

	Impact	Likelihood	RAG Rating	Mitigation	Responsibility	Notes
1. Finance						
Cash						
Theft of cash	H	L	G	No cash kept in the office	Town Clerk	
Incorrect/inappropriate payments of cash	M	L	A	All payments made by cheque, Standing Order or BACS	Administrative Officer/Town Clerk	
Cash Receipts not accounted for	L	L	G	Cash banked when received	Administrative Officer/TC	
Cheques						
Loss/theft of cheques	H	L	A/G	Cheque books kept in locked cabinet	Administrative Officer/TC	
Inappropriate payments	M	L	G	Financial Regulations Reports to FTC & PPR meetings	Councillors/TC	
Cheques not presented	L	L	G	Detailed monthly finance reports approved at monthly meetings	Town Clerk	
Insurance						
Ineffective/inadequate	M	L	G	TC to check market from time to time	Clerk	3-yr contract to 2027
Claims badly handled	M	L	G	Claims monitored	Clerk	
Non-receipt of sums due	M	L	G	Administrative Officer checks	Administrative Officer/TC	
Bank Account						
Non-optimised returns	L	L	G	Clerk to check market from time to time	Town Clerk	
Instability of FTC's chosen bank	H	L	A/G	Spread risk between institutions Funds split between current and savings account in Cooperative bank and investment account with CCLA	Town Clerk	
Non-reconciled accounts				Detailed reports approved at monthly meetings. Bank recs checked by Cllr	Town Clerk/ appointed Cllr	Named Cllr appointed at monthly meetings

	Impact	Likelihood	RAG Rating	Mitigation	Responsibility	Notes
Inappropriate BACS payments	H	L	A/G	Reports to each FTC meeting Administration Officer and TC checks	Town Clerk/Cllr	Dual authority at bank. TC sets up payments, Cllr authorises payment.
Incorrect DDs/SOs	H	L	A/G	Reports to each FTC meeting Administration Officer and Clerk's checks	Town Clerk	
2. Property						
Damage/vandalism to playground equipment, gates, shed, town clock, and memorial site etc.	M	L	A/G	Insurance Regular inspection Independent annual inspection Regular servicing Good relationship with police, CWAC workforce Vigilant councillors Quick action to repair/make safe	Town Clerk/ Councillors/ Grounds maintenance contractors/ Service contracts	
Loss or theft of regalia/valuables	L	L	G	Insurance Regular checking Secure storage	Town Clerk/ Councillors	
Loss of value of assets	L	L	G	Maintenance Proper storage Physical checks Asset register – reviewed and updated annually	Town Clerk	
Loss of Office Base due to tenancy breaking down	H	M	A/G	Tenancy at Will agreed with CWAC Constantly monitoring availability of other office accommodation	Council	28 days' notice period
Loss of Office base due to damage, vandalism or other event	H	L	G	CWAC maintain the building Burglar and fire alarm systems monitored 24/7	Council	
3. Health and Safety						
Accidents at work	H	M	A/R	Statutory notices Risk assessments carried out Accident Book	Town Clerk/all staff	

	Impact	Likelihood	RAG Rating	Mitigation	Responsibility	Notes
				Careful supervision Maintenance Care with lifting etc. Training		
Safe premises	H	L	A/G	Well maintained Statutory provisions, notices Risk assessments carried out Training when needed	Clerk	
Accidents of public on Council land	H	L	A/G	Proper signage Hazards fenced off Insurance		
Wellbeing problems for staff and councillors	M	M	G	Staff Handbook regularly reviewed. Policies for dealing with illness, stress and other HR matters in place		5-year contract with Peninsula HR to 2028
Accident while driving for work reasons	M	M	A	Drivers to be insured for business use. Adequate time allowed for travel Care with loaded vehicles	Clerk/ Administrative Officer/	
4. Council Procedures						
Important procedures not followed	H	L	A	Qualified Clerk Training Well communicated responsibilities Job descriptions Feedback	F&GP Committee/ Town Clerk	
Negligence	H	L	A/G	Vigilance Feedback Disciplinary procedure	Town Clerk	
Poor behaviour of councillors/staff – reputation damage	H	H	R	Code of conduct understood and followed Bad behaviour challenged Monitoring Officer Disciplinary procedures and policies	ALL	

	Impact	Likelihood	RAG Rating	Mitigation	Responsibility	Notes
5. Data						
Natural Catastrophe	L	M	A/G	Disaster recovery plan in place All data stored off site on UK based cloud storage facility	Town Clerk	Roll over contract with Prism Ltd on annual basis
Theft/Sabotage	L	L	G	Insurance Swift replacement facilitated by use of cloud	Town Clerk	Roll over contract with Prism Ltd on annual basis
Hardware/software failure	M	L	A/G	Support contract in place with Prism Disaster recovery plan	Town Clerk	Roll over contract with Prism Ltd on annual basis
Supplier/ISP/Cloud Failure	L	L	A/G	Tendering & contracting procedure ensures only reputable company chosen. Disaster recovery plan. Likelihood very low.	Town Clerk F&GP Committee	Roll over contract with Prism Ltd on annual basis
Website Accessibility and Transparency Compliance	H	M	A/G	Website reviewed annually against WCAG 2.2 AA and Accessibility Regulations; Accessibility Statement published; statutory documentation published per FOI Act and Transparency Code.	Town Clerk	Independent accessibility audit every 3 years
Use of Personal Email or Devices for Council Business	H	M	A/G	Council-issued email accounts used exclusively; IT Policy covers personal/authority equipment; dual authorisation retained for sensitive actions.	Town Clerk/ Councillors	IT Policy adopted 2025 in line with Assertion 10 based on NALC model.
Data Protection & GDPR Compliance	H	M	A/G	GDPR/Data Protection training for councillors and staff; Data Audit reviewed annually; policies updated in line with Data Protection Act 2018. Mandatory GDPR training for all staff to be refreshed every 2 years.	Town Clerk/all staff	Clerk completed SLCC ICO training and SLCC Data Security in 2026. Cllrs Drapeur, Hayes, Hook, Hughes, Lofts, Lowrie, Wade & Wood completed ICO training in 2026. JDH

						Business Services appointed as DPO February 2026.
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	Impact	Likelihood	RAG Rating	Mitigation	Responsibility	Notes
Freedom of Information (FOI) Training	M	M	A/G	FOI training provided to councillors and staff to ensure correct handling of requests; aligned with GDPR/Data Protection compliance; refresher training every 2 years.	Town Clerk/ Assistant Clerk	Training records maintained; included in induction for all new staff
Domain/Hosting Security	M	L	G	Council retains ownership of website domain and hosting; renewals tracked; secure hosting and SSL certificates in place.	Town Clerk/IT Support	Renewed every 2 years with BB Online

6. Personnel

Loss of staff member	H	M	A/G	Recruitment procedures in place ensure correct person chosen for the job Staff Handbook in place Grievance procedure National Joint Council contract and conditions apply. Training provided	Town Clerk/Council	Peninsula HR have reviewed the staff handbook, grievance procedure and contractual agreements under the terms of their SLA.
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7. Procurement

	M	L	A/G	Council has updated finance regs in order to comply with legislation. All changes to current supplier bank details to be checked by phone call and verified by 2 staff members. Bank details for new suppliers to be checked by phone call and verified by 2 members of staff.	Council/Town Clerk	Dual authorisation of all payments with Co-operative Business Banking. TC sets up payments (signed & dated by 2 cllrs), named Cllr approves.
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Key: **Impact: Low, Medium, High** **Likelihood: Low, Medium, High** **RAG rating: Amber/Green/Red**

Note: All red bold text indicates 2026 updates for Assertion 10 compliance.