



# Corporate Risk Management Schedule

Version:	Reviewed:	Adoption Date:	Officer Responsible:	Next Review Date:
7	22/01/2026	22/01/2024	Eleanor Giggall, Town Clerk	January 2026

## HAYLE TOWN COUNCIL CORPORATE RISK MANAGEMENT SCHEDULE

**Adopted at the Resource Committee Meeting held on 25 January 2024, reviewed and readopted 22 January 2026.**

### **Definition of Risk Management:**

**Risk is the threat that an event or action will adversely affect an organisation's ability to achieve its objectives and to successfully execute its strategies. Risk Management is the process by which risks are identified, evaluated and controlled. It is a key element of the framework of governance together with community focus, structures and processes, standards of conduct and service delivery arrangements.**

This document has been produced to enable the Town Council to assess the risks that it faces and satisfy that it has taken adequate steps to minimise them. The Council is aware that although some risks can never be eliminated fully, it has in place a strategy that provides a structured, systematic and focussed approach to managing risks which:

- Identifies the key hazards facing the Council;
- Evaluates the risk;
- Identifies the level of risk;
- Evaluates the management and control of the risk and records findings;
- Reviews, assesses and revises procedures if required.

### **Hayle Town Council Risk Management Policy Statement**

Hayle Town Council recognises that, in addition to its statutory duties, there are cogent moral and economic reasons to take all practicable and reasonable measures to safeguard people and the natural and built environments. Whilst it is acknowledged that risk cannot be totally eliminated it is accepted that much can be done to reduce the extent of injury, damage and financial loss. Therefore, Hayle Town Council is committed to identifying, reducing or eliminating risks to both people and the natural and the built environments.

The Council will carry insurance in such amounts and in respect of such perils as will provide protection against significant losses, where insurance is required by law or contract and in other circumstances where risks are insurable and premiums cost effective. The Council will seek to embed effective risk management into its culture, processes and structure to ensure that opportunities are maximised.

Version:	Reviewed:	Adoption Date:	Officer Responsible:	Next Review Date:
7	22/01/2026	22/01/2024	Eleanor Giggall, Town Clerk	January 2026

Subject:	Risk(s) Identified:	Risk Level H/M/L	Management/Control of Risk	Review/Assess/Revise
<b>MANAGEMENT &amp; ADMINISTRATION:</b>				
Business Continuity	Council not being able to continue its business due to an unexpected or tragic circumstance.	M	<p>All IT records are backed up daily and kept off-site.</p> <p>Loss/prolonged absence of key staff – most roles are understood by other qualified staff, for those not understood then contractors/agencies would need to be used – procedure manuals are in place for a number of routine/regular tasks. Clear staff structure, on going training and skill sharing and regular management meetings for exchanging of information are all in place.</p> <p>Administrative/clerical staff provided with remote access laptops and the flexibility to work from home, when necessary.</p> <p>Maintenance staff provided with mobile phones and email address for ease of communication with each other and line management.</p> <p>See Business Continuity Plan – details contacts for key staff, tenants and users and regular contractors.</p>	<p>Review when necessary.</p> <p>Ensure procedures below are undertaken.</p> <p>In the event of the Clerk being indisposed the Deputy Clerk steps in.</p> <p>Business Continuity Plan to be updated.</p>
Meeting Location	Adequacy. Health and safety.	L	<p>Physical meetings are usually held in rooms at Hayle Community Centre.</p> <p>Health and Safety requirements met.</p> <p>The Annual Council Meeting held at Hayle Day Care Centre. The room is hired and a risk assessment is carried out before the meeting.</p>	Continuously assess the facilities at both the Community Centre and the Day Care Centre (and if required, adhere with future government guidance to reduce all risk against the spread of Covid - 19).

Version:	Reviewed:	Adoption Date:	Officer Responsible:	Next Review Date:
7	22/01/2026	22/01/2024	Eleanor Giggall, Town Clerk	January 2026

Council Records	Loss through theft, fire, damage.	L	Electronic back-ups of IT records are made on a daily basis and kept off-site. The Council employs the services of an external IT Support Contractor who oversee all IT management issues including virus protection etc. Original, historic minute books are safely stored at Kresen Kernow, the Cornwall Council's Records Office. All current paper records are stored securely, with Personnel Records kept in lockable filing cabinet. The Council Offices are locked and the building is checked by a contracted security firm.	Damage or theft is unlikely and so provision is adequate. Accounts are now based in the cloud.
Minutes/agendas/statutory documents	Accuracy and legality. Non-compliance with statutory requirements.	L	Minutes and agendas are produced, by CiLCA qualified staff, in the prescribed method and adhere to legal requirements. Minutes and agendas are displayed according to legal requirements Minutes are approved and signed at next meeting. After the end of civic year minutes are sent out for binding and stored in archives. They are also saved in Councils shared drive. Business conducted at Council meetings is managed by the Chair. Members adhere to the Code of Conduct and Standing Orders.	Existing procedures adequate.
Register of Members' Interests	Not maintained in accordance with Code of Practice.	L	Code of Conduct adopted by Council. Register of Interests filed with and published by Cornwall Council.	Existing procedures adequate. Gift/hospitality register is in place as a standing agenda item.
Proper document control	Documents unaccounted for. No proof of documents.	L	Filing system established and updated. Data Protection Act requirements in place. Registered with ICO. Documents date stamped on receipt and actioned by staff. Councillors mail available by collection.	Existing procedures adequate. Document Retention Policy in place.

Version:	Reviewed:	Adoption Date:	Officer Responsible:	Next Review Date:
7	22/01/2026	22/01/2024	Eleanor Giggall, Town Clerk	January 2026

Personnel	Nature of employment. Miscommunication. Duty of care for employee and employer. Lone working. Poor performance by staff in carrying out their roles and in respect of interaction with the public. Loss of key and qualified staff.	M	Regular Personnel Committee meetings – receiving staffing reports/updates. Team meetings and information/ updates sharing via monthly newsletters. Formal appraisals, identifying training needs. Adoption of relevant Acts of Parliament e.g. Equalities Act. Council policies on staffing. Appropriate levels of insurance Staff provided with relevant training, reference books, access to assistance and legal advice. All staff now, excluding very part-time cleaners, have a town council email address and have been either supplied with a smart phone and/or a laptop for ease of regular communication and work purposes. All staff DBS checked.	Regular reviews of job descriptions and, if required, job evaluation and amendments to statement of particulars. Control measures for lone working.
Councillors	Corporate sanction of illegal activity. Behaviour bringing the council into disrepute. Failure to disclose interests/ conflicts of interest. Inaccurate and irregular reporting to council following attendance at meetings (of outside bodies). Lone working	M	Adoption of the Cornwall Code of Conduct. Signing Declaration of Acceptance of Office. Completed and publicised Register of Interests. Declaring interests at meetings. Provision of an induction pack for new and returning councillors. Records of relevant training. Appropriate levels of insurance. Advice form Clerk, CALC, NALC and Cornwall Council's Monitoring Officer. Reminders to Councillors to review and update Register of Interests annually.	Control measures for lone working. Members to take responsibility to update their register if and when things change.
Freedom of Information Act	Policy Provision	L	The Council has a Publication Scheme.	Monitor and report any impacts made under Freedom of Information Act.

Version:	Reviewed:	Adoption Date:	Officer Responsible:	Next Review Date:
7	22/01/2026	22/01/2024	Eleanor Giggall, Town Clerk	January 2026

<b>FINANCE:</b>				
Precept	Adequacy of precept. Requirement not submitted in time.	L	Sound budgeting to underline annual precept. The Resource Committee receives quarterly budget updates and reviews all financial matters. The precept is considered initially by the Resource Committee which makes a recommendation to Full Council. The precept deadline is noted and complied with by the RFO, times extensions requested and approved when required.	Existing procedure adequate.
Insurance	Adequacy. Cost. Compliance. Fidelity Guarantee.	L	An annual review is undertaken by the Clerk, input from the Finance Officer and Facilities and Contacts Manager, with the brokers. Significant changes are reported and/or considered by the Resource Committee. Employers Liability, Public Liability and Fidelity Guarantee are statutory requirements.	Existing procedure adequate. Review provision and compliance annually, the process to start in good time prior to renewal particularly in view of the difficulties at renewal in 2021 and taking into account the current reduced level of Fidelity Guarantee cover.
Banking	Inadequate checks. Banking system failure.	L	The Council has Financial Regulations and Internal Controls which set out the requirements for banking, cheques and reconciliation of accounts. The Council is covered to a degree by the Financial Services Compensation Scheme (FSCS). Fidelity Guarantee Insurance reviewed annually. Financial Regulations reviewed annually.	Existing procedures adequate.
Investments	The Town Council does not have any investments at present.	L	An annual review of the Investment Policy is undertaken by the Resource Committee	Consideration needs to be given with regard to exploring investing options. Investment with CCLA to be considered in the future.
Credit Cards	Payments not accounted for. Loss through theft or dishonesty	L	The Council has 7 credit cards with job related monthly spend limits held by: Town Clerk, Facilities and Contracts Manager, Finance Officer, Library and Information Manager, Gardener, Senior Facilities Technician, and Facilities Technician. All payments supported by relevant paperwork.	Existing procedures adequate.
Version:	Reviewed:	Adoption Date:	Officer Responsible:	Next Review Date:
7	22/01/2026	22/01/2024	Eleanor Giggall, Town Clerk	January 2026

Financial Controls and Records	Inadequate records and checks leading to financial irregularities.	L	Monthly reconciliation double checked by staff. Two signatories (plus Clerk) on cheques and authorisation for electronic payments (including Clerk). All payments are reported to and approved to Full Council monthly (with record being made in the minutes). Internal and external audits. Bank mandates reviewed as appropriate. Financial Regulation reviewed periodically, at least annually.	Existing procedures adequate.
Bank Reconciliations	Inadequate checks. Bank Errors.	L	Bank reconciliations completed monthly by Responsible Finance Officer and signed off by Town Clerk and Mayor or Deputy Mayor, in accordance with the Financial Regulations. Bank reconciliations are now reported monthly to the Full Council as part of the overall financial reporting regime.	Existing procedures adequate.
Approval of Expenditures	Fraud. Unauthorised. Purchases.	L	The requirements of Fidelity Guarantee insurance must be adhered to. All payments authorised by Council as per Financial Regulations.	Review Annually. Consider establishing an Anti-Fraud and Corruption Policy and a Whistleblowing Policy.
Salaries	Incorrect payments to staff.	L	Payroll is prepared by the Responsible Finance Officer, signed off by the Clerk and checked as part of the work of the internal auditor. The Clerk and Deputy Clerk appropriately trained and able to cover the Responsible Finance Officer when required.	Existing procedures adequate.
Cheque Books	Loss of cheques. Fraudulent use.	L	Cheques books held securely. No blank cheques signed.	Existing procedures adequate.
Election Costs	Risk of election cost.	L	There are no measures which can be adopted to minimise risk of having a contested election. An earmarked fund has been established within reserves to meet the cost of elections. This is reviewed annually.	Existing procedure adequate.
VAT	Re-claiming.	L	The Council has Financial Regulations which set out the requirement of reclaiming VAT on a quarterly basis	Existing procedures adequate.

Version:	Reviewed:	Adoption Date:	Officer Responsible:	Next Review Date:
7	22/01/2026	22/01/2024	Eleanor Giggall, Town Clerk	January 2026

Payments	Goods not supplied but invoiced. Invoices incorrect. Invoices unpaid.	M	All invoices checked and initialled/signed for accuracy by Town Clerk. Purchase Orders and accompanying paperwork must be signed. List of payment presented to Full Council monthly. Clear audit trail of all expenditure. RBS Omega Accounts system used.	Existing procedures adequate.
Rental Income	Failure of tenants/hirers to settle invoices.	M	Regular review of debtors and chasing of outstanding invoices.	Existing procedures adequate.
Annual Governance and Accountability Return (AGAR)	Not submitted within time limits.	L	AGAR is completed and approved by the Council, submitted to the Internal Auditor for completion and signing, then checked and sent on to the External Auditor within time limit.	Existing procedures adequate.
Asset Management	Loss or damage. Risk/damage to third party (ies)/property.	L	The Council holds an Asset Register which is reviewed annually and forms part of the Council's Annual Return. All repairs and relevant expenditure for assets are actioned in accordance with correct procedures.	Existing procedures are adequate.

Version:	Reviewed:	Adoption Date:	Officer Responsible:	Next Review Date:
7	22/01/2026	22/01/2024	Eleanor Giggall, Town Clerk	January 2026



<b>ASSETS:</b>				
Security of buildings/property/equipment/vehicles	Vandalism, fire, floods, leaks, weather, theft, weather and accidental damage.	M	Buildings, property, equipment and vehicles insured, and cover reviewed annually. Buildings reinstatement values reassessed periodically. Fire alarms installed at Library and Community Centre (not linked). Weekly tests and annual servicing in place. Buildings secured by staff/tenants outside working hours, security contractors check buildings are secure overnight. Routine checks of all sites are conducted including beach access, toilets, allotments etc. Utility meters read and reported to the suppliers regularly.	Existing procedures adequate.
Maintenance of buildings/property	Inadequate maintenance of buildings, vandalism.	M	Facilities and Contracts Manager ensures maintenance completed in timely manner and to a good/safe standard. All buildings inhabited and/or regularly inspected. Capital provision for large scale maintenance/renovation.	Existing procedures adequate for HTC occupied and manages sites/spaces.  Consider implementing a policy for agreeing works in tenanted rooms/kiosks etc and introducing a program of regular inspection for these areas/sites.
Security of valuables - regalia	Loss, theft or damage.	M	Regalia stored in safe or securely retained by Mayor and Deputy Mayor. Insurance in place.	Existing procedures adequate.

Version:	Reviewed:	Adoption Date:	Officer Responsible:	Next Review Date:
7	22/01/2026	22/01/2024	Eleanor Giggall, Town Clerk	January 2026

<b>LIABILITY:</b>				
Legal Powers	Illegal activity or payments. Ultra Vires Acts incurring financial liability.	L	Town Clerk and Deputy Town Clerk are both CiLCA qualified. Other staff members have obtained ILCA or Working with Your Council. General Powers of Competence is in place. All activity and payments made within the powers of the Town Council and are resolved and clearly minuted. Where required appropriate terms of reference are also established. Members adhere to the Code of Conduct.	Existing procedures adequate.
Insurance	Inadequate cover or over insurance increasing costs unnecessarily. Areas not covered. Policy lapsed.	M	Insurance in place. Review of insurance levels and provider with brokers annually. Risk assessment of any individual event and properties are undertaken.	Existing procedures adequate.
Compliance with Employment Law	Non-compliance with employment law could lead to financial liability	M	Contract with professional HR advisers South West Councils. Approval of employment matters by Personnel and/or Resource Committee. New staff handbook adopted in May 2019. Contracts and job descriptions are regularly reviewed.	Review current contract for HR advice. Staff policies need to be updated/completed to support staff handbook.
Compliance with HMRC requirements	Payments missed. Quarterly VAT returns inaccurate or submitted late. Errors in payroll	L	RBS Accounting System calculates VAT and submissions are now made digitally. Payroll Manager 100 System is linked to HMRC Gateway. Responsible Finance Officer and Town Clerk are aware and mindful of payment and submission dates. Subject to audit as well.	Existing procedures adequate.
Health and Safety of Staff, Councillors, Visitors and Contractors	Liability incurred if Council found to be at fault.	M	Council has Health and Safety Policy Risk Assessments in place for all property. Public Liability in place. Lone working is minimised and managed. Appropriate training given to all staff, with training log in place. Event management plans completed for all Council organised events.	All risk assessments to be updated and/or reviewed annually.  Obtain NHS and Outlook South West's policies regarding the safety of staff on our premises.
Legal liability as a consequence of asset ownership.	Injury caused through fault with asset or incorrect training or operation.	L	Buildings and assets inspected regularly by staff and/or contractors for faults. PAT tests, alarm tests carried out annually. Appropriate training given.	Under constant review. Staff training log to be established.  Implement routine checks of tenant's

Version:	Reviewed:	Adoption Date:	Officer Responsible:	Next Review Date:
7	22/01/2026	22/01/2024	Eleanor Giggall, Town Clerk	January 2026

			Public liability in place.	PAT testing and obtain certificate or evidence, if poss.
Computer records	Reliability of system. Loss of data through system error or theft. Corruption of data from viruses or hacking.	L	Back up to cloud. External IT support service used. Professional anti-virus software. IT policy to be adopted in January 2026.	Existing procedures adequate.
Tendering process	Procedures not followed for significant contracts. Best value not achieved. Fraud.	L	Standing Orders followed correctly. Procurement procedure (Financial Regulations) in place and staff understand and comply. Trackers in place to collect data about contracts and leases to enable regular review.	Existing procedures adequate.
Internal Financial Controls and Internal Audit	Proper financial controls not maintained. True financial position not known.	L	Financial Regulations in place and updated regularly. Regular reports to Resource Committee for budget monitoring. Internal audit undertaken twice by Members and by the internal auditor.	Existing procedures adequate.
Provision of Services by Others to the Council	Service/work not value for money. Use of contractor who cannot complete. Poor health and safety arrangements by third party (ies). Harm to Council reputation by poor media reporting.	M	Use of known contractors and inspection of certificates of competence. Obtain third party Risk Assessments and Health and Safety documentation, including adequate insurance. Physical scrutiny of work done. Performance monitoring of contractors by staff/Councillors. Ensuring adequate references are obtained when appointing new contractors.	Existing procedures adequate.

Version:	Reviewed:	Adoption Date:	Officer Responsible:	Next Review Date:
7	22/01/2026	22/01/2024	Eleanor Giggall, Town Clerk	January 2026