					Initial									Mitigated Scores						
Ref #	Type	Risk Description	Impact Description	Existing Control	Impact	Likelihood			Risk Score	RAG	Mitigation Action	Owner	Date Complete	Impact	Likelihood			New Score	RAG	Insurance Cover Held
1	Reputational	Councillors respond to public concerns without assessing what the council policy is.	The Council's reputation as a trusted organisation that supports residents will be damage. Scale of impact dependent on issue.	None	High	Very High	3	4	12	RED	Develop comms policy so that Councillors are aware of implications of the wrong message and what to do to avoid wrong message being given.	Comms	Ongoing	Medium	High	2	3	6	GREEN	Public liability
2	Reputational	Poor information provided to public, poor service & events provided to public, poor decision making by officers and councillors	Loss of council reputation, loss of income, loss of public support	website up to date and accurate, well trained officers, careful management of services, staff training, continued development of communications, training of councillors, appropriate use of social media accounts	Medium	High	3	3	9	AMBER	Development of communications, improvement of staff training, improvement in training of councillors, improve Council liaison with the media. Development of Comms Policy	Comms	Ongoing	Medium	Medium	2	2	4	GREEN	Slander
3	Reputational	Poor communication: internal and external	Poor decisions, poor staff morale, mis-informed public	Website up to date and accurate, well trained administration team, careful management of services.	High	High	3	3	9	AMBER	Continue with regular meetings and communications with staff. Adoption of Communications strategy. IT training for all on Teams	Comms	Jan-26	Medium	Medium	2	2	4	GREEN	Public Liability
4	Reputational	BTC profile/public perception	poor public understanding of the role of the council and our services, lack of take up of services, lack of public engagement, reduced service delivery or failure	website up to date and accurate, well trained staff, careful management of services, deliberate and positive publicity concerning services/events and issues, use of social media, newsletters, Town Talk	Medium	Medium	2	2	4	GREEN	review of website and investigate alternative providers. Adoption of the communications strategy.	comms	Ongoing	Medium	Medium	2	2	4	GREEN	Public Liability
5	Health & Safety	Injury or death to person including staff and councillors	Accidents due to: poorly maintained buildings or equipment, trips and falls, hot surfaces and other scalds & burns, poorly planned events, terrorism	Systematic maintenance programme, training and procedures, use of risk assessments for events and high risk activity. H&S activity	Medium	Medium	3	3	9	AMBER	Continued training and ongoing identification of risk, continued use of risk assessments. Increased H&S input and management by members and senior officers.	Town Clerk	Ongoing	Medium	Medium	2	2	4	GREEN	Public liability, engineering inspections, vehicular
6	Health & Safety	Failure to protect the health, safety and wellbeing of staff and/or contractors and public.	Significant financial and/or reputation damage	Appropriate staff receive H&S training, staff attend formal H&S training where needed. Dedicated officer has overall H&S monitoring and review.	Medium	Medium	2	2	4	GREEN	ongoing with existing mitigation. Up to date training.	Estates Manager	Ongoing	Medium	Medium	2	2	4	GREEN	Employer Liability, Public Liability
7	Human Resources	Staff wellbeing	Failure to recruit and maintain staff morale, failure to maintain staff health	Staff meetings, 1:1 meetings, staff appraisals, social events, internal communications, Employee Assistance Programme, staff training programme	Medium	Very High	2	4	8	AMBER	Continue with established mitigation, establish mental health champions, mental health training, bias and inclusion training.	Deputy Clerk	Ongoing	Medium	Medium	2	2	4	GREEN	Employers Liability
8	Human Resources	Loss of staff capacity due to illness, organisational reorganisation or other unforeseen circumstances	Inability to safely run services and maintain council functions eg. Democratic or financial management	H&S and employee assistance programme. Business continuity plans in place and skill sharing to cover for loss of staff, holiday and long term absence.	High	Medium	4	2	8	AMBER	Continue with skill sharing to cover loss of staff holiday and long term absence.	Town Clerk	Ongoing	High	Medium	3	2	6	GREEN	Business continuity, public liability.
9	Organisational	Loss of decision making capacity (councillors) due to illness, organisational reorganisation or other unforeseen circumstances	Inability to make decisions regarding services and finances	H&S and wellbeing. Emergency powers in Standing Orders and Financial Regulations	Medium	Medium	2	2	4	GREEN	Ongoing with established mitigation	Town Clerk	Ongoing	Medium	Medium	2	2	4	GREEN	Business continuity, Indemnity.

10	Organisational	Leadership - The vision of the council as an ambitious, innovative council is not realised.	The vision of the council as an ambitious, innovative council is not realised.	Loss of reputation, lack of public engagement	Low	Low	2	2	4	GREEN	Continue with established mitigation.	Town Clerk	Ongoing	Low	Low	2	2	4	GREEN	n/a
11	Organisational	Leadership and management - lack of strategic direction and leadership	Ability of council to set objectives aligned to service delivery	Careful management of services, regular meetings, ongoing development of the council's vision	High	High	4	4	16	RED	Ongoing development of the council's visions, objectives and strategic plan. Regular CCG meetings	Town Clerk	Ongoing	Medium	Medium	3	3	9	AMBER	n/a
12	Organisational	Failure to undertake continuity planning including business continuity, community emergency plan, operational risk register	Delivery of service is compromised	Business continuity insurance, officers have ability to work from home, use of cloud based storage, external IT support services, co-operation with WNC	Medium	Low	3	2	6	GREEN	Existing mitigation adequate.	Town Clerk	Ongoing	Medium	Low	2	1	2	GREEN	Business continuity
13	Financial	Limited number of staff fully trained on all aspects of the financial system	Inaccurate or unlawful budget management, inability to pay suppliers, lack of internal checks and control	Finance staff trained in all aspects of budget/finance systems, continued development of finance team skills and competencies, Deputy Town Clerk as back up. Use of internal audit and other checks and controls.	Medium	Medium	2	2	4	GREEN	Existing mitigation adequate	RFO	Ongoing	Medium	Medium	2	2	4	GREEN	Fraud
14	Financial	Inadequacy of precept in order for Council to carry out Statutory Duties	Failure to meet legal obligations, service reduction or withdrawal, financial instability, reputational damage, increased risk of intervention,	Annual budget produced, Finance committee receives quarterly budget monitoring reports which allows Council to estimate the standing costs and costs for projects for the subsequent years.	Low	Low	2	2	4	GREEN	Existing mitigation adequate	RFO	Ongoing	Low	Low	2	2	4	GREEN	
15	Financial	Inadequate records leading to financial irregularities	Regulatory non-compliance, Financial loss, Operational disruption, reputational damage, legal exposure	Financial regulations sets out require for production of records at meetings. Internal audit and internal controls exist.	Low	Medium	2	2	4	GREEN	Existing mitigation adequate	RFO	Ongoing	Low	Medium	2	2	4	GREEN	
16	Financial	Failure to adequately manage finances leads to an overspend which is unstainable in the medium term	Reduction in usable reserves, qualified audit opinion, unacceptable increase in precept	Financial controls set out in Standing Orders and Financial Regulations. Clarity of budget responsibilities. Regular budget monitoring reports to Finance committee.	Medium	Medium	3	3	9	AMBER	Regular review of Standing Orders and Financial Regulations. Continue regular budget monitoring. Ensure at least 4 months precept held in general reserves	RFO/Finance Officer/Deputy Clerk	Ongoing	Medium	Low	3	1	3	GREEN	n/a
17	Financial	Significant reduction in income supporting service delivery and wider council budget	Risk to service delivery, increased pressure on other budgets	Regular review of income received. Monthly review of aged debtors. Control of costs. Work within agreed budgets, yearly review of fees and charges. Electronic payment methods to ensure efficient collection of income.	Low	Low	1	1	1	GREEN	Existing mitigation adequate	RFO	Ongoing	Low	Low	1	1	1	GREEN	Public Liability, Property
18	Financial	Procurement - Failure to procure supplies and services correctly resulting in legal challenge or poor value for money	Risk of legal challenge, loss of reputation	Financial controls set out in Standing Orders and Financial Regulations. Good officer understanding of procurement procedures	Medium	Medium	3	3	9	AMBER	Use of procurement adviser when tendering for new contracts. Further officer training on procurement	RFO	Ongoing	Medium	Low	2	1	2	GREEN	Indemnity
19	Financial	Asset Management - failure to manage, invest and maintain council assets	Gradual deterioration and long term costs higher than necessary. Reputational risk, unexpected expenses occurring	All assets owned are listed in the asset register and regularly reviewed. Inspection regime in place, repairs and relevant expenditure authorised in accordance with correct procedures. All assets are insured.	Low	Low	2	2	4	GREEN	Existing mitigation adequate	Town Clerk	Ongoing	Low	Low	2	2	4	GREEN	Property
20	Financial	Loss of equipment, funds or income - theft, fraud, poor control	loss of funds/resources, loss of reputation	Internal audit, financial accounting system, consideration of security equipment, careful service planning	Low	Low	1	1	1	GREEN	Existing mitigation adequate	Town Clerk	Ongoing	Low	Low	1	1	1	GREEN	

21	Financial	Poor performance of investments - market volatility, interest rate changes lead to underperformance	Reduced income affecting cashflow and ability to fund operations.	Council approved investment strategy, use of CCLA who are AAAmmf Fitch rating. Quarterly reporting	Medium	Low	4	3	12	RED	Investments managed by professional investment company and overseen/monitored by Finance Officer and Deputy Clerk. Regular reports of investments to Finance committee. Investment policy agreed	RFO	Ongoing	Medium	Low	3	2	6	GREEN	Fraud, Indemnity
22	Financial	Investment dividends misappropriated or lost	Financial loss, compliance and audit findings, reputational damage	Dividends reconciled with investment statements and reports to finance committee	Medium	Low	3	2	6	GREEN	Exisitng mitigation adequate	RFO	Ongoing	Medium	Low	3	2	6	GREEN	Fraud, Indemnity
23	Legal	Lack of awareness of or failure to comply with legislation	BTC liable to enforcement activity or legal action	staff encouraged to be aware and understand legislation, staff training, careful service planning, use of internal audit and other checks and controls to ensure continued compliance, consideration of legislation when designing new services, membership of professional bodies by managers, use of professional / consultant support where appropriate, CPD training by managers	High	High	3	3	9	AMBER	Town Clerk and Deputy Town Clerk hold the CiLCA qualification. Continued professional development opportunities for all staff. Development of succession planning and development opportunities for staff	Town Clerk	Ongoing	High	Medium	3	2	6	GREEN	Public Liability
24	Partnership/Contractual	Partnership working	working with partners with different priorities, processes and resources - also failure to maintain partnerships, loss of reputation, nugatory effort by BTC officers	detailed exploration before any partnerships, formal and informal, entermeted into regular assessment of value of project/partnership	Low	Medium	1	2	2	GREEN	Existing mitigation adequate	Town Clerk	May-25	Low	Medium	1	2	2	GREEN	Public Liability
25	Technological	IT - Loss of service, loss through loss of blinding/ability to do business, loss of IT	Loss of income, loss of service, loss of customers, loss of reputation	Maintenance of building and IT systems, IT back up systems, use of external support, use of cloud based storage	High	High	4	4	16	RED	Ongoing with established mitigation. Investigate Cyber Essentials with external support	Deputy Clerk	Ongoing	Medium	Medium	2	2	4	GREEN	Business Interruption
26	Technological	IT/Data - loss of ICT or data through cyber attack	Confidentiality compromised, loss of sensitive information	Firewall and security on IT regularly updated, use of cloud based storage, IT managed service, investigating Cyber Essentials	High	High	4	4	16	RED	Continue with essential training, support from external IT company, investigation of Assertion 10.	Deputy Clerk	Ongoing	Medium	Medium	3	3	9	AMBER	Fraud, Cyber
27	Governance	Policies - failure to introduce and implement appropriate policies	Failure to introduce and implement appropriate policies	Council workstreams not managed in line with legal requirements or best practice.	Medium	Medium	3	3	9	AMBER	Continue to keep up to date with legislation and amend and implement new policies as required. Assign policies to committees	Deputy Clerk	Ongoing	Medium	Medium	2	2	4	GREEN	Indemnity, Employers' Liability, Public Liability
28	Governance	UK GDPR - failure to safeguard personal information or the misuse of information leads to a breach of the regulations	Confidentiality compromised, loss of sensitive information	Firewall and security on IT regularly updated, use of cloud based storage, IT managed service, investigating Cyber Essentials, Membership of ICO	Medium	Medium	3	3	9	AMBER	UK GDPR training for staff, embedding of Data Retention Policy. Cleansing of data files	Town Clerk	Ongoing	Medium	Medium	2	2	4	GREEN	Indemnity, Public Liability, Cyber
29	Governance	Safeguarding - failure to safeguard children or vulnerable adult - eg lost child at events	Significant financial and/or reputation damage, legal challenge	DBS staff if necessary, provision of training, review of procedures, risk assessments for events, briefing documents for all events, experienced staff.	Low	Low	1	1	1	GREEN	Ongoing with established mitigation	Town Clerk/Estates Manager	Ongoing	Low	Low	1	1	1	GREEN	Indemnity, public liability
30	Governance	Failure to make robust informed decision in compliance with legislation, consultation, openness, scrutiny, high quality data etc.	Failure to achieve these high standards can lead to both reputational and financial loss.	Internal audit carried out by external company, financial regulations regularly updated. Processes and procedures followed. Key staff trained, Annual review.	Medium	Low	2	1	2	GREEN	Ongoing with established mitigation	Town Clerk	Ongoing	Medium	Low	2	1	2	GREEN	Indemnity

31	Environmental	Climate Emergency Response - failure to reduce carbon impact from services and council activities.	Loss of council reputation, loss of public support	Establishment of Biodiversity and Environmental Committee to monitor actions and performance	Medium	Medium	2	2	4	GREEN	Ongoing with established mitigation. Implementation of policy	Town Clerk	Ongoing	Medium	Medium	2	2	4	GREEN	n/a