>	Prosecution for not meeting statutory requirements in keeping proper financial records, fees payable, damage to reputation	S= 4 L= 3 = 12	<ol style="list-style-type: none"> <li>1. Records kept in accordance with Accounts and Audit regulations.</li> <li>2. Training available to Staff and Councillors and an annual budget is held to meet training needs</li> <li>3. Appointment of a Responsible Financial Officer whose primary remit is to oversee the financial work of the Council.</li> </ol>	Continuance of current practices	S= 4 L= 2 = 8

Ref No	Detail	Risk(s)	Initial Risk Level [SxL]	Steps taken to mitigate or control risk	Actions	Concluding risk level
				4. Appointment of a qualified Town Clerk, minimum qualification to the SLCC's Certificate of Local Council Clerks.  5. Operation of approved HMRC systems and providers for payroll matters.  6. All staff are issued with contracts of employments prior to commencement of employment.  7. Pre-employment checks conducted before any formal offer or appointment is made to new employees  8. Staff handbook in place and reviewed as necessary and at least annually as part of the Council's annual HR audit  9. Members of EALC/NALC for advice.  10. Appointment of qualified contractor for HR and H&S advice.		
3	<b>Council (as a body) lacks skills and legislative</b>	1. Dominated by certain member(s) 2. Conflicts of interest	S= 4 L= 4 = 8	1. Training provided and available for new and re-elected councilors  2. Clear governing policies (Standing	Training materials readily available	S= 2 L= 2 = 4

Ref No	Detail	Risk(s)	Initial Risk Level [SxL]	Steps taken to mitigate or control risk	Actions	Concluding risk level
	<b>understanding of policy and procedures</b>	3. Decisions made outside of council meetings 4. Loss of interest 5. Poor behaviour Councillors and/or staff		Orders, Terms of Reference, Financial Regulations) adopted and circulated 3. Attendance recorded within minutes 4. Enforcing the Code of Conduct, with regular training offered to Councillors to encourage compliance 5. Qualified and experienced staff to support Councillors and ensure compliance with legislation and governance requirements.	Training for Cllrs and staff reviewed on regular basis Officers support Council in responding to queries Informal meetings held with Cllrs/staff to build relationships and understanding of respective R & R	
4	<b>Council lacks commitment and/or long-term forward planning</b>	1. Lack of direction 2. Conflicting priorities 3. Contributions not made to EMR, resulting in potential neglect of assets	S= 4 L= 4 = 8	1. Adopted Action Plan, establishing a suite of Council priorities which are reviewed on a frequent basis. 2. Establishment of priorities as an integral part of the budget process 3. Council encouraged to commit monies to EMR annually and as an integral part of the budget	Reference to governing documents to ensure compliance with legislative requirements Ensure all Councillors are informed of decisions reached (even if not attending a meeting) Council to be mindful of ongoing asset liability and commitment	S= 4 L= 2 = 8

Ref No	Detail	Risk(s)	Initial Risk Level [SxL]	Steps taken to mitigate or control risk	Actions	Concluding risk level
5	<b>Training</b>	1. Councillors and/or staff do not attend training	S = 2 L = 2  = 8	1. Annual training offered to Councillors on financial/budgetary matters  2. In-house training/mentoring provided to staff  3. Staff training identified through the staff appraisal process  4. Councillors and staff encouraged to participate in training aligning with the adopted training policy	Continuance of current practices	S = 2 L = 1  = 3
<b>5. Risk: Financial</b>						
6	<b>Inadequate Reserves</b>	1. Failure to understand the importance of long-term asset maintenance  2. Cash flow difficulties	S = 4 L = 2  = 8	1. Monthly reporting on financial affairs  2. During budget setting to (re)establish long term maintenance priorities  3. Balance of general reserves reported annually  4. General reserves are only used in the event of an emergency, to ensure retention of sufficient funds	Continuance of current practices	S = 4 L = 1

Ref No	Detail	Risk(s)	Initial Risk Level [SxL]	Steps taken to mitigate or control risk	Actions	Concluding risk level
				5. SWTC maintains an earmarked reserves and general reserves policy, which is reviewed annually		
7	<b>Bank Payments</b>	Unauthorised payments to 3rd parties	S= 4 L= 2  = 8	<ol style="list-style-type: none"> <li>1. All Purchase Ledger payments are authorised by Finance and Establishment on a monthly basis.</li> <li>2. Payments are subsequently settled by cheque or by BACS, requiring 2 authorised signatures</li> <li>3. Interim cheques are signed by two Councillors. These are then submitted to the next Finance and Establishment meeting.</li> <li>4. A selection of payments are checked by the internal auditor half yearly.</li> <li>5. The bank accounts are reconciled every month and are also checked by the Internal Auditor. Evidence of these is further presented on a monthly basis to the F &amp; E Committee</li> <li>6. Standing Orders and Direct Debits can only be set up on completion of the relevant Banking Forms and authorised by two Councillors. SWTC has the facility to pay by BACS, the RFO inputs the data and one</li> </ol>	Continuance of current practices	S= 4 L= 1  = 4

Ref No	Detail	Risk(s)	Initial Risk Level [SxL]	Steps taken to mitigate or control risk	Actions	Concluding risk level
				<p>Councillor authorises payment and cross checks to the amounts agreed in advance by F&amp;E.</p> <p>7. The Council has two debit cards they are for internet purchases. It is kept in the safe and is only used under the authority of the Town Clerk.</p>		
8	<b>Risk of Bank Failure</b>	The banking system collapses	S= 4 L= 2 = 8	1. SWTC currently holds just one cash bank account with Lloyds Bank. Lloyds is a major High Street Bank with worldwide operations and total assets of £906.7 billion.	Continuance of current practices	S= 4 L= 1 = 4
9	<b>Petty Cash</b>	Theft	S= 4 L= 2 = 8	<p>1. All petty cash expenses, for the Council and Tourist Information Office, are accompanied by receipts and a selection are checked by the Internal Auditor.</p> <p>2. Petty cash is insured up to £200 (the float). The Petty Cash tin is locked in the safe overnight and the key to the safe kept off site outside office hours.</p> <p>3. Petty Cash is reconciled at least once a month.</p> <p>4. Cheques for cash for are signed by</p>	Continuance of current practices	S= 4 L= 1 = 4

Ref No	Detail	Risk(s)	Initial Risk Level [SxL]	Steps taken to mitigate or control risk	Actions	Concluding risk level
				two Councillors on presentation of receipts. Cheques are cashed by the RFO.		
6. Risk: Staff, Volunteers, Councillors, Visitors						
10	<b>Staff sickness</b>	Loss of staff due to long term sick.	S= 4 L= 2  = 8	1. Provision within budget for temporary cover	Continuance of current practices	S= 3 L= 1  = 3
11	<b>Employee Fidelity</b>	Dishonesty, fraud, theft	S= 4 L= 2  = 8	1. References for all potential employees are sought along with pre-employment checks  2. Dishonesty clause in insurance cover.  3. Cheques signed by 2 Councillors.  4. Lockable Cash tin locked in safe overnight.  5. Cash limited to £200.  6. Cash transactions reviewed by signatories and internal auditor.  7. Payments reported to F & E Committee monthly & further quarterly to Council, according to the Council's financial regulations	Continuance of current practices	S= 4 L= 1  = 4

Ref No	Detail	Risk(s)	Initial Risk Level [SxL]	Steps taken to mitigate or control risk	Actions	Concluding risk level
12	<b>Compliance with Employment Law.</b>	Prosecution for failure to comply with relevant statutes	S= 4 L= 3  = 12	<ol style="list-style-type: none"> <li>1. Membership of various national and regional bodies including EALC and NALC.</li> <li>2. The Town Clerk is a member of SLCC and the Council belongs to EALC and NALC.</li> <li>3. Health and Safety and Employment Law services provided by competent 3<sup>rd</sup> party (currently Worknest)</li> <li>4. Regular phone/email correspondence is carried out with the 3<sup>rd</sup> party advisor and senior officers to ensure SWTC is kept up to date with any changes</li> <li>5. Annual check and inspection of HR procedures and policies</li> <li>6. Regular review of employee handbook to ensure compliance with new or changed legislation</li> </ol>	Continuance of current practices	S= 4 L= 2  = 8
13	<b>Safety of staff and visitors</b>	Prosecution for failure to comply with relevant statutes	S= 4 L= 3  = 12	<ol style="list-style-type: none"> <li>1. Employees are provided with adequate direction and safety equipment needed to undertake their roles with appropriate PPE.</li> <li>2. Staff training undertaken as required and appraisals in place.</li> </ol>	Continuance of current practices	S= 4 L= 2  = 8

Ref No	Detail	Risk(s)	Initial Risk Level [SxL]	Steps taken to mitigate or control risk	Actions	Concluding risk level
				3. Health and safety services provided by 3 <sup>rd</sup> party competent party (currently Worknest)  4. Risk assessments are carried out and reviewed annually.  5. Annual risk assessment review and health check carried out by appointed H & S Advisors (currently Worknest).  6. Staff have mobile phones,  7. Risk assessments and procedures in place for lone working.  8. Office security in place.  9. CCTV coverage in place for staff and public protection.		
14	<b>Councillors' propriety</b>	Register of interest, gifts and hospitality in place	S= 4 L= 3  = 12	1. Register of interest forms completed, as appropriate. It is the responsibility of Councillors to update as required.  2. Declaration of interests is an agenda item for all meetings.	Continuance of current practices	S= 4 L= 2  = 8

Ref No	Detail	Risk(s)	Initial Risk Level [SxL]	Steps taken to mitigate or control risk	Actions	Concluding risk level
7. Risk: Assets, Property, Services						
15	<b>Management of Assets</b>	Custody, control and maintenance	S= 4 L= 2  = 8	<ol style="list-style-type: none"> <li>Assets are recorded under an asset register together with copies of the purchase invoices and photographs of the asset itself.</li> <li>Management and maintenance of assets: a full schedule of Building Maintenance is budgeted for and checked monthly to ensure inspections have been carried out.</li> <li>There is a "Building Maintenance - Annual Works" programme which is maintained by the RFO/Ops Manager</li> </ol>	Continuance of current practices	S= 3 L= 1  = 3
16	<b>Claims: Risks to 3rd parties, property or individuals</b>  <i>This includes potential third-party claims (public, employees or other) at all SWTC events, activities, properties,</i>	Public at risk from using dangerous equipment or spaces	S= 4 L= 3  = 12	<ol style="list-style-type: none"> <li>Procedures are in place to address claims and paid professional help from the Council's appointed H &amp; S and employment Advisor (currently Worknest) is available.</li> <li>Appropriate Insurance policies and cover is in place and this is reviewed annually</li> <li>Open spaces and play equipment regularly checked.</li> <li>Annual ROSPA inspection</li> </ol>	Continuance of current practices	S= 4 L= 2  = 8

Ref No	Detail	Risk(s)	Initial Risk Level [SxL]	Steps taken to mitigate or control risk	Actions	Concluding risk level
	<i>services and / or assets (listed on the asset register) each have their own individual risk assessments, insurances and management plans where appropriate.</i>			5. Annual tree review and inspection 6. Risk assessments carried out annually on events eg Christmas Lights events. 7. All 3rd party users of Council facilities have to complete a booking form and provide Public liability insurance and a risk assessment, where appropriate. 8. Adequate Cemetery rules in place. 9. Yearly memorial inspections carried out.		
17	<b>Mayoral Chain and regalia</b>	Theft or damage	S= 4 L= 3  = 12	1. The chain is kept locked in the safe except when in use during Mayoral functions. 2. The chain is insured and its value is reviewed as appropriate 3. The large mace and the two smaller maces are kept by the Saffron Walden Museum and whilst in situ there are insured under the Museum's insurance. 4. The large mace is further insured by the Town Council as it is used in public ceremonies.	Continuance of current practices	S= 4 L= 2  = 8

Ref No	Detail	Risk(s)	Initial Risk Level [SxL]	Steps taken to mitigate or control risk	Actions	Concluding risk level
				5. The Mayoral Chain is not permitted to be taken out of the UK without the express permission of Full Council per the Mayoral Chain Policy.		
18	<b>Council Vehicles</b>	Damage, loss of vehicles	S= 4 L= 3 = 12	1. Vehicles are regularly serviced and records are maintained to evidence details of service history, defects and remedies.  2. Staff are trained and competent to drive.  3. An annual check on DVLA is carried out for all employees who use or have access to Town Council vehicles.  4. There is a robust maintenance and replacement policy, supported by an annual contribution towards longer-term vehicle replacement (as part of the earmarked reserves budget process)	Continuance of current practices	S= 3 L= 2 = 6
19	<b>Insurance</b>	Insufficient insurance cover. Insolvency of insurance company. Uninsured or under insured items	S= 4 L= 2 = 8	1. The Council uses professional brokers (James Hallam WPS) familiar with the needs and risks of Town Councils.  2. The insurance is placed with large companies providing specialist cover.  3. Insurance needs and requirements are reviewed annually.	Continuance of current practices	S= 4 L= 1 = 4

Ref No	Detail	Risk(s)	Initial Risk Level [SxL]	Steps taken to mitigate or control risk	Actions	Concluding risk level
				<ul style="list-style-type: none"> <li>4. Professional valuations are acquired when needed.</li> <li>5. Brokers are informed of any new asset acquisition to ensure appropriate insurance is in place.</li> </ul>		
20	<b>Tourist Information Centre: Receipts</b>	Syphoning off of Council receipts	S= 4 L= 2  = 8	<ul style="list-style-type: none"> <li>1. Cash and cheques are entered into the till in the TIC and are banked once a week and reconciled against the EPOS Till reports. This covers all receipts received by the TIC.</li> <li>2. 3rd Party money is held separately: Saffron Screen and Saffron Hall cash/cheques banked on their behalf into their accounts, credit card receipts are paid directly into their accounts and reconciled with their Bookings software.</li> <li>3. Other 3rd parties (one off promoters): cash and cheques are only methods of payment and these are handed to the promoter after the event. This is reconciled against the finite number of tickets the TIC is given to sell on their behalf. This is subject to a half yearly review by the Internal Auditor.</li> <li>4. The larger organization (eg Audley End Concerts) are reconciled at the end of the event and paid by BACS</li> </ul>	Continuance of current practices	S= 4 L= 1  = 4

Ref No	Detail	Risk(s)	Initial Risk Level [SxL]	Steps taken to mitigate or control risk	Actions	Concluding risk level
21	<b>Tourist Information Centre: Payments</b>	Unauthorised payments	S= 4 L= 2  = 8	<ol style="list-style-type: none"> <li>1. Purchases are made via invoices presented to the RFO which are authorised by TIC staff</li> <li>2. The TIC maintains its own Petty Cash float, payments are recorded in a book and reconciled to invoices once a month and a cheque is drawn.</li> </ol>	Continuance of current practices	S= 4 L= 1  = 4
22	<b>Stock</b>	Pilfering, shoplifting	S= 4 L= 3  = 12	<ol style="list-style-type: none"> <li>1. The only material "stock" is held by the TIC (approx. £10,000) at any one time. A full stock take is carried out once a year in March just prior to year end.</li> <li>2. Stock is kept either on display or in the cellars under the shop with only staff access.</li> <li>3. Shoplifting is negligible</li> <li>4. A CCTV system is installed in the shop and the shop is alarmed when not in use, forming part of the Council's overall asset management programme.</li> <li>5. Stock review is carried out as part of the Internal Audit review.</li> <li>6. Stock take software allows reconciliation of stock at any time.</li> </ol>	Continuance of current practices	S= 4 L= 2  = 8

Ref No	Detail	Risk(s)	Initial Risk Level [SxL]	Steps taken to mitigate or control risk	Actions	Concluding risk level
23	<b>Handling Cash from Market Traders</b>	The greatest risk, as highlighted in previous internal audits, is the handling of cash from Market Traders	S= 4 L= 3  = 12	<ol style="list-style-type: none"> <li>1. Whilst this is not material in an audit sense, proper procedures should be in place to minimise the risks. The policy is that all regular users of the Market pay their fees monthly by BACS directly into the bank account. A list of market traders is kept and the money received checked against this.</li> <li>2. Casual traders pay cash to the Market officer and receipt books (signed by both the trader and Market Officer) are maintained as evidence of this cash transaction.</li> <li>3. Market cash payments are handed to the RFO, usually the day it is received or the soonest working day. A receipt for this is then given by the RFO. This money is also recorded against a list of Market Traders, providing a cross reference to ensure money is reconciled.</li> </ol>	Continuance of current practices	S= 4 L= 2  = 8
<b>8. Risk: External Factors</b>						
24	<b>Change of Council</b>	Continuing smooth operation of accounting function	S=4 L=4  = 16	<ol style="list-style-type: none"> <li>1. Procedures in place to smoothly amend cheque and Bacs signing authority with the bank.</li> </ol>	Prior to elections, Officers to conduct a 'comfort' check of processes and procedures	S=3 L= 3  = 9

Ref No	Detail	Risk(s)	Initial Risk Level [SxL]	Steps taken to mitigate or control risk	Actions	Concluding risk level
				2. RFO and Town Clerk are authorised to spend monies in accordance with the established annual budget, therefore allowing the continuity of ordinary business.		
25	<b>Data Protection / Cyber Attacks</b>	Phishing, virus attacks	S= 4 L= 3  = 12	1. Virus protection in place. External data sources scanned before plugging into system.  2. Compliance with existing IT policy and protocols	1. Continuance of current practices  2. SWTC to ensure communications continue with IT provider in ensuring cover is appropriate and robust  3. To consider running an exception report, identifying any attempted cyber attacks	S=4 L= 2  = 8
26	<b>Loss of data. Disaster Recovery</b>	Major disaster befalls Saffron Walden	S=4 L=3  = 12	1. Current computer data is held on the Cloud and is on a programme/loop of continuous updates.  2. In the event of a loss the office data can be recovered, and operations continue. The Council has Cyber Insurance in the event of a data breach.	SWTC to spot check that backups are successful – this can be a simple email/conversation with IT provider	S=4 L= 2  = 8
27	<b>Pandemic</b>	Controls on movement Loss of staff	S=4 L=2	1. Arrangements for home working are established and easily implemented.	None required	S= 4 L= 1

Ref No	Detail	Risk(s)	Initial Risk Level [SxL]	Steps taken to mitigate or control risk	Actions	Concluding risk level
			= 8	2. This is in place for all staff that are able to work remotely, as evidenced via the Covid-19 working from home procedures		= 4
28	<b>Business Continuity Plan</b>	Loss of information, failure of computer system due to power failure, hardware or software failure	S= 4 L= 2 = 8	1. Virus protection installed on computers 2. General Reserves are established for emergency replacement of equipment. 3. Rolling budget to replace equipment held within EMR 4. SWTC has established relationships with local companies and contractors and will utilise their advice and support in case of need 5. IT work can be reinstated as per No 4 above 6. Surge protectors in place for computers. 7. May need to refer to the work from home option as noted above.	Officers to periodically conduct a 'comfort' check of processes and procedures	S= 4 L= 1 = 4
29	<b>Excessive Freedom of Information requests</b>	Vexatious levels of requests made.	S= 4 L= 3 = 12	1. ICO registration in place. 2. Policies are held regarding how the Town Council publishes and uses	To enforce the Council's policies as necessary to avoid any disproportionate	S= 4 L= 2 = 8

Ref No	Detail	Risk(s)	Initial Risk Level [SxL]	Steps taken to mitigate or control risk	Actions	Concluding risk level
				<p>data.</p> <p>3. Minutes published along with a suite of other documents to comply with legislation and to provide ease of access to public documents.</p> <p>4. Expenditure greater than £500 published monthly.</p> <p>5. Public and press welcome to attend council meetings.</p> <p>6. Vexatious policy in place</p>	diversion of Officer time in addressing vexatious or phishing requests	
30	<b>Adverse press coverage</b>	Council brought into disrepute	S= 4 L= 3  = 12	<p>1. Public and press welcome to attend/film Council meetings.</p> <p>2. Council has a media policy which is regularly reviewed.</p> <p>3. Clerk and Chairman respond to media enquiries.</p> <p>4. Positive promotion of the Council's community engagement policy and commitment.</p>	Continuance of current practices	S= 4 L= 2  = 8
31	<b>Government no longer values the work of local councils</b>	Introduction of caps/restrictions	S= 4 L= 2  = 8	<p>1. Council engages with EALC and NALC which promotes the work of local councils with government.</p> <p>2. Respond to Govt. consultations.</p>	Continuance of current practices	S= 3 L= 2  = 6

Ref No	Detail	Risk(s)	Initial Risk Level [SxL]	Steps taken to mitigate or control risk	Actions	Concluding risk level
				3. Develop community engagement and promote goods news stories.  4. Work with organisations such as NABMA to defend local businesses and enlist the MP where appropriate		
32	<b>Compliance with Assertion 10 of AGAR</b>	New assertion 10 of AGAR requires Councils to comply with new IT/accessibility requirements	S = 4 L = 4 = 16	Review of AGAR requirements Report to Sept 2025 F&E Committee regarding website accessibility issues, concerns and potential remedy	To implement recommendations from the website/compliance report as presented to Sept 2025 F&E Committee, thereby ensuring compliance with Assertion 10	S = 2 L = 1 = 3
<b>9. Risk: Miscellaneous</b>						
33	<b>Devolution</b>	1. Unsupported by UDC/ECC 2. Underfunded by SWTC as part of any considered asset transfer 3. Insufficient resourcing to manage new assets 4. Insufficient knowledge/experience at SWTC to manage new assets	S = 4 L = 4 = 16	1. Early engagement with both authorities seeks to harness support and understanding of any asset devolution requests  2. Asset devolution requests with UDC/ECC seek transfer of income assets, as well as liabilities. SWTC has not committed specific funds to asset devolution, the risk remains high in this respect  3. No additional funds or resourcing costs set aside as at Sept 2025, therefore risk remains high	To consider longer-term budget planning for asset/service devolution. Monies should be set aside in the 2027/28 budget to support potential transfer of assets	S = 4 L = 3 = 12

Ref No	Detail	Risk(s)	Initial Risk Level [SxL]	Steps taken to mitigate or control risk	Actions	Concluding risk level
				4. Information and material being sought from UDC/ECC regarding assets to acquire details in advance of devolution. Risk remains regarding insufficient resourcing levels/knowledged		
34	<b>S106</b>	1. Not receiving funds for community facilities and services 2. Monies 'lost' through devolution process 3. Failure by 3 <sup>rd</sup> party (ie UDC/ECC or successors), to spend S106 monies within allocated timeframes	S= 4 L= 3 = 12	1. For monies due directly to SWTC, regular liaison is maintained with ECC/UDC officers to progress monetary transfer  2. SWTC maintains list of S106 monies due to SW area, this is reviewed and chased regularly, holding other authorities to account  3. As per No 2 above, plus County Councillor informed on S106 monies/risks		S= 2 L= 1 = 3

## 10. Summary of Recommendations

Recommendation No	Original Ref No in report (to cross-ref with above)	Action required (copied from above)	Responsible for Implementation	By When and How
R1	1 - Review Internal Controls and Risk Assessments	Nomination of a Councillor to review an element of this risk assessment for compliance with same and to report back to the December F&E Committee meeting	RFO  Nominated Councillor	December 2025  Written report from RFO/Cllr on findings of review  And to further schedule reviews for quarterly period
R2	25 - Data Protection / Cyber Attacks	To consider running an exception report, identifying any attempted cyber attacks	Town Clerk  IT provider	December 2025  And to further schedule reviews for quarterly period
R3	32 - Compliance with Assertion 10 of AGAR	To implement recommendations from the website/compliance report as presented to Sept 2025 F&E Committee, thereby ensuring compliance with Assertion 10	F & E Committee to agree  Town Clerk to action	December 2025  Through implementation of recommendations within the separate report provided to F&E September 2025 committee.
R4	33 – Devolution	To consider longer-term budget planning for asset/service devolution. Monies should be set aside in the 2027/28 budget to support potential transfer of assets	Council	March 2026  In assessing opportunities and challenges for devolution, Council to set parameters for future budgeting if SWTC is minded to receive devolved assets/services