

St Cleer Parish Council Corporate Risk Assessment 2024 - 2025

Approved by Full council date: 16.07.25

Review date (1 year): 16.07.26

LOW		0 to 4
MEDIUM		5 to 8
HIGH		9 to 12
VERY HIGH		13

No	Risk	Outcome of risk	Risk	X	Prob	Total	RAG	Mitigation	Action Taken / To Be Taken
1	Litigation and loss	Financial Incompetence	2	x	2	4		<ul style="list-style-type: none"> • ELI / PLI / Fidelity Guarantee / Business interruption / Accident Insurances to meet needs of the Parish • Cash flow reserve of 50% precept (target) • Inspection regimes of community assets • Due Diligence audit of inspection regimes • Asset register linked to Insurance 	<ul style="list-style-type: none"> - Insurances held - Budgeting to include build up of reserve - Asset audit to take place 2025 - New Clerk employed May 24 who has overhauled the financial management System.
2	Lack of financial management	Bankruptcy	4	x	1	4		<ul style="list-style-type: none"> • Strong Financial Regulations which are owned and delivered by a strong FGPC • Clear understanding of the information presented • Regular monitoring of accounting • FGPC committee to include due diligence audit • FGPC to hold Council to account on KPIs such as regular checks on Register of Interests 	<ul style="list-style-type: none"> - New clerk employed has achieved ILCA and FiLCA - Monthly check by chair of finance on all transactions in payment schedule - At least quarterly reconciliation checks by another councillor - Xero access offered to all councillors

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								<ul style="list-style-type: none"> Recording of income and expenditure in accessible format 	
3	Lack of Equality of Access to resources	Discrimination by default or design	2	x	2	4		<ul style="list-style-type: none"> Spending planned over that time Precept meets budget Whole Parish Council ownership of the Budget and Precept Effective amounts set aside to meet programme of asset replacement 	<ul style="list-style-type: none"> New Clerk employed who has overhauled the financial management system. Regular budget updates in progress Budget 25-26 worked on by F&GP committee inviting all councilors to attend Clerk offers to provide hard copy of resources / support with technology Xero access offered to all councilors
4	Precept not linked to business plan	Insufficient funds to deliver Business Plan	4	x	3	12		<ul style="list-style-type: none"> Spending planned over that time Precept meets budget Whole Parish Council ownership of the Budget and Precept Effective amounts set aside to meet programme of asset replacement 	<ul style="list-style-type: none"> Create a new three year business plan. Not yet achieved but is in the pipeline.
5	HR Related Litigation	Financial Impact Risk to Reputation	3	x	2	6		<ul style="list-style-type: none"> Use HMRC Basic Tools HR Policy Use eg Lone working policy Effective delegation Appraisal / Training Needs Analysis Training provision and recording Grand-parenting system for appraisals 	<ul style="list-style-type: none"> Accountant in control of payroll First 6 months monthly reviews for clerk with 2 councilors Human resources committee to engage with staff to ensure <ul style="list-style-type: none"> Effective HR Committee Councillor Training Membership of SW Councils for HR Advice

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6	Inadequate bank account provision	Reliance on Cheques Clerk purchasing limited Payments not able to be made	4	x	3	12		<ul style="list-style-type: none"> • Use Internet based account • Clerk access to the accounts • Access to statements • Invoices to be emailed to Authorisers 	<ul style="list-style-type: none"> - Adequate signatories on banking - Clerk has read only access to HSBC - Clerk has Lloyds Multipay card
7	Bank account with excess of 85k	Financial Loss	4	x	2	8		<ul style="list-style-type: none"> • Accounts held with two separate banks 	<ul style="list-style-type: none"> - Potentially look to open new bank account
8	Corruption	Litigation and financial Loss Risk to Reputation	2	x	2	4		<ul style="list-style-type: none"> • Use of Code of Conduct • Register of interest updated at least annually • Diligent expression of interests in meetings • Training for Councillors • Provision of decision matrix for councillors in meetings re interests • Excellent practice in cross parish involvement in planning applications • Appropriate purchasing and compliance with regulations (including concessions) 	<ul style="list-style-type: none"> - Ensure register of interests are kept up to date - Provide more training for Councillors <ul style="list-style-type: none"> - GDPR - Nov 2024 - Code of Conduct- June 2025 - 6/8 councilors completed training – 2 others to complete July and September - Planning Essentials training 1/3 – 3 councilors attended - Chair skills – 2 councilors booked Sept 25 - Councilor skills – 4 councilors booked Sept 25
9	Inappropriate Procurement	Litigation and financial Loss Risk to Reputation	4	x	1	4		<ul style="list-style-type: none"> • Clerk to manage all procurements and concessions • Contracting to meet Financial Regulations • Use of Procurement Organisations • Appropriate purchasing and compliance with regulations (including concessions) • GDPR assessment on procurement as required • Contracts to manage GDPR and Anti Trafficking (require contractor compliance) 	<ul style="list-style-type: none"> - Clerk has undertaken procurement training

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10	Breach of GDPR Breach of ICO regulations in relation to FOIs	Loss of data which harms an individual Litigation	3	x	2	6		<ul style="list-style-type: none"> • Adopt Data Protection Policies from DPO • ICO Registration and compliance in relation to all FOIs • Management of FOIs within guidelines • DPO Appointment • GDPR Policy and Procedures • Due Diligence / Audit / evidence of governance in this area 	<ul style="list-style-type: none"> - ICO Registration and compliance in relation to all FOIs - Management of FOIs within guidelines - DPO Appointment achieved - GDPR Policy and Procedures - Clerk and 4 of councilors done GDPR training Nov 24 - Due Diligence / Audit / evidence of governance in this area -
11	Accounting malpractice Fraud	Loss of Income Litigation Risk to Reputation	3	x	1	3		<ul style="list-style-type: none"> • Introduction of Finance IT system • Due Diligence audits of accounting • Cross parish involvement with the AGAR • Internal Audit leading to quantifiable improvements • External Audit leading to quantifiable improvements • Utility use monitored and reported 	<ul style="list-style-type: none"> - New Clerk has achieved this through new accounting system Xero and more robust application of financial regulations
12	Breach of Health and Safety Law or tenet thereof	Breach of Health and Safety Law or tenet thereof	4	x	2	8		<ul style="list-style-type: none"> • Staff Training • Audit of all service areas / provision • Due Diligence of inspections • Action Plan implementation • Reporting to Parish 	<ul style="list-style-type: none"> - Council has contracted WT Consultancy and Clerk is working with them to address issues
13	Prevention of Breach of Health and Safety Law or Tenet	Prevention of Breach of Health and Safety Law or Tenet	3	x	2	6		<ul style="list-style-type: none"> • Defibrillator provision and reporting to SWAST • First Aid boxes regularly reviewed • PAT Testing • Electrical Surveys • Sanitary Bin contract • Waste Management contract 	<ul style="list-style-type: none"> - All accounted for - Ensure that the actions in the mitigation section of reports are being regularly completed

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14	Mismanagement of Council Asset	Loss Litigation related to Asbestos or Legionella	3	x	2	6		<ul style="list-style-type: none"> Planned and preventative maintenance regimes Regular inspection and reporting on outcomes Identified risks acted upon and mitigated Health and Safety Diligence Staff Training and sense of accountability Routine Testing and recording Improved CCTV monitoring 	<ul style="list-style-type: none"> Monthly H&S checks and annual assessments carried out - in process of addressing comments requiring attention CCTV Maintenance carried out Dec 2024 Asset Inspections to be completed
15	Lack of Council functionality	Lack of Governance	2	x	2	4		<ul style="list-style-type: none"> Training Focus on outcome focussed discussion Use code of conduct and standing orders diligently; Challenge intimidation and filibustering. Promote appropriate transparency Promote organisational confidentiality 	<ul style="list-style-type: none"> Apply standing orders during all meetings, report bullying and intimidation to The Monitoring officer Clerk has undertaken ILCA and FILCA and other training courses are on going Create a councilor training plan Councilors have undertaken (or are booked) on Code of conduct course, planning training (1/3) taken by 3 councilors and clerk, 3 current councilors have had GDPR training
16	Lack of community engagement	Irrelevance and mission drift	3	x	2	6		<ul style="list-style-type: none"> Live stream meetings Engage with community on surveys, social media and news Consult on key issues such as NDP / Skate Park 	<ul style="list-style-type: none"> All meetings are live streamed Facebook used Improvements can still be made for future projects
17	Lack of Public Confidence	Lack of community engagement	2	x	2	4		<ul style="list-style-type: none"> Policy of engagement Appropriate social media output Excellent web-based information Challenge of misinformation Acts that show activity are communicated Equipment and work with football teams 	<ul style="list-style-type: none"> Policy in place Facebook used Website to be updated Misinformation appropriately challenged Clerk plans to create more community engagement in 2025

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18	Poor Moral of Councillors and Staff	Loss of Councillors, staff and contractors	2	x	2	4		<ul style="list-style-type: none"> Concentrate on the work in hand and achievements Challenge issues which lead to negative impact Record Progress 	<ul style="list-style-type: none"> Changes in the council have resolved most issues Follow standing orders at meetings Encourage Councillors / staff to come forward if they feel like they are being intimidated / bullied and report incidents to the Monitoring officer.
19	Scrutiny of Planning Applications	Loss of public confidence, in appropriate planning decisions.	2	x	3	6		<ul style="list-style-type: none"> Provide guidelines to councillors Training for Clerk and Councillors Engage with Planning Dept Use of Social Media 	<ul style="list-style-type: none"> Planning is on every agenda with hyperlinks Ongoing training being arrange for councilors and staff
20	Lack of training of Councillors	Poor decision making Inappropriate conduct Inefficient working of the Council	4	x	4	16		<ul style="list-style-type: none"> Arrange training for Planning, Code of Conduct and Chairmanship Clerk support at meetings to maintain Standing Orders Training Needs Analysis In house training 	<ul style="list-style-type: none"> Create a councilor training Councilors have undertaken (or are booked) on Code of conduct course, planning training (1/3) taken by 3 councilors and clerk, 3 current councilors have had GDPR training Create councilor training register GDPR training Nov 24 for all councilors – 3 current councilors undertaken New Clerk has achieved ILCA & FILCA.

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21	Democracy impeded by intimidation Harassment and Intimidation of staff and Contractors Lack of adherence to the Code of Conduct	Loss of Councillors, staff and contractors Litigation Poor performance of duties / Time management impact Cost of lost opportunity	3	x	3	9		<ul style="list-style-type: none"> • Use of Standing Orders and Financial Regulations • Training of Councillors, strict adherence to the Member / Officer protocol and report breaches to the Chair, employment committee or Moderator. • Use of Vexatious Customers Policy • Referral of incidences of Harassment and Intimidation to Monitoring Officer • Referral of incidences where appropriate to the Police • Use of Cornwall Legal Support when required • Use of Insurance Lawyers when required • Protection of staff by Council 	<ul style="list-style-type: none"> - Following standing orders at meetings, encourage Councillors / staff to come forward if they feel like they are being intimidated / bullied. - - Report incidents to the Monitoring officer. - Incorporate in to councilor training plan
22	Parish meetings overburdened	Potential for hasty or poor decision making Pressing matters deferred	3	x	2	6		<ul style="list-style-type: none"> • Circulation of papers prior to the meetings • Chairman Trained • TOR for all Committees Reviewed • Delegated Authority Managed effectively • Financial Regulations improved • implement Motion template where required to create a vote centered meeting and swift decision making • Chair to prioritise Agenda where necessary to ensure matters are dealt efficiently. 	<ul style="list-style-type: none"> - Documents presented in a timely order - Motion template available on standing orders appendix where required - Adhere to Standing orders to prevent overlong debates. - Agendas currently quite full due to backlog, but keeping to under 2.5 hours
23	Risk to Reputation created by trolling	Strong Community Engagement	3	x	3	9		<ul style="list-style-type: none"> • Improve use of social media • Improve use of St Cleer News / Granite Post • Community Engagement TOR • Influence opinion by results 	<ul style="list-style-type: none"> - It is recognised that there is limited recourse to unpleasant online trolling. Best action is to ignore it

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24	Loss of functioning parish as a result of loss of Councillors - interim Cornwall Tenure	Risk to Reputation Risk of loss of Clerk	3	x	2	6		<ul style="list-style-type: none"> Manage all risks and decision making in line with Transparency Code 	<ul style="list-style-type: none"> More effort made to advertise co-option vacancies via social media and posters
25	Inadequate policy and procedural framework	Illegal or less than best practice working Inefficient working of the Council Litigation	4	x	2	12		<ul style="list-style-type: none"> Review core policy and procedures annually Develop procedure manual from NALC / CALC / Other Parishes FGPC to monitor progress Introduction of audit and reporting in relation to procedure, processes and governance 	<ul style="list-style-type: none"> Since new clerk joined in May 2024, all policies are currently under review with many already passed by Council
26	Lack of evidence of training of staff / volunteers	Fully trained and competent workforce aimed at delivering the needs of the parish	4	x	4	16		<ul style="list-style-type: none"> Ensure volunteers contractors / staff have appropriate training such as: <ul style="list-style-type: none"> Health and safety training Manual handling training lifting and handling training Water safety training Risk Assessment Training CilCA qualification for Clerk RoSPA Inspection qualification 	<ul style="list-style-type: none"> Record of clerk training on SLCC website Create a councilor training plan H&S framework available from WT consultancy for volunteer actives as they arise Clerk to look to undertake Cilca 2026 Contractors are asked for copy of qualifications / experience and insurances for work undertaken
27	Lack of resilience of office due to clerk sickness / absence	Lack of Business Continuity	2	x	3	6		<ul style="list-style-type: none"> Use of Locum / Councillor appointment (CALC / SLCC) Access to ITC Policy for locum appointment in emergency 	<ul style="list-style-type: none"> Clerk Absence policy created May 2025

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28	Cyber security Cloud Back Email for Councillors	Compliance with GDPR Management of Hacking Remote working and encrypted back up	2	x	2	4		<ul style="list-style-type: none"> Insurance includes Cyber Cover (also includes virus protection) iCloud (or similar) back up with internet provider set up Councillor e mails now all gov.co.uk as recommended 	<ul style="list-style-type: none"> - All files held by clerk are stored on a \Cloud system - All councilors have been asked to confirm cyber security information - almost all have replied - Cyber insurance ain place
29	Water supply at the Allotments	Compliance with water safety regulations	1	x	1	1		<ul style="list-style-type: none"> New water supply at allotments has been completed 	