

## St Cleer Parish Council Corporate Risk Assessment 2026 - 2027

Approved by Full council date: 25.03.26

Review date (1 year): 25.03.27

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"> <li>• ELI / PLI / Fidelity Guarantee / Business interruption / Accident Insurances to meet needs of the Parish</li> <li>• Cash flow reserve of 50% precept (target)</li> <li>• Inspection regimes of community assets</li> <li>• Due Diligence audit of inspection regimes</li> <li>• Asset register linked to Insurance</li> </ul>	<ul style="list-style-type: none"> <li>- Insurances held</li> <li>- Budgeting to include build up of reserve</li> <li>- Asset audit to take place 2025</li> <li>- New Clerk employed May 24 who has overhauled the financial management System.</li> </ul>
2	Lack of financial management	Bankruptcy	4	x	1	4		<ul style="list-style-type: none"> <li>• Strong Financial Regulations which are owned and delivered by a strong FGPC</li> <li>• Clear understanding of the information presented</li> <li>• Regular monitoring of accounting</li> <li>• FGPC committee to include due diligence audit</li> <li>• FGPC to hold Council to account on KPIs such as regular checks on Register of Interests</li> </ul>	<ul style="list-style-type: none"> <li>- New clerk employed has achieved ILCA and FILCA</li> <li>- Monthly check by chair of finance on all transactions in payment schedule</li> <li>- At least quarterly reconciliation checks by another councillor</li> <li>- Xero access offered to all councillors</li> </ul>

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

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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"> <li>• Use Internet based account</li> <li>• Clerk access to the accounts</li> <li>• Access to statements</li> <li>• Invoices to be emailed to Authorisers</li> </ul>	<ul style="list-style-type: none"> <li>- Adequate signatories on banking</li> <li>- Clerk has read only access to HSBC</li> <li>- Clerk has Lloyds Multipay card</li> </ul>
7	Bank account with excess of 85k	Financial Loss	4	x	2	8		<ul style="list-style-type: none"> <li>• Accounts held with two separate banks</li> </ul>	<ul style="list-style-type: none"> <li>- Potentially look to open new bank account</li> </ul>
8	Corruption	Litigation and financial  Loss  Risk to Reputation	2	x	2	4		<ul style="list-style-type: none"> <li>• Use of Code of Conduct</li> <li>• Register of interest updated at least annually</li> <li>• Diligent expression of interests in meetings</li> <li>• <b>Training for Councillors</b></li> <li>• Provision of decision matrix for councillors in meetings re interests</li> <li>• Excellent practice in cross parish involvement in planning applications</li> <li>• Appropriate purchasing and compliance with regulations (including concessions)</li> </ul>	<ul style="list-style-type: none"> <li>- Ensure register of interests are kept up to date</li> <li>- Provide more training for Councillors                             <ul style="list-style-type: none"> <li>- GDPR - Nov 2024</li> <li>- Code of Conduct- 8/8 councillors completed training ( as of Feb 26)</li> <li>- Planning Essentials training 1/3 – 4 councillors attended</li> <li>- Chair skills – 2 councillors attended Sept 25</li> <li>- Councillor skills – 2 councillors attended Sept 25</li> <li>- Budgeting – 1 councillor attended Sept 26</li> <li>- Allotments – 1 councillor attended Oct 26</li> <li>- Finance – 1 Councillor attended Oct 25</li> <li>- Internal control – 1 councillor attended Oct 25</li> <li>- Budgeting – 1 councillor attended Nov 25</li> </ul> </li> </ul>

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No	Risk	Outcome of risk	Risk	X	Prob	Total	RAG	Mitigation	Action Taken / To Be Taken
9	Inappropriate Procurement	Litigation and financial Loss  Risk to Reputation	4	x	1	4		<ul style="list-style-type: none"> <li>● Clerk to manage all procurements and concessions</li> <li>● Contracting to meet Financial Regulations</li> <li>● Use of Procurement Organisations</li> <li>● Appropriate purchasing and compliance with regulations (including concessions)</li> <li>● GDPR assessment on procurement as required</li> <li>● Contracts to manage GDPR and Anti Trafficking (require contractor compliance)</li> </ul>	<ul style="list-style-type: none"> <li>- Clerk has undertaken procurement training</li> </ul>
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"> <li>● Adopt Data Protection Policies from DPO</li> <li>● ICO Registration and compliance in relation to all FOIs</li> <li>● Management of FOIs within guidelines</li> <li>● DPO Appointment</li> <li>● GDPR Policy and Procedures</li> <li>● Due Diligence / Audit / evidence of governance in this area</li> </ul>	<ul style="list-style-type: none"> <li>- ICO Registration and compliance in relation to all FOIs</li> <li>- Management of FOIs within guidelines</li> <li>- DPO Appointment achieved</li> <li>- GDPR Policy and Procedures</li> <li>- Clerk and 4 of councillors done GDPR training Nov 24</li> <li>- Due Diligence / Audit / evidence of governance in this area</li> <li>-</li> </ul>
11	Accounting malpractice  Fraud	Loss of Income  Litigation  Risk to Reputation	3	x	1	3		<ul style="list-style-type: none"> <li>● Introduction of Finance IT system</li> <li>● Due Diligence audits of accounting</li> <li>● Cross parish involvement with the AGAR</li> <li>● Internal Audit leading to quantifiable improvements</li> <li>● External Audit leading to quantifiable improvements</li> <li>● Utility use monitored and reported</li> </ul>	<ul style="list-style-type: none"> <li>- New Clerk has achieved this through new accounting system Xero and more robust application of financial regulations</li> </ul>
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"> <li>● Staff Training</li> <li>● Audit of all service areas / provision</li> <li>● Due Diligence of inspections</li> <li>● Action Plan implementation</li> <li>● Reporting to Parish</li> </ul>	<ul style="list-style-type: none"> <li>- Council has contracted WT Consultancy and all areas are up to date</li> </ul>

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No	Risk	Outcome of risk	Risk	X	Prob	Total	RAG	Mitigation	Action Taken / To Be Taken
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"> <li>Defibrillator provision and reporting to SWAST</li> <li>First Aid boxes regularly reviewed</li> <li>PAT Testing</li> <li>Electrical Surveys</li> <li>Sanitary Bin contract</li> <li>Waste Management contract</li> </ul>	- All accounted for
14	Mismanagement of Council Asset	Loss  Litigation related to Asbestos or Legionella	3	x	2	6		<ul style="list-style-type: none"> <li>Planned and preventative maintenance regimes</li> <li>Regular inspection and reporting on outcomes</li> <li>Identified risks acted upon and mitigated</li> <li>Health and Safety Diligence</li> <li>Staff Training and sense of accountability</li> <li>Routine Testing and recording</li> <li>Improved CCTV monitoring</li> </ul>	<ul style="list-style-type: none"> <li>Monthly H&amp;S checks and annual assessments carried out -</li> <li>CCTV Maintenance carried out Dec 2024</li> <li>Asset Inspections to be completed</li> </ul>
15	Lack of Council functionality	Lack of Governance	2	x	2	4		<ul style="list-style-type: none"> <li>Training</li> <li>Focus on outcome focussed discussion</li> <li>Use code of conduct and standing orders diligently;</li> <li>Challenge intimidation and filibustering.</li> <li>Promote appropriate transparency</li> <li>Promote organisational confidentiality</li> </ul>	<ul style="list-style-type: none"> <li>Apply standing orders during all meetings, report bullying and intimidation to The Monitoring officer</li> <li>Clerk has undertaken ILCA and FILCA and other training courses are on going</li> <li>Create a councillor training plan Councillors have undertaken (or are booked) on Code of conduct course, planning training (1/3) taken by 3 councillors and clerk, 3 current councillors have had GDPR training</li> </ul>
16	Lack of community engagement	Irrelevance and mission drift	3	x	2	6		<ul style="list-style-type: none"> <li>Engage with community on surveys, social media and news</li> <li>Consult on key issues such as NDP / Skate Park</li> </ul>	<ul style="list-style-type: none"> <li>Facebook used</li> <li>Improvements can still be made for future projects</li> </ul>

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17	Lack of Public Confidence	Lack of community engagement	2	x	2	4		<ul style="list-style-type: none"> <li>• Policy of engagement</li> <li>• Appropriate social media output</li> <li>• Excellent web-based information</li> <li>• Challenge of misinformation</li> <li>• Acts that show activity are communicated</li> <li>• Equipment and work with football teams</li> </ul>	<ul style="list-style-type: none"> <li>- Policy in place</li> <li>- Facebook used</li> <li>- Website to be updated</li> <li>- Misinformation appropriately challenged</li> <li>- more community engagement has taken place in 2026 – posting more regularly on social media, Skate park consultation</li> </ul>
18	Poor Moral of Councillors and Staff	Loss of Councillors, staff and contractors	3	x	3	9		<ul style="list-style-type: none"> <li>• Concentrate on the work in hand and achievements</li> <li>• Challenge issues which lead to negative impact</li> <li>• Record Progress</li> </ul>	<ul style="list-style-type: none"> <li>- Changes in the council have resolved most issues</li> <li>- Follow standing orders at meetings</li> <li>- Encourage Councillors / staff to come forward if they feel like they are being intimidated / bullied and report incidents to the Monitoring officer.</li> <li>- As of March 26 – only 8 councillors, would like to have more co-options</li> </ul>
19	Scrutiny of Planning Applications	Loss of public confidence, in appropriate planning decisions.	2	x	3	6		<ul style="list-style-type: none"> <li>• Provide guidelines to councillors</li> <li>• Training for Clerk and Councillors</li> <li>• Engage with Planning Dept</li> <li>• Use of Social Media</li> </ul>	<ul style="list-style-type: none"> <li>- Planning is on every agenda with hyperlinks</li> <li>- Ongoing training being arrange for councillors and staff</li> </ul>
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"> <li>• Arrange training for Planning, Code of Conduct and Chairmanship</li> <li>• Clerk support at meetings to maintain Standing Orders</li> <li>• Training Needs Analysis</li> <li>• In house training</li> </ul>	<ul style="list-style-type: none"> <li>- Councillors have undertaken (or are booked) on Code of conduct course, planning training (1/3) taken by 3 councillors and clerk, 3 current councillors have had GDPR training</li> <li>- Create councillor training register</li> <li>- GDPR training Nov 24 for all councillors – 3 current councillors undertaken</li> <li>- New Clerk has achieved ILCA &amp; FILCA.</li> </ul>

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

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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"> <li>Manage all risks and decision making in line with Transparency Code</li> </ul>	<ul style="list-style-type: none"> <li>More effort made to advertise co-option vacancies via social media and posters</li> </ul>
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"> <li>Review core policy and procedures annually</li> <li>Develop procedure manual from NALC / CALC / Other Parishes</li> <li>FGPC to monitor progress</li> <li>Introduction of audit and reporting in relation to procedure, processes and governance</li> </ul>	<ul style="list-style-type: none"> <li>Since new clerk joined in May 2024, all policies are currently under review with many already passed by Council</li> </ul>
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"> <li>Ensure volunteers contractors / staff have appropriate training such as:                             <ul style="list-style-type: none"> <li>Health and safety training</li> <li>Manual handling training</li> <li>lifting and handling training</li> <li>Water safety training</li> <li>Risk Assessment Training</li> <li>CiCA qualification for Clerk</li> <li>RoSPA Inspection qualification</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>Record of clerk training on SLCC website</li> <li>Create a councillor training plan</li> <li>H&amp;S framework available from WT consultancy for volunteer activities as they arise</li> <li>Clerk to look to undertake Cilca 2027/2028</li> <li>Contractors are asked for copy of qualifications / experience and insurances for work undertaken</li> </ul>
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"> <li>Use of Locum / Councillor appointment (CALC / SLCC)</li> <li>Access to ITC</li> <li>Policy for locum appointment in emergency</li> </ul>	<ul style="list-style-type: none"> <li>Clerk Absence policy created May 2025</li> </ul>

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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"> <li>• Insurance includes Cyber Cover (also includes virus protection)</li> <li>• iCloud (or similar) back up with internet provider set up</li> <li>• Councillor e mails now all <a href="mailto:gov.co.uk">gov.co.uk</a> as recommended</li> </ul>	<ul style="list-style-type: none"> <li>- All files held by clerk are stored on a \Cloud system</li> <li>- All councillors have been asked to confirm cyber security information - almost all have replied</li> <li>- Cyber insurance ain place</li> </ul>
29	Water supply at the Allotments	Compliance with water safety regulations	1	x	1	1		<ul style="list-style-type: none"> <li>• New water supply at allotments has been completed</li> </ul>	