



Holsworthy Town Council

Risk Register

2026-2027

Document Control

Last Reviewed: April 2026

Next Review: April 2027

Minute Reference:

Document Review Plans

This document will be reviewed and updated as necessary.

- Following an annual review
- Following any legislative changes which impact upon on these controls.
- Following changes in guidance made by the National Association of Local Councils or other relevant bodies.

Publication scheme

This document is available on the Council's website and is available as hard copy upon request.

Risk Management Framework

REGULATORY FRAMEWORK

The Guidance on Governance and Accountability for Local Councils in England (published by the Joint Practitioners' Advisory Group) makes the following observations regarding risk management:

- Risk management is not just about financial management: it is about ensuring the achievement of objectives set by the council to deliver high quality public services; and
- The local council audit approach seeks to encourage local councils to address these issues by placing emphasis on the need to keep under review and, if need be, to strengthen their own corporate governance arrangements, thereby

improving their stewardship of public funds and providing positive and continuing assurance to taxpayers

HOLSWORTHY TOWN COUNCIL'S RISK MANAGEMENT FRAMEWORK

The Council's approach to the management of risk has the following elements:

- Risks and their control are assessed dynamically using an agreed standard methodology.
- Identified risks, together with appropriate controls for their management and mitigation are reflected in this annual risk assessment document.

Types of Risk

Risks can be classified into various types, but it is important to recognise that for all categories the direct financial losses may have less impact than the indirect costs such as disruption of normal working. The examples below are not exhaustive:

- **Strategic Risk** - long-term adverse impacts from poor decision-making or poor implementation. Risks damage to the reputation of the Council or loss of public confidence.
- **Compliance Risk** - failure to comply with legislation or laid down procedures or the lack of documentation to prove compliance. Risks exposure to prosecution, judicial review, employment tribunals, inability to enforce contracts.
- **Financial Risk** - fraud and corruption, waste, excess demand for services, bad debts. Risk of additional audit investigation, objection to accounts, reduced service delivery, dramatically increased Council tax levels/impact on Council reserves.
- **Operating Risk** - failure to deliver services effectively, malfunctioning equipment, hazards to service users, the general public or staff, damage to property. Risk of insurance claims, higher insurance premiums, lengthy recovery processes.

KEY RESPONSIBILITIES

Holsworthy Town Council is committed to identifying and managing risks, using the following procedures, and to ensuring that risks are maintained at an acceptable level. The Town Council will take any action that is deemed necessary.

MANAGEMENT OF RISK

There are number of key steps in the management of risk.

Risk Identification – Identifying and understanding the hazards and risks facing the Council is crucial if informed decisions are to be made about policies or service delivery methods. The risks associated with these decisions can then be effectively

managed. All risks identified will be recorded in the Council's Risk Register within this assessment.

Risk Analysis – Once risks have been identified, they need to be systematically and accurately assessed using proven techniques. Analysis should make full use of any available data on the potential frequency of events and their consequences. If a risk is seen to be unacceptable, then steps need to be taken to control it or respond to it.

Risk Prioritisation - An assessment should be undertaken of the impact and likelihood of risks occurring, with impact and likelihood being scored on a scale from 1 to 5 with 1 being low and 5 high.

The scores for impact and likelihood are multiplied together. Risks scoring 10 and above will be subject to detailed consideration and preparation of an action plan to appropriately control the risk.

Risk Control – Risk control is the process of taking action to minimise the likelihood of the risk event occurring and/or reducing the severity of the consequences should it occur. Typically, risk control requires the identification and implementation of revised operating procedures, but in exceptional cases more drastic action will be required to reduce the risk to an acceptable level. (Sharing, elimination, transfer)

Likelihood

		Probability	Possible Indicators
4	Almost Certain	> 90%	Frequent occurrence
3	Likely	> 60%	Regular occurrence
2	Possible	> 10%	Occasional occurrence
1	Unlikely	< 10%	Has never occurred

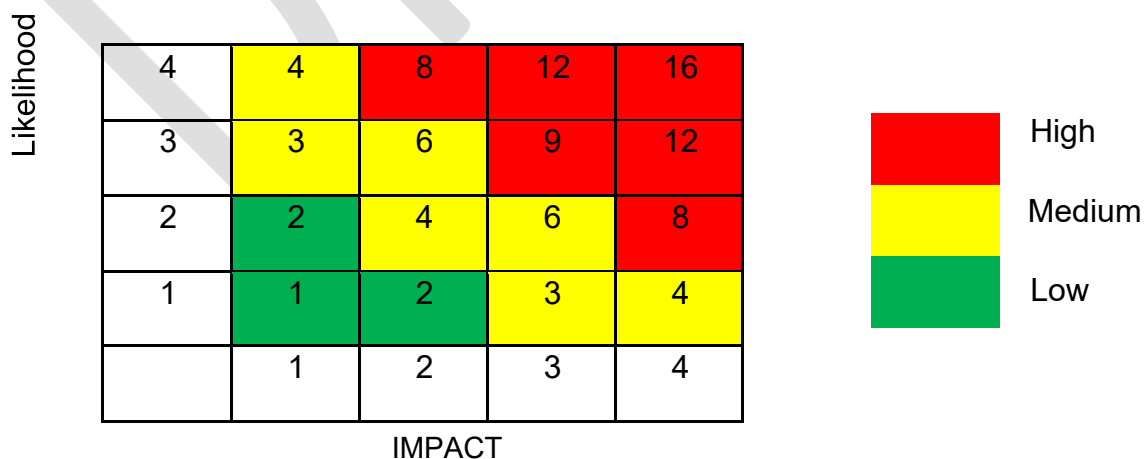
Impact

		Risk Threat
4	Major	Fatality/disabling injuries to public or staff / adverse national media attention / external intervention / total service disruption / extensive legal action against the Council
3	Serious	Adverse local media attention / extensive public complaints / adverse comments by regulators or auditors / significant service disruption / failure to deliver projects or targets / service disruptions / injuries to public or staff / legal action against the Council
2	Significant	Adverse service users complaints / service disruption / minor injuries and near misses to staff and public
1	Minor	Isolated complaints / minor service disruption

The key risks for the Council are assessed for impact and likelihood (using the criteria listed above); so that risks are identified as low, medium or high.

Controls are then identified in order to mitigate the risk. It is anticipated that the risk will be reviewed annually unless there is a change in intelligence.

Risk Matrix



Area	Risk	Impact	Likelihood	Level	Controls	Review Date	Action required/ Comments	Responsible
ASSETS								
Protection of physical assets	Risk of theft of office contents	2	1	L	Contents insured. Insurance policy reviewed and updated annually. Permanent and temporary key registers in operation and keys kept in locked cabinet. Files containing confidential/financial info. kept in locked filing cabinet. Office has Burglar Alarm. GDPR files in a separate locked filing cabinet.	APRIL 2026 - Ongoing	Office equipment inventory produced and maintained.	Town Clerk/ Relevant Committees
Protection of physical assets	Risk of damage to 5 Penrose Terrace	2	1	L	Buildings insured. Insurance policy reviewed and updated annually. Property revalued July 2023. Property inspected six monthly by Town Clerk. Maintenance issues reported by tenant as and when to Town Clerk in order that they can be dealt with. Fire and Carbon Monoxide Monitors Fitted. Chimney checked and swept annually. Boiler serviced and checked annually - works done Feb 2025. Reserve set up. EICR commissioned and matters identified and rectified Oct 2022.	APRIL 2026 - Ongoing	Rent Review carried out effective from April 2024. EICR issued Oct 2022. Boiler repairs Feb 2025. Revaluation of Penrose for Insurance purposes completed in 2023. Works completed to install a new oil tank in 2024. Roof repair Dec 2025. Roof replacement advised March 2026	Town Clerk/ Relevant Committees

Protection of physical assets	Risk of vandalism to Sun Lounge	2	1	L	Buildings insured. Insurance policy reviewed and updated annually. Property revalued July 2025. Premises checked daily. Maintenance Operative based there. Police aware of issue and regularly patrol. Badock Gardens now has external lighting installed. CCTV installed January 2026. Community use and Private hire use policies in place March 2026.	APRIL 2026 - Ongoing	New sockets and Electric Circuit Board inside installed plus lighting along path to Sun Lounge Oct 2022. Work to completely refurbish completed May 2025. Insurance revalued and decreased. CCTV installed January 2026.	Town Clerk/ Relevant Committees
Protection of physical assets	Risk of vandalism and accidents in Stanhope Park	3	1	M	Checked regularly. Public asked to report any incidents. Equipment stored in locked Container. Insurance policy reviewed and updated annually. All events held to have own licence and Risk Assessment. Path enhancements completed October 2024. New streetlights installed during 2023 to improve the lighting in the Park. CCTV coverage enhanced in April 2018 & Nov 2024.	APRIL 2026 - Ongoing	Jubilee path improvements in Spring/Summer 2025. Budgets in place for path maintenance 2026/27	Town Clerk/ Relevant Committees
Protection of physical assets	Risk of damage/vandalism to play equipment, outdoor gym, skateboard park and Station Close Play area. Accidents to users	3	1	M	Checked weekly and faults reported and repaired. Bi Annual Inspection ROSPA by Academic Ltd. Ranger inspections bi-monthly. Insurance policy reviewed and updated annually. CCTV coverage In Stanhope Park enhanced April 2018 with further CCTV coverage for skateboard park installed Nov 2024. New play equipment installed at Station Close August 2019. Fund for maintenance of play equipment and for Station Close in Reserves.	March 2026 - Ongoing	Continue with existing procedures.	Town Clerk/ Relevant Committees

					Birds Nest equipment removed March 2025. New play equipment installed as needs identified in March 2025. Repairs completed as per ROSPA 2025-26 and new swing basket and playpark gates 2025.			
Protection of physical assets	Sports Pavilion building Town Council has entered a Lease with new occupants Holsworthy Area Sports Pavilion which covers damage to Pavilion. HASP, users and local residents report any matters as they arise.	3	1	M	Maintain existing controls. Conditions in Lease to be monitored. Insurance policy reviewed and updated annually. CCTV coverage enhanced April 2018. Town Clerk/ Councillor to do yearly Inspection Property revalued July 2023.	APRIL 2026 - Ongoing	Work to completely refurbish completed 19th March 2018. Buildings insurance increased during works and to cover for new Building Valuation Refurbishment and extension work completed September 2019. Annual inspections in 2025 led to commercial kitchen concerns that were addressed by Tenant.	Town Clerk/ Relevant Committees
Protection of physical assets	Mayoral regalia (gown and chain)	2	1	L	Mayors/Deputy Mayor and Consort Chains insured and kept in locked safe or at Mayors/ Deputy Mayors home. Gown and hat insured and kept at Mayors home. Insurance policy reviewed and updated as necessary and on an annual basis.	APRIL 2026 - Ongoing	Maintain existing controls.	Town Clerk/ Relevant Committees

Protection of physical assets	Market Stalls	2	1	L	Kept in locked storage containers.	APRIL 2026 - Ongoing	Continue with existing procedures.	Town Clerk/ Relevant Committees
Protection of physical assets	Christmas Lights	2	1	L	Kept in locked store. Tested before use. Inventory carried out each year. Main electrical supply tested annually and certified.	APRIL 2026 - Ongoing	Continue with existing procedures. New lights purchased November 2025.	Town Clerk/ Relevant Committees
Maintenance of buildings and grounds	General wear & tear of 5 Penrose Terrace	3	1	L	Property was refurbished and repaired in 2015, thereafter maintained on ad hoc basis. Further works carried out in 2021. Chimney and Boiler tested and inspected annually. Fire and Carbon Monoxide Monitors Fitted. Depreciation/Sinking Fund in Reserves for future maintenance. EICR commissioned and electrical works as a result carried out. Annual Inspections in April EICR obtained.	APRIL 2026 - Ongoing	Maintain existing controls. Rent Review carried out in 2024. Commission. EICR issued Oct 2022. Boiler repairs Jan 2023 and 2025. Revaluation of Penrose for Insurance purposes completed in 2023. Works completed to Oil tank and boiler. External Shed issues (hole fixed for pest control) addressed in 2025. Roofing tiles replaced in Dec 2025 and dehumidifier supplied to tenant in Feb 2026.	Town Clerk/ Relevant Committees

Maintenance of buildings and grounds	General upkeep of Stanhope Park.	2	1	L	New Ground Maintenance contract entered into with TDC in May 2023 includes revised specifications to maintain grounds. Anything other than this is done on an ad hoc basis. Both the Cricket Club and Youth Football Club to have Pitch User Agreements to cover their use of the Pitches in the Park including their upkeep and maintenance.	APRIL 2026- Ongoing	New Grounds Maintenance Contract from May 2023.	Town Clerk/ Relevant Committees
Maintenance of buildings and grounds	General upkeep of Badock & Rowland Gardens	2	1	L	Town Council's Handyman maintains on a weekly basis. Grounds maintenance outsourced March – May 2026 to cover Staff leave. Path improvements and lighting installed during 2023 Sun Lounge refurbishment completed May 2025 - Fully accessible. Policies in place for Community use and Private use February 2026.	APRIL 2026 - Ongoing	Continue with existing procedures.	Town Clerk/ Relevant Committees
Asset Register	Asset Register incomplete	2	1	L	Asset register is updated as required by the Town Clerk. Formally reviewed and agreed at Council meeting annually.	APRIL 2026- Ongoing	Maintain existing controls.	Town Clerk, relevant committees.

Area	Risk	Impact	Likelihood	Level	Controls	Review Date	Action required/ Comments	Responsible
FINANCE								
	Risk of theft of cash in transit to bank.	2	1	L	Banking done at irregular times. Route varied wherever possible. The Council is encouraging increasing use of BACS transfers into its accounts rather than cash payments. As little cash as possible kept in safe. Petty cash staff record keeping process implemented.	APRIL 2026 - Ongoing	Maintain existing controls Staff petty cash record keeping process implemented Sept 2025.	Town Clerk/ Relevant Committees
	Risk of financial loss due to unsuitable banking procedure.	3	1	M	Current account balance kept as low as possible. Clerk is currently reviewing all bank/building society accounts. Clerk reviews interest rates regularly. Two Cllrs. must sign withdrawals, cheques, debit card and all BACS transfers. Debit Card and Payment transactions all have a daily financial limit. All banking access is password protected and banking paperwork kept in a locked safe in TC's offices. Mandates and current staff responsibilities updated 2025.	APRIL 2026 - Ongoing	Maintain existing controls. Review levels of funds kept in Bank/Building Society during 2025/26. The Finances & General Purposes committee are currently working with the TC/RFO to investigate banking options to ensure finances are accessible and operating at industry standards for councils.	Town Clerk/ Relevant Committees
	Loss of cash through theft or dishonesty.	2	1	L	Cash banked promptly. All expenditure, including petty cash, checked by ATTC, Clerk, FGP Committee and Full Council on monthly basis. All income reconciled before banking. Fidelity insurance policy in place and reviewed annually. Daily	APRIL 2026 - Ongoing	Maintain existing controls	Town Clerk/ Relevant Committees

					spend limit on all accounts. Petty cash system implemented.			
	Financial controls and records.	2	1	L	Monthly reconciliations prepared by RFO and presented to and checked by 2 Cllr's and F&GP and ratified at Full Council. Monthly budget progress sheets presented to F&GP Committee and Full Council. Internal & external audit carried out annually. Income and banking's reconciled on monthly basis. All virements approved at either F&GP Committee or Full Council and records kept. All computer documents are automatically backed up via e-mail host.	APRIL 2026 - Ongoing	Maintain existing controls. Implemented accredited Financial Software (Scribe) effective from 1.04.2025 GDPR – Internal controls in place, via secure server for Council emails and, locked cabinets for paperwork.	Town Clerk/ Relevant Committees
	Internet Banking	3	1	M	The Town Clerk will authorise internet banking, with 2 Councillors signing the instruction to the bank. The TC/RFO is the primary administrator of internet banking with the ATTC secondary to cover TC /RFO absence. There is a daily spend limit on all accounts.	APRIL 2026 - Ongoing	Maintain existing controls ATTC added to online banking with limited access for business continuity. The Finances & General Purposes committee are currently working with the TC/RFO to investigate banking options to ensure finances are accessible in the case of emergencies and operating at industry standards for councils.	Town Clerk/ ATTC/ Relevant Committees

Risk of consequential loss of income.	2	1	L	Sufficient general reserves held to cover loss of income from Market and rents and to satisfy Audit requirements. Market income and expenditure reviewed in 2025 and market made seasonal to reduce losses and manage a breakeven point. Market to operate at break even point.	APRIL 2026 - Ongoing	Continue with current procedures	Town Clerk/ Relevant Committees
Comply with customs & excise regulations.	2	1	L	VAT Returns completed by Clerk quarterly. Internal auditor provides advice as needed and checks VAT Return on annual basis to ensure compliance with legislation. Financial software implemented to ensure VAT accuracy, transparency and compliance.	APRIL 2026 - Ongoing	Continue with current procedures	Town Clerk/ Relevant Committees
Comply with Pension regulations	2	1	L	All staff have been assessed for Pension entitlement and enrolled where applicable in NEST pension scheme as agreed by Council. Payroll used to ensure pension payments taken from salaries.	APRIL 2025 - Ongoing	Pensions and payroll outsourced to accredited accountant in place.	Town Clerk/ Relevant Committees
Sound budgeting to underly annual precept.	2	1	L	FGP & Council receive detailed budgetary reports monthly. Budgets for next financial year prepared by TC/RFO, discussed and amended from late autumn by F&GP Committee and Council. Final Budget and Precept agreed at Full Council in January each year.	APRIL 2026 - Ongoing	Continue with current procedures	Town Clerk/ Relevant Committees

	Comply with PWL borrowing restrictions.	-	-	-	No current borrowing.	-	N/A	Town Clerk/ Relevant Committees
Employment contract	Compensation claims from employee for contractual employment defects (including statutory failure)	2	1	L	Contract of employment in place, accompanied for all staff by polices. Town Clerk to keep up to date with employment law. Legal insurance in place.	APRIL 2026 – Ongoing	Procedures in place. Policies need updating.	Town Clerk

Area	Risk	Impact	Likelihood	Level	Controls	Review Date	Action required/ Comments	Responsible
Employer Liability								
Comply with Employment Law	Non-compliance and resulting litigation.	2	1	L	Clerk is kept informed of changes and updates to Employment Law. Contracts and Job Descriptions reviewed on annual basis as part of Staff Appraisal system. Grievance, Disciplinary and dismissal procedure to be reviewed in line with new GDPR/Data Protection requirements.	APRIL 2026 - Ongoing	Maintain existing procedures.	Town Clerk/ Relevant Committees
Comply with Inland Revenue requirements	Fines and non-return of annual returns.	2	1	L	Payroll / NEST and PAYE has been outsourced to Accredited Accounting firm since 2024 for wage and PAYE calculations including P32's. Internal audit carried out on an annual basis. End of year submissions processed by the TC. Monthly PAYE return made to Inland Revenue.	APRIL 2026 - Ongoing	Full Council to agree Internal Auditor annually.	Town Clerk/ Relevant Committees
Safety of staff and visitors Clerks Office.	Injury and litigation.	3	1	M	Fire alarm system installed and tested weekly by Torrington District Council. Fire extinguishers installed in offices. Staff receive training for Moving & Handling, Risk Assessment, Fire safety and CPR. Members of public seen in Interview room that has a protected locked screen. Annual risk assessments conducted, and training provided where necessary. Accident book kept.	APRIL 2026 - Ongoing	Continue with existing procedures. HTC staff fire awareness training 2025	Town Clerk/ Relevant Committees

Health & Safety	Non-Compliance	2	1	L	Policies and procedures are well documented and will be reviewed annually. Regular risk assessments are in place.	APRIL 2026 – Ongoing	Job descriptions HTC staffing structure to be reviewed in 2025/26. All HTC staff trained on work first aid, risk assessment, manual handling, defib, Park Ranger- DBS- 2024	Town Clerk with overview from councillors
Retention of skills and knowledge	Loss of skills/knowledge	2	1	L	Establish a culture of written procedures and processes. Succession planning arrangements for key staff Coaching and learning environment. Proactive training programme and identification of skills gaps. ATTC undertaking qualification training as well as ad hoc training as required. Maintain regular communication and engagement with local tradesmen/contractors.	APRIL 2026 - Ongoing	TC/RFO completed ILCA and FILCA in Jan/Feb 2025- CiLCA to follow in 2026. ATTC to be upskilled and trained to meet the requirements of the job description and completing CiLCA in 2026. The Town Ranger's (TR) duties have been documented and categorised to enable the Council and TC to outsource work.	Town Clerk with overview from councillors
Staff	Accusation of improper dismissal	2	1	L	Regular appraisal system in place. Job specifications and contracts in place for all staff.	APRIL 2026 - Ongoing	Procedures to be followed and reviewed when necessary.	Town Clerk with overview from councillors

Area	Risk	Impact	Likelihood	Level	Controls	Review Date	Action required/ Comments	Responsible
Legal Liability								
	Ensuring activities are within legal powers.	3	1	M	Clerk to clarify legal position on any new proposals. Legal advice to be sought whenever necessary. Clerk liaises with DALC/Council solicitors for advice when necessary	APRIL 2026 - Ongoing	<p>ATTC obtained ILCA qualification 2022, FILCA in 2025, Scribe financial Software training in 2025 and currently completing CILCA qualification in 2026.</p> <p>TC has obtained Ilca and Filca and on to CiLCA-2026.</p> <p>Town Ranger Chapter 8 in date to 2027.</p>	Town Clerk/ Relevant Committees
	Proper and timely reporting via minutes	3	1	M	<p>Council meets monthly and always receive minutes of previous meeting to approve. Minutes are loose leaf, and each minute and page are numbered consecutively. Minutes made available to press and public by booking an appointment at Council offices and also available on website.</p> <p>All minutes and agendas are produced in the prescribed method and adhere to legal requirements.</p>	APRIL 2026 - Ongoing	As per ATTC and TC job descriptions 2024.	Town Clerk/ Relevant Committees

	Deeds and Leases	3	1	M	<p>All deeds and leases stored in deed box and kept in the HTC Manor office safe. Copies of essential documents kept in locked fireproof filing cabinet in Clerk's office which is also locked.</p> <p>Security waste is disposed via an accredited waste management company.</p> <p>All documents kept on computer are automatically backed up via e-mail host.</p>	APRIL 2026 - Ongoing	Shred-it contract reviewed and renewed in 2024.	Town Clerk/ Relevant Committees
	Cyber Crime, Data Security Breach, and Data Loss. Disruption of Service	3	1	M	<p>Data Security Breach covered by Insurance. Backup system in place held off site. Firewall and anti-virus protection in place and regularly updated. Two step authentications required. Passwords changed regularly and when staff leave. Wi-Fi for office password protected. Data protection policy in place and Council registered with the information Commissioners Office. Cyber Crime Insurance in place.</p>	APRIL 2026 - Ongoing	HTC emails converted to secure server via .GOV emails, accessible only by intended authorised HTC member. HTC UAP/IT policy agreed at Council in 2025.	Town Clerk/ Relevant Committees

Area	Risk	Impact	Likelihood	Level	Controls	Review Date	Action required/ Comments	Responsible
Liability								
Public Liability	Risk to property, third party or individuals.	3	1	M	Insurance cover in place. Open spaces checked regularly. Damage investigated when reported. Tree survey carried out in 2023 and a maintenance programme in place. Risk assessments carried out as and when required. All third-party users of Council Facilities have to provide Public Liability Insurance and a risk assessment.	APRIL 2026 - Ongoing	Continue with current procedures.	Town Clerk/ Relevant Committees
	Legal liability as consequence of asset ownership.	3	1	M	Public liability covers in place. check playground equipment, outdoor gym, skateboard park and Station Close Play Area and report annually. Play equipment, outdoor gym, skateboard park and Station Close checked regularly, and records kept. CCTV cameras installed at Skateboard Park 2024. CCTV Camera's installed at Badock Gardens, Sun Lounge in 2025.	APRIL 2026 - Ongoing	To update the process for regular checks process by Town Ranger- 2025 Outsource to member volunteers to cover Town Ranger absence – March- May 2026.	Town Clerk/ Relevant Committees
Employer Liability	Safety of staff and visitors	3	1	M	Employees are provided adequate direction and safety equipment needed to undertake their roles. Staff training undertaken as required and appraisals in place. Risk assessments carried out. Adequate office security.	APRIL 2026 – Ongoing	Continue with Procedures put in place	Town Clerk/Relevant Committees

Electrical Appliances	Electric Shock	2	1	L	PAT testing annually in all Holsworthy Town Council owned sites.	APRIL 2026- Ongoing	Ongoing protocol in place by Torridge District Council.	Town Clerk
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Area	Risk	Impact	Likelihood	Level	Controls	Review Date	Action required/ Comments	Responsible
Councillors Property								
	Councillors not recognising or declaring personal or pecuniary interests	4	2	H	Register of Interests book and register of financial interests maintained. Chairperson asks for interests to be declared at each meeting. Every Cllr. is issued with 'The good Councillor's Guide', together with Standing Orders, Financial Regulations, Code of Conduct, and other policies upon signing Declaration of Office. Cllrs. to be reminded by TC on a six-monthly basis of difference between personal and pecuniary interests and reminded to review and keep their register of interests up to date.	APRIL 2026 - Ongoing	Maintain existing procedures.	Town Clerk/ Relevant Committees
Gifts and hospitality	Councillors not declaring gifts or hospitality.	2	1	L	Register of Gifts and Hospitality book maintained. Cllrs to be reminded every six months that all gifts over the value of £25 must be declared.	APRIL 2026 - Ongoing	Continue with existing procedures.	Town Clerk/ Relevant Committees