

## St Cleer Parish Council Corporate Risk Assessment 2024 - 2025

Approved by Full council date: 28.11.24

Review date (1 year): 27.11.2025

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 councilor</li> <li>- Access to Xero for all councilors in progress</li> </ul>

## St Cleer Parish Council Corporate Risk Assessment 2024 - 2025

No	Risk	Outcome of risk	Risk	X	Prob	Total	RAG	Mitigation	Action Taken / To Be Taken
								<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>Access to Xero for Councillors in progress</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>HMRC Basic Tools in use</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> </ul> </li> </ul>

## St Cleer Parish Council Corporate Risk Assessment 2024 - 2025

No	Risk	Outcome of risk	Risk	X	Prob	Total	RAG	Mitigation	Action Taken / To Be Taken
									<ul style="list-style-type: none"> <li>Membership of SW Councils for HR Advice</li> </ul>
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>New signatories applied for all PC bank accounts</li> <li>Ask council to approve read only internet banking access to HSBC</li> <li>New Clerk charge card applied for new signatories in progress</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 top date</li> <li>Provide more training for Councillors                             <ul style="list-style-type: none"> <li>GDPR - Nov 2024</li> </ul> </li> </ul>

## St Cleer Parish Council Corporate Risk Assessment 2024 - 2025

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 to undertake 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 number 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>	Company has been employed Liskeard property Management to undertake H&S checks. Clerk in process of addressing issues raised

## St Cleer Parish Council Corporate Risk Assessment 2024 - 2025

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>	<ul style="list-style-type: none"> <li>All accounted for</li> <li>Ensure that the actions in the mitigation section of reports are being regularly completed</li> </ul>
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 - in process of addressing comments requiring attention</li> <li>CCTV Maintenance booked Dec 24</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 councilor training plan and ensure new councilors are offered a range of training including (but not limited to) code of conduct, planning, and data protection</li> </ul>
16	Lack of community engagement	Irrelevance and mission drift	3	x	2	6		<ul style="list-style-type: none"> <li>Live stream meetings</li> <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>All meetings are live streamed</li> <li>Facebook used</li> <li>Regular section in granite post for 2025</li> <li>Improvements can still be made for future projects</li> </ul>

## St Cleer Parish Council Corporate Risk Assessment 2024 - 2025

No	Risk	Outcome of risk	Risk	X	Prob	Total	RAG	Mitigation	Action Taken / To Be Taken
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>- Clerk plans to create more community engagement in 2025</li> </ul>
18	Poor Moral of Councillors and Staff	Loss of Councillors, staff and contractors	2	x	2	4		<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> </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>- Training to be arranged 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>- Create a councilor training plan and ensure new councilors are offered a range of training including (but not limited to) code of conduct, planning, and data protection</li> <li>- Create councilor training register</li> <li>- GDPR training arranged Nov 24 for all councilors</li> <li>- New Clerk has achieved ILCA &amp; FILCA.</li> </ul>

## St Cleer Parish Council Corporate Risk Assessment 2024 - 2025

No	Risk	Outcome of risk	Risk	X	Prob	Total	RAG	Mitigation	Action Taken / To Be Taken
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 councilor 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> <li>- Large backlog being worked through</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>- To have regular updates in The Granite Post in 2025</li> <li>- It is recognised that there is limited recourse to unpleasant online trolling. Best action is to ignore it</li> </ul>

## St Cleer Parish Council Corporate Risk Assessment 2024 - 2025

No	Risk	Outcome of risk	Risk	X	Prob	Total	RAG	Mitigation	Action Taken / To Be Taken
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>CilCA 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 councilor training plan and register and ensure new councilors are offered a range of training including (but not limited to) code of conduct, planning, and data protection</li> <li>Create H&amp;S framework for volunteers</li> <li>Clerk to look to undertake Cilca 2026</li> <li>Ensure contractors providing services to councils have adequate training</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>Create a plan to cover sickness / absence of employees listing how people can access resources</li> </ul>



## St Cleer Parish Council Corporate Risk Assessment 2024 - 2025

No	Risk	Outcome of risk	Risk	X	Prob	Total	RAG	Mitigation	Action Taken / To Be Taken
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="https://www.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 councilors 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>	