RA Ref	FRA.26	
Team	Council	
SWP required		No

Minehead Town Council

Risk Assessment Title: Financial Risk Management Review 2026/27
Completed By - Name: Ben Parker
Date of Assessment: January 2026
Date of Review: September 2026
Council Approval Date: 17th March 2026 *(Minute Number: 2026/51)*
Council Review and Re Approval Date: 22nd September 2026 *(Minute Number: 2026/156)* **Date for next Review:** March 2027

HAZARD	RISK	PERSONS INVOLVED	Initial Risk Score			CONTROL MEASURES (Inc statutory requirements)	Residual Risk Score	
			SEVERITY (1-5)	LIKELIHOOD (1-5)	OVERALL SCORE		LIKELIHOOD (1-5)	OVERALL SCORE
• Compliance with law and Proper Practices	• Council does not fulfil its duties and obligations • Council exceeds its powers	• Staff • Councillors	**5**	**4**	**20**	• Every disbursement has an identifiable power to spend through appropriate legislation. • Reports are written and provided in advance alongside agenda to inform council decision. • Accurate minute taking with accurate advice provided before resolutions with identifiable powers to act sited and clear resolutions recorded. • Staff training provided as required. • Staff aware of Legal Powers and Duties and the statutory provisions in which they relate. • Staff induction and training programme in place for all new staff. Refreshers available as required. • Councillor induction and training programme in place. • Additional training of Councillors	**2**	**10**

RA Ref	FRA.26	
Team	Council	
SWP required		No

Minehead Town Council

						and staff as required. • Monthly Full Council meetings held. • Appointment of qualified and experienced Internal Auditor. • Internal audit reports received by Council • A mid-term audit health check is carried out by the internal auditor. Findings are reported to the Council, and any recommended improvements are implemented promptly. • Town Council is a member of Somerset Association of Local Councils for advice and/or training if required. • Clerk is a member of the Society of Local Council Clerks for advice and/or training if required. • Financial Regulations, Councillor Code of Conduct, publication scheme and Standing Orders in place and reviewed annually. • Statement of Accounts approved annually by the Council. • Weekly Staff meetings in place to continually monitor risk. • Stable staffing structure in place, including clear succession/cover arrangements for the Town Clerk role. • Clear terms of reference for each committee reviewed annually. • All other relevant policies in place		

						and reviewed by staff and Councillors. • CiLCA qualified Clerk in post. • Deputy Clerk & RFO enrolled on the Certificate in Local Council Administration (CiLCA) programme. • Clerk enrolled on the Level 4 Community Governance Degree from April 2027, funded by the Council, supporting continued professional development and organisational resilience. • All statutory financial returns (AGAR, precept demand, public inspection notice) completed and published within required deadlines.		
• Business Continuity & Loss of Key Officer(s) (Town Clerk/Deputy & RFO)	• Loss, illness, or absence of key staff • Disruption of payroll, financial reporting, budget monitoring and statutory returns.	• Staff • Councillors	**4**	**3**	**12**	• Clear financial procedures and documented processes in place. • Deputy cover arrangements identified for key tasks. • Access permissions and passwords held securely in a known location for emergency use as required. • External payroll software. • Regular reporting ensures visibility of financial position to Council • Migration to Scribe (cloud accounting) in 2026 improves resilience through browser-based access, role-based permissions and supplier support; reduces single-point dependency. • Additional Administrative Assistant appointed during 2026 and fully	**2**	**8**

						inducted into Council procedures, providing additional resilience across office administration and customer service functions. • Knowledge sharing takes place between the Clerk, Deputy Clerk & RFO and Administrative Assistant to improve organisational resilience.		
• Computer Systems/ICT Failure	• Services at risk. • Loss of data and valuable records.	• Staff • Councillors	**4**	**3**	**12**	• Daily encrypted backups with periodic test restores; backups stored off-site/segmented in line with a 3-2-1 approach. • ICT maintenance and support contract in place; proactive patching and monitoring. • Business Interruption insurance in place. • Endpoint protection, device encryption, and access controls. • Documented Incident Response procedure (incl. recovery objectives and escalation to Clerk where relevant). • Annual PAT testing undertaken where required • Periodic test restores undertaken to confirm integrity of backup data. • Use of cloud-based accounting systems reduces dependency on local installations and enables access during local device or site outages.	**2**	**8**

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Team	Council	
SWP required		No

Minehead Town Council

• Cyber Security, Fraud & Unauthorised Access	• Unauthorised access • Data breach, or fraud via phishing, malware, credential compromise, or supplier payment manipulation	• Staff • Councillors	**5**	**3**	**15**	• Information Security and Acceptable Use Policies in place and reviewed regularly. • Council communications delivered via the official .gov.uk domain (enhanced security, authenticity, and reduced impersonation risk). • Multi-factor authentication (MFA) on banking and critical systems; strong password policy and periodic resets. • Staff and Councillor cyber awareness training (incl. phishing and social engineering). • Verified supplier bank detail changes using call-back to known contacts (never rely on email-only changes). • Segregation of duties: 3 signatories required for bank transfers; different councillor signatories across accounts. • Access control reviews at least annually; prompt leaver access removal. • Endpoint protection, patching, and logging; regular review of security alerts by ICT support. • Business Interruption and Legal Expenses insurance in place. • Finance software access governed by role-based permissions, leaver access removed promptly.	**2**	**10**

RA Ref	FRA.26	
Team	Council	
SWP required		No

Minehead Town Council

• Fraud, Mandate Fraud & Financial Irregularity	• Fraudulent requests, supplier impersonation • Unauthorised amendments to bank details, or deliberate misstatement • Loss of Council funds.	• Staff • Councillors	**5**	**3**	**15**	• Independent call-back verification for any change to supplier bank details. • Segregation of duties between preparation, approval, and payment. • Three signatories for significant bank transfers. • Supplier setup and changes authorised by Clerk/RFO and checked by Councillor. • Fidelity Guarantee Insurance in place. • Internal Audit reviews financial controls annually.	**2**	**10**
• Impact of Somerset Council Financial Position on Existing and Future Devolved Assets/Services	• Additional services being devolved to Town/Parish Councils • Risks arising from poor communication or relationship issues with Somerset Council • The broader uncertainty caused by Somerset Council's financial position, including the potential for a Section 114	• Staff • Councillors • Members of the public / Minehead residents	**5**	**3**	**15**	• Successful first-phase devolution completed, including open spaces, with established operational arrangements in place. • Contingency established through the Devolution Costs Ear Marked Reserve. • General Reserves are maintained at an appropriate level (in line with statutory guidance and the Council's Reserve Policy) to provide financial resilience and capacity to respond to unforeseen costs, emergency expenditure, or service impacts arising from Somerset Council's financial position or future devolution requirements. • Reserve levels are reviewed at least annually by Council as part of the budget-setting process and	**2**	**10**

RA Ref	FRA.26	
Team	Council	
SWP required		No

Minehead Town Council

	notice					monitored throughout the year by the Clerk and RFO through regular budget monitoring. • Access to Somerset Council asset lists, service costings and service intervals to support future devolution considerations or mitigation planning in the event of a Section 114 notice. • Town Council maintains an understanding of all current SC-provided services and associated risks in the event of an S114 notice or reduction in service levels. • Every disbursement is supported by an identifiable legal power to spend, including acquisition and operation of assets/services. • Regular liaison with the assigned Somerset Council Officer for ongoing devolution matters. • Council reviews, evaluates and monitors all known costings, liabilities, and related information before entering any further devolution agreements. • Ongoing communication with Somerset Council via Local Community Network meetings and monthly Clerks meetings. • Regular communication with neighbouring Councils, including active participation in Local		

RA Ref	FRA.26	
Team	Council	
SWP required		No

						Community Network groups. • Support network of Somerset Clerks in place, maintaining regular professional communication channels. • Town Council membership of Somerset Association of Local Councils for governance, procedural, and training support. • Clerk membership of the Society of Local Council Clerks for additional support, advice, and training. • Somerset Council devolution framework in place to guide future asset/service transfers. • Established in-house amenities team already delivering a broad range of services, including newly devolved areas. • Comprehensive, routinely updated asset register, including equipment and machinery. • Dedicated Devolution Risk Assessment produced and under regular review. • Proactive equipment and machinery replacement programme, informed by the asset register. • Contingency fund strategy under development to mitigate increased operational costs. • Cloud based accounting software supports rapid reporting and forecasting during periods of		

RA Ref	FRA.26	
Team	Council	
SWP required		No

Minehead Town Council

						change, aiding timely decisions on reserves and service impacts. • Insurance cover in place, including Public Liability, Employers' Liability, and Material Damage.		
• Control of income and expenditure.	• Misappropriation of funds by staff or councillors	• Staff • Councillors	**3**	**3**	**9**	• Delegated payment powers to Clerk and RFO as required. • Scheme of delegation adopted and in operation, with delegated spending limits established and scheduled for formal review in October 2026. • Clear terms of reference for each committee reviewed annually. • All payments over £1,500 recommended by Finance & General Purposes committee and approved by Full Council. • Bank reconciliations signed off by councillors • Suppliers paid by direct debit or standing order approved by Council annually and reviewed as required. • Staff salaries approved by council annually and reviewed as required. • Quarterly internal Councillor account checks by appointed councillors • All payments reported to both Finance and General Purposes Committee and to Full Council. • All income reported to Finance and General Purposes Committee and to Full Council. • Fidelity guarantee insurance in	**1**	**3**

RA Ref	FRA.26	
Team	Council	
SWP required		No

Minehead Town Council

						place • Payments over £500 published on website. • 3 signatories required for bank transfers • Different councillor signatories for different bank accounts • Financial risk spread across multiple banking accounts • Financial Regulations, Councillor Code of Conduct, publication scheme and Standing Orders in place and reviewed annually. • Payment runs prepared by RFO/Clerk and authorised in accordance with Financial Regulations; segregation of duties maintained. • New suppliers and amendments to supplier bank details verified independently prior to first payment. • Scribe accounting system provides councillors with read-only access to financial information, increasing transparency and oversight.		
• Financial record keeping	• Financial records are incomplete or inaccurate • VAT not recovered correctly	• Staff • Councillors	**3**	**3**	**9**	• Quarterly internal Councillor account checks by appointed councillors • Suitably qualified staff in post. • Fidelity guarantee insurance in place. • Procedures regularly reviewed by Internal Auditor. • Financial Regulations, Councillor Code of Conduct, publication	**1**	**3**

						scheme and Standing Orders in place and reviewed annually. • VAT returns prepared and reconciled quarterly; sample-checked by Internal Auditor/appointed Councillor annually. • Financial records are maintained using Scribe cloud accounting software. • Successful migration from Rialtas Omega to Scribe completed and reconciled, with historic records retained for audit purposes. • Legacy system retained in read-only/archive form to preserve the audit trail for prior years.		
• Financial System Migration (Rialtas/Omega to Scribe)	• Migration errors, data integrity issues, or timing slippage during transfer to the Scribe cloud accounting system • Disruption of financial processing, reporting, or statutory returns.	• Staff • Councillors	**4**	**3**	**12**	• Approved migration plan and timeline successfully delivered with support from Scribe. • Parallel running and reconciliation exercises completed to verify opening balances, suppliers and outstanding items. • Data validation and reconciliation checks completed and signed off by the RFO. • Read-only/archive access retained to the legacy system for audit trail purposes. • Staff training completed as part of the implementation process. • Internal Auditor notified of migration and able to review post go-live	**2**	**6**

RA Ref	FRA.26	
Team	Council	
SWP required		No

						transactions as required. • Migration from Rialtas Omega to Scribe was completed successfully during 2026, with financial data reconciled and verified as part of the implementation process. • Scribe now operates as the Council's primary accounting system, providing cloud-based access, role-based permissions and improved business continuity arrangements. • Historic accounting records remain available for audit and reference purposes, maintaining a complete financial audit trail. • Councillors are provided with read-only access to Scribe, increasing transparency and strengthening financial oversight.		
• Treasury Management & Banking Provider Exposure	• Financial loss or disruption • Over reliance on a single banking provider • Account balances exceed FSCS protection limits.	• Staff • Councillors	**5**	**3**	**15**	• Funds spread across multiple authorised banking institutions. • Balance levels reviewed monthly by Clerk/RFO to remain within FSCS protection where possible. • Councillor review of bank reconciliations. • Banking provider stability monitored (publicly available credit ratings/statements).	**2**	**6**
• Procurement, Tendering and Contract Management	• Non-compliance with procurement legislation or poor contract	• Staff • Councillors	**4**	**3**	**12**	• Financial Regulations and Standing Orders define procurement thresholds and procedures. • Three quotations obtained for all	**2**	**6**

	management may lead to challenge, increased costs, or failure to achieve value for money.					• contracts above set thresholds. • Public Contracts Regulations 2015 thresholds complied with. • Contracts Register maintained and reviewed annually. • Performance monitoring of contractors undertaken by Clerk/Line Managers. • Council approval required for awarding contracts above delegated limits. • Use of SALC/NALC templates for tendering where appropriate.		
• Cash Plus – Pre-paid card	• Misappropriation of funds by staff	• Staff	**2**	**3**	**6**	• Low maximum balance and transaction limits applied. • Card held securely and only issued for use as necessary. • Sign-in/out log maintained with receipts matched to entries. • All purchases reported to F&GP Committee and Full Council. • Fidelity Guarantee and Legal Expenses insurance in place. • Financial Regulations and Staff policies (including disciplinary) in place and reviewed annually.	**1**	**2**
• Challenges by Members of the Public and employee disputes	• Excessive staff time spent on complex or unexpected public requests and challenges. • Employment	• Staff • Councillors • Members of the public / Minehead residents	**5**	**4**	**20**	• Commitment to account transparency on website for access and availability to information. • Every disbursement has an identifiable power to spend through appropriate legislation. • Accurate minute taking with accurate advice provided before	**2**	**10**

RA Ref	FRA.26	
Team	Council	
SWP required		No

Minehead Town Council

	disputes or claims leading to cost and disruption. • Financial Claims against the Council.					• resolutions with identifiable powers to act sited and clear resolutions recorded. • Town Council is a member of Somerset Association of Local Councils for advice and/or training if required. • Complaints policy and escalation process in place. • Clerk is a member of the Society of Local Council Clerks for advice and/or training if required. • Financial Regulations, Councillor Code of Conduct, publication scheme and Standing Orders in place and reviewed annually. • Membership of professional HR service allowing for access to advice and guidance as required. • Probation period in place for new staff. • Employee contracts in place and comply with relevant laws and legislations. • Appropriate training of staff where required/identified. • All associated employment policies in place and reviews annually. • Occupational risk assessments in place and reviewed as required. • Staff performance and welfare reviews in place via monthly manager one to ones. • Health and safety boards in place		

RA Ref	FRA.26	
Team	Council	
SWP required		No

						across all sites, allowing staff with access to accident/hazard reporting and all related health and safety information. • Health and safety boards reviewed, updated and documents replenished as required. • Personal accident, Employers liability, Legal expenses and Fidelity Insurance cover in place. • Publication Scheme and FOI process in place; requests tracked and responded to within statutory timescales. • Unreasonable/Unacceptable Behaviour policy (or equivalent) applied where necessary to manage persistent or vexatious contact.		

Additional Control Measures *(to take account of local/individual circumstances including changes such as working practices, equipment, staffing levels).*	**Action by Whom** *(list the name of the person/people who have been designated to conduct actions)*	**Action by When** *(set timescales for the completion of the actions – remember to prioritise them)*	**Action Completed** *(record the actual date of completion for each action listed)*	**Residual Risk Rating**
Following the successful implementation of Scribe during 2026, the likelihood of migration-related issues has reduced significantly. The risk has been retained for the remainder of the financial year to monitor post-implementation operation and may be removed or incorporated into broader financial systems				

risks at the next annual review.				
DATE OF REVIEW: *Record actual date of review*	**COMMENTS:** *Record any comments reviewer wishes to make. Including recommendations for future reviews.*			
DATE OF REVIEW:	**COMMENTS:**			
DATE OF REVIEW:	**COMMENTS:**			

RA Ref	FRA.26	
Team	Council	
SWP required		No

Minehead Town Council

Risk Matrix

Risk Rating			
Very High (VH) 15-25	High (H) 10-12	Medium (M) 5-9	Low (L) 1-4

Likelihood Descriptor			Consequence Descriptor	Consequence (Impact/Severity)				
				1. Insignificant	2. Minor	3. Moderate	4. Major	5. Catastrophic
				• No material impact on service finance, or reputation • Issue easily resolved.	• Some service disruption • Minor financial impact • Easily managed internally • Minimal reputational concern.	• Noticeable impact on service • Moderate financial cost • Internal governance concern • Short-term negative publicity.	• Serious disruption to service • High financial cost • Adverse external scrutiny • Reputational damage requiring management intervention.	• Significant service failure • Major financial loss • Statutory breach • Severe reputational damage • Long-term operational impact.
Likelihood (Probability/Chance)	Very likely. Event is expected to occur in most circumstances: More than 95% chance of occurring.	5.	Almost Certain	M-5	H-10	VH-15	VH-20	VH-25
	There is a strong possibility the event will occur. Between 65% - 95% chance of occurring.	4.	Likely	L-4	M-8	H-12	VH-16	VH-20
	The event has occurred before or could again. Between 35% - 65% chance of occurring.	3.	Possible	L-3	M-6	M-9	H-12	VH-15
	The event is not expected to occur but could under specific circumstances. Between 5% - 35% chance of occurring.	2.	Unlikely	L-2	L-4	M-6	M-8	H-10
	The event has not occurred before, but it may occur in exceptional circumstances. < 5% chance of occurring.	1.	Rare	L-1	L-2	L-3	L-4	M-5

RA Ref	GRA.26	
Team	Council	
SWP required		No

Minehead Town Council

Risk Assessment Title: Governance Risk Management Review 2026/27
Completed By - Name: Ben Parker
Date of Assessment: January 2026
Date of Review: September 2026
Council Approval Date: 17th March 2026 *(Minute Number: 2026/51)*
Council Review and Re Approval Date: 22nd September 2026 *(Minute Number: 2026/156)* **Date for next Review:** March 2027

HAZARD	RISK	PERSONS INVOLVED	Initial Risk Score			CONTROL MEASURES (Inc statutory requirements)	Residual Risk Score	
			SEVERITY (1-5)	LIKELIHOOD (1-5)	OVERALL SCORE		LIKELIHOOD (1-5)	OVERALL SCORE
• Compliance with law and Proper Practices	• Council does not fulfil its duties and obligations • Council exceeds its powers	• Staff • Councillors	**5**	**4**	**20**	• Every disbursement has an identifiable power to spend through appropriate legislation. • Reports are written and provided in advance alongside agenda to inform council decision. • Accurate minute taking with accurate advice provided before resolutions with identifiable powers to act sited and clear resolutions recorded. • Staff training provided as required. • Staff aware of Legal Powers and Duties and the statutory provisions in which they relate. • Staff induction and training programme in place for all new staff. Refreshers available as required. • Councillor induction and training programme in place. • Additional training of Councillors and staff as required. • Monthly Full Council meetings held.	**2**	**10**

RA Ref	GRA.26	
Team	Council	
SWP required		No

Minehead Town Council

						• Appointment of qualified and experienced Internal Auditor. • Internal audit reports received by Council • A mid-term audit health check is carried out by the internal auditor. Findings are reported to the Council, and any recommended improvements are implemented promptly. • Town Council is a member of Somerset Association of Local Councils for advice and/or training if required. • Clerk is a member of the Society of Local Council Clerks for advice and/or training if required. • All councillors receive a structured induction on appointment. • New Councillors are expected to complete Councillor Essentials and Code of Conduct training within six months of appointment with refresher training for all other councillors available. • Financial Regulations, Councillor Code of Conduct, publication scheme and Standing Orders in place and reviewed annually. • Latest model Standing Orders, Financial Regulations and Scheme of Delegation adopted and reviewed periodically to ensure they remain fit for purpose and reflect legislative		

RA Ref	GRA.26	
Team	Council	
SWP required		No

Minehead Town Council

						and operational requirements. • Statement of Accounts approved annually by the Council. • Weekly Staff meetings in place to continually monitor risk. • Stable staffing structure in place, including clear succession/cover arrangements for the Town Clerk role. • Clear terms of reference for each committee reviewed annually. • All other relevant policies in place and reviewed by staff and Councillors. • CiLCA qualified Clerk in post. • Deputy Clerk & RFO enrolled on CiLCA qualification. • Clerk due to commence Level 4 Community Governance Degree in April 2027 supported by Council funding and learner agreement.		
• Legislation Changes/ Processes & Partnership working with Somerset Council	• Legislation changes could impact service delivery • Poor relationship/ communication with Somerset Council affecting local democracy	• Staff • Councillors	**4**	**4**	**16**	• Town council is a member of Somerset Association of Local Councils for advice/support on any legislative changes • Clerk is a member of the society of Local Council Clerks for advice/support on any legislative changes • Representation at monthly Somerset Council Clerks meetings. • Regular communication with neighbouring Councils including continued engagement with Local	**2**	**8**

						Community Network groups • Support network of Somerset Clerks in place with regular professional communication channel in place. • Guidance and support provided through regular contact with internal auditor.		
• Council Meetings	• Council meetings not held regularly and conducted properly • Council business not properly recorded • Decisions not implemented	• Staff • Councillors • Members of the public / Minehead residents	**5**	**4**	**20**	• Every disbursement has an identifiable power to spend through appropriate legislation. • Reports are written and provided in advance alongside agenda to inform council decision. • Accurate minute taking with accurate advice provided before resolutions with identifiable powers to act sited and clear resolutions recorded. • Staff & councillor training provided as required. • Staff & councillors made aware of Legal Powers and Duties and the statutory provisions in which they relate. • Council meetings appropriately advertised and open for the public to attend as per legislation. • Monthly Full Council meetings held. • 12-month calendar of meetings created and approved at the Annual Town Council Meeting in May • Appointment of qualified and experienced Internal Auditor. • Councillors receive Agendas and relevant document information within	**2**	**10**

RA Ref	GRA.26	
Team	Council	
SWP required		No

Minehead Town Council

						statutory required timeframe. • Agendas and minutes published on website. • Financial Regulations, Councillor Code of Conduct, publication scheme and Standing Orders in place and reviewed annually. • Standing Orders are upheld when undertaking Council business in meetings. • Decision follow up/action monitoring system in development. • Town Council is a member of Somerset Association of Local Councils for advice and/or training if required. • Clerk is a member of the Society of Local Council Clerks for advice and/or training if required. • Council meetings held in public unless a legitimate qualification to exclude public under the Public Bodies (Admission to Meetings) Act 1960 S.1 (2) • No confidential Minutes are written. Only supplementary confidential notes to minutes are to be recorded. • CiLCA qualified Clerk in post. • Chair elected as first item of business at Annual council meeting in May. • Chairperson chairs meetings through their own interpretation of standing orders.		

RA Ref	GRA.26	
Team	Council	
SWP required		No

Minehead Town Council

						• Council currently has 15 of 16 seats filled, strengthening democratic representation and reducing risks associated with inactivity or lack of quorum.		
• Councillors	• Councillors acting improperly or unlawfully	• Staff • Councillors	**5**	**4**	**20**	• Financial Regulations, Councillor Code of Conduct, publication scheme and Standing Orders in place and reviewed annually. • Councillors must complete a Register of Interests and are expected to keep it updated as required. • Clear terms of reference for each committee reviewed annually. • Standing agenda item at all meetings for Councillors to declare any unregistered interests. • Councillor induction programme delivered by the Clerk, supported by completion of Councillor Essentials and Code of Conduct training. • Additional training of Councillors and staff as required. • Town Council is a member of Somerset Association of Local Councils for advice and/or training if required. • Clerk is a member of the Society of Local Council Clerks for advice and/or training if required. • High councillor occupancy levels improve distribution of workload and decision-making resilience.	**2**	**10**

RA Ref	GRA.26	
Team	Council	
SWP required		No

Minehead Town Council

• Staff	• Staff acting improperly or unlawfully	• Staff • Councillors	**5**	**4**	**20**	• Financial Regulations, Councillor Code of Conduct, publication scheme and Standing Orders in place and reviewed annually. • Staffing sub committee in place to review and monitor all staffing matters • Each post holder has an individual job description, and performance management (including appraisals, objectives and target-setting) is undertaken in accordance with their role. • Regular staffing one to ones/appraisal system in place • Staff training provided as required. • Staff aware of Legal Powers and Duties and the statutory provisions in which they relate. • Staff induction and training programme in place for all new staff. Refreshers available as required. • Appointment of qualified and experienced Internal Auditor. • Accurate minute taking with accurate advice provided before resolutions with identifiable powers to act sited and clear resolutions recorded. • Additional Administrative Assistant appointed and fully inducted into Council procedures and systems. • Structured learning and development plans in place for key office staff.	**2**	**10**

• Forward planning / resources	• Inefficient use of resources • Objectives not identified / achieved • Insufficient resources to deliver objectives	• Staff • Councillors	**5**	**3**	**15**	• Council Action plan in place and reviewed annually • Earmarked reserves reviewed annually. • Monthly Budget Monitoring between Clerk and RFO meeting in place. • Monthly Finance and General Purposes Committee meetings. • Quarterly budget monitoring reports to Finance Committee. • Budget setting timetable in place. • Precept set at a level to account of current and future service requirements. • Council staffing structure reviewed following recruitment of Administrative Assistant and vacancy within the Head of Amenities & Assets position. • Ongoing recruitment process in place to fill Head of Amenities & Assets post.	**2**	**10**
• Data Protection & GDPR Compliance	• Failure to comply with UK GDPR and Data Protection Act 2018 • Unauthorised access, loss, or misuse of personal data, Regulatory action, reputational damage and loss	• Staff • Councillors • Members of the public / Minehead residents	**4**	**3**	**12**	• Data Protection Policy and Privacy Notices in place and reviewed annually. • Clerk acts as Data Protection Officer. • Staff and Councillor training in data protection and information handling. • Use of official .gov.uk domain to ensure secure and authenticated communication. • Secure storage of personal data, with restricted access and password protection.	**2**	**8**

	of public trust.					• Encryption and MFA used on relevant systems and devices. • Clear data retention and disposal procedures based on retention schedules. • Subject Access Request (SAR) procedure in place and monitored. • Breach reporting procedure in place in accordance with statutory timelines. • Regular review of data processing activities by Clerk. • Website and IT systems maintained to ensure compliance with accessibility and security requirements. • Access permissions reviewed as staff roles evolve and updated promptly following staffing changes.		
• Impact of Somerset Council Financial Position on Existing and Future Devolved Assets/Services	• Additional services being devolved to Town/Parish Councils • Risks arising from poor communication or relationship issues with Somerset Council • The broader uncertainty caused by Somerset	• Staff • Councillors • Members of the public / Minehead residents	**5**	**4**	**20**	• Successful first-phase devolution completed, including open spaces, with established operational arrangements in place. • Contingency established through the Devolution Costs Ear Marked Reserve. • General Reserves are maintained at an appropriate level (in line with statutory guidance and the Council's Reserve Policy) to provide financial resilience and capacity to respond to unforeseen costs, emergency expenditure, or service impacts arising from Somerset Council's	**2**	**10**

	Council's financial position, including the potential for a Section 114 notice					financial position or future devolution requirements • Reserve levels are reviewed at least annually by Council as part of the budget-setting process and monitored throughout the year by the Clerk and RFO through regular budget monitoring. • Access to Somerset Council asset lists, service costings and service intervals to support future devolution considerations or mitigation planning in the event of a Section 114 notice. • Town Council maintains an understanding of all current SC-provided services and associated risks in the event of an S114 notice or reduction in service levels. • Every disbursement is supported by an identifiable legal power to spend, including acquisition and operation of assets/services. • Regular liaison with the assigned Somerset Council Officer for ongoing devolution matters. • Council reviews, evaluates and monitors all known costings, liabilities, and related information before entering any further devolution agreements. • Ongoing communication with Somerset Council via Local Community Network meetings and		

						monthly Clerks meetings. • Regular communication with neighbouring Councils, including active participation in Local Community Network groups. • Support network of Somerset Clerks in place, maintaining regular professional communication channels. • Town Council membership of Somerset Association of Local Councils for governance, procedural, and training support. • Clerk membership of the Society of Local Council Clerks for additional support, advice, and training. • Somerset Council devolution framework in place to guide future asset/service transfers. • Established in-house amenities team already delivering a broad range of services, including newly devolved areas. • Comprehensive, routinely updated asset register, including equipment and machinery. • Dedicated Devolution Risk Assessment produced and under regular review. • Proactive equipment and machinery replacement programme, informed by the asset register. • Contingency fund strategy under development to mitigate increased		

RA Ref	GRA.26	
Team	Council	
SWP required		No

						• operational costs. • Insurance cover in place, including Public Liability, Employers' Liability, and Material Damage.		

Additional Control Measures *(to take account of local/individual circumstances including changes such as working practices, equipment, staffing levels).*	**Action by Whom** *(list the name of the person/people who have been designated to conduct actions)*	**Action by When** *(set timescales for the completion of the actions – remember to prioritise them)*	**Action Completed** *(record the actual date of completion for each action listed)*	**Residual Risk Rating**
DATE OF REVIEW: *Record actual date of review*	**COMMENTS:** *Record any comments reviewer wishes to make. Including recommendations for future reviews.*			
DATE OF REVIEW:	**COMMENTS:**			
DATE OF REVIEW:	**COMMENTS:**			

Risk Matrix

RA Ref	GRA.26	
Team	Council	
SWP required		No

Minehead Town Council

Risk Rating			
Very High (VH) 15-25	High (H) 10-12	Medium (M) 5-9	Low (L) 1-4

Likelihood Descriptor			Consequence Descriptor	1. Insignificant	2. Minor	3. Moderate	4. Major	5. Catastrophic
				• No material impact on service finance, or reputation • Issue easily resolved.	• Some service disruption • Minor financial impact • Easily managed internally • Minimal reputational concern.	• Noticeable impact on service • Moderate financial cost • Internal governance concern • Short-term negative publicity.	• Serious disruption to service • High financial cost • Adverse external scrutiny • Reputational damage requiring management intervention.	• Significant service failure • Major financial loss • Statutory breach • Severe reputational damage • Long-term operational impact.
Likelihood (Probability/Chance)	Very likely. Event is expected to occur in most circumstances: More than 95% chance of occurring.	5.	Almost Certain	M-5	H-10	VH-15	VH-20	VH-25
	There is a strong possibility the event will occur. Between 65% - 95% chance of occurring.	4.	Likely	L-4	M-8	H-12	VH-16	VH-20
	The event has occurred before or could again. Between 35% - 65% chance of occurring.	3.	Possible	L-3	M-6	M-9	H-12	VH-15
	The event is not expected to occur but could under specific circumstances. Between 5% - 35% chance of occurring.	2.	Unlikely	L-2	L-4	M-6	M-8	H-10
	The event has not occurred before, but it may occur in exceptional circumstances. < 5% chance of occurring.	1.	Rare	L-1	L-2	L-3	L-4	M-5

RA Ref	ORA.26	
Team	Council	
SWP required		No

Minehead Town Council

Risk Assessment Title: Operational Risk Management Review 2026/27
Completed By - Name: Ben Parker
Date of Assessment: January 2026
Date of Review: September 2026
Council Approval Date: 17th March 2026 *(Minute Number: 2026/51)*
Council Review and Re Approval Date: 22nd September 2026 *(Minute Number: 2026/156)* **Date for next Review:** March 2027

HAZARD	RISK	PERSONS INVOLVED	Initial Risk Score			CONTROL MEASURES (Inc statutory requirements)	Residual Risk Score	
			SEVERITY (1-5)	LIKELIHOOD (1-5)	OVERALL SCORE		LIKELIHOOD (1-5)	OVERALL SCORE
• Compliance with law and Proper Practices	• Council does not fulfil its duties and obligations • Council exceeds its powers	• Staff • Councillors	**5**	**4**	**20**	• Every disbursement has an identifiable power to spend through appropriate legislation. • Reports are written and provided in advance alongside agenda to inform council decision. • Accurate minute taking with accurate advice provided before resolutions with identifiable powers to act sited and clear resolutions recorded. • Staff training provided as required. • Staff aware of Legal Powers and Duties and the statutory provisions in which they relate. • Staff induction and training programme in place for all new staff. Refreshers available as required. • Councillor induction and training programme in place. • Additional training of Councillors and staff as required. • Monthly Full Council meetings held.	**2**	**10**

RA Ref	ORA.26	
Team	Council	
SWP required		No

Minehead Town Council

						• Appointment of qualified and experienced Internal Auditor. • Internal audit reports received by Council • A mid-term audit health check is carried out by the internal auditor. Findings are reported to the Council, and any recommended improvements are implemented promptly. • Town Council is a member of Somerset Association of Local Councils for advice and/or training if required. • Clerk is a member of the Society of Local Council Clerks for advice and/or training if required. • Financial Regulations, Councillor Code of Conduct, publication scheme and Standing Orders in place and reviewed annually. • Statement of Accounts approved annually by the Council. • Weekly Staff meetings in place to continually monitor risk. • Stable staffing structure in place, including clear succession/cover arrangements for the Town Clerk role. • Clear terms of reference for each committee reviewed annually. • All other relevant policies in place and reviewed by staff and Councillors. • CiLCA qualified Clerk in post. • All statutory financial returns (AGAR, precept demand, public inspection		

						notice) completed and published within required deadlines. • Publication Scheme and Freedom of Information processes in place to ensure transparency and statutory compliance.		
• Employees	• Staff put at risk through unsafe working environment • Staff put themselves and others at risk through inappropriate working practices • Staff not fulfilling the roles to which they have been appointed • Unskilled work force	• Staff • Councillors	**5**	**4**	**20**	• Health and Safety Policy in place and reviewed annually. • Lone Working Policy and risk assessment in place, both reviewed annually • Outsourced health and safety advice/recording platform • As part of health and safety contract with peninsula, a yearly health and safety audit takes place and findings reported to Council, with necessary required actions taken. • Staff training programme in place, identifying all staff certification, dates obtained and expiry dates. • Probation period in place for new staff. • Employee contracts in place, complying with relevant employment laws and legislations. • Appropriate training of staff where required/identified. • H &S system used to store risk assessments and professional, specialist support and guidance available 24/7, through H&S contract provider when required. • Employers liability insurance in place.	**2**	**10**

RA Ref	ORA.26	
Team	Council	
SWP required		No

Minehead Town Council

						• Equipment and machinery regularly maintained as per manufacturer specification with documented maintenance records. • Training needs budgeted for. • Town Council Asset register in place. Reviewed and updated regularly. • Proactive maintenance programme of all machinery and equipment as per manufacturers recommendations. • Staff performance and welfare reviews in place via monthly manager one to ones. • Health and safety boards in place across all sites, allowing staff with access to accident/hazard reporting and all related health and safety information. • Health and safety boards reviewed, updated and documents replenished as required. • All Risk Assessments are current and reviewed as required, with automated review emails sent out by business safe system when a review is due. • New Risk Assessments created as/when required for new tasks. • All relevant employment policies in place and reviewed as required. • Additional Administrative Assistant appointed and fully inducted into Council procedures, systems and health and safety arrangements. • Training and competency records		

						maintained across office and amenities teams.		
• Business Continuity – Loss or Absence of Key Staff	• Unexpected absence, loss, or turnover of key staff • Disruption of operational service delivery, statutory processes, or scheduled maintenance and inspections.	• Staff • Councillors • Members of the public	**4**	**3**	**12**	• Key operational processes are undertaken by experienced staff, with knowledge shared across the team where practical to support continuity during periods of absence. • Operational priorities are reviewed and resources redirected where necessary during periods of staff absence to maintain essential service delivery. • Extended notice periods included in contracts for key managerial, financial, and operational roles to ensure adequate handover and recruitment time. • Cloud-based systems (e.g., Scribe for accounting and Civic.ly for asset and task management) support continuity by providing centralised, accessible information and reducing dependency on individual staff. • Training matrix in place identifying essential competencies and ensuring appropriate redundancy of skills across staff teams. • Regular 1:1 welfare and performance meetings enable early identification of issues that may affect continuity. • Access permissions and key system	**2**	**8**

						credentials held securely and accessible to authorised senior staff for emergency use. • Succession planning considerations incorporated into staffing structure and reviewed periodically. • External support available via professional bodies (SALC, SLCC) and contracted services if required during unexpected gaps. • Additional Administrative Assistant provides additional operational resilience and support for office-based functions during periods of staff absence. • Deputy Clerk & RFO undertaking CiLCA qualification to increase organisational knowledge and resilience. • Recruitment process underway to fill the vacant Head of Amenities & Assets position. Responsibilities temporarily overseen through existing management arrangements pending appointment.		
• Buildings (General)	• Public / staff at risk through use of unsuitable / unsafe buildings and working practices	• Staff • Councillors • Members of the Public	**5**	**4**	**20**	• Council owned property inspected regularly. • All MTC owned/occupied buildings have a current Electrical Safety Inspection Certificate. • All MTC owned/occupied buildings have a current Fire Risk Assessment. • All MTC owned/occupied buildings (Pre 2000) have a current asbestos	**2**	**10**

						risk assessment. • All MTC owned/occupied buildings are subject to weekly compliance checks such as fire call point testing, legionella, fire escapes, fire call points etc. and findings recorded. • Every MTC owned/occupied building has its own log book containing site specific information • All required buildings have fire extinguishing media in place and inspected annually by certified contractor. • Buildings insurance/public liability insurance in place. • Risk assessments for council tasks associated with buildings in place and updated as required. • All required electrical equipment subject to annual Portable Appliance Testing certification by certified contractor. • All firefighting media serviced annually and visually inspected monthly • CCTV coverage across sites • Proactive maintenance programme across all sites • Building and contents insurance in place.		
• Computer Systems/ ICT Failure	• Services at risk. Loss of data and valuable records.	• Staff • Councillors • Members of	**4**	**3**	**12**	• Daily encrypted backups with periodic test restores; backups stored off-site/segmented in line with a 3-2-1	**2**	**8**

		the Public				approach. • ICT maintenance and support contract in place; proactive patching and monitoring. • Business Interruption insurance in place. • Endpoint protection, device encryption, and access controls. • Documented Incident Response procedure (incl. recovery objectives and escalation to Clerk where relevant). • Annual PAT testing undertaken where required • Periodic test restores undertaken to confirm integrity of backup data. • Cloud-based accounting and operational systems reduce dependency on local devices and enable access during outages, supporting continuity of service delivery.		
• Vehicles	• Public / staff at risk through use of unsuitable / unsafe vehicles	• Staff • Councillors • Members of the Public	**4**	**3**	**12**	• Vehicles inspected daily prior to use, using inspection proforma, accessible via mobile phone. All reports saved digitally and centrally. Faults actioned as required. • All fleet vehicles serviced, and MOT checked yearly. • Vehicle replacement programme in place with appropriate ear marked budget available. • Vehicles insurance/public liability insurance in place.	**1**	**4**

						• Staff training recording matrix in place, identifying all staff certification, dates obtained and expiry dates. • Appropriate training of staff where required/identified. • Employee driver licence information obtained annually, and information held on personal file • Drivers' handbook in place and available to all required staff. • All necessary risk assessments in place and updated as required.		
• Equipment/Machinery	• Public / staff at risk through use of unsuitable / unsafe equipment/machinery	• Staff • Councillors • Members of the Public	**4**	**3**	**12**	• All amenities associated equipment visually inspected prior to use. • Clear Fault-reporting system in place. • Detailed safety inspection of equipment carried out regularly. • Equipment and machinery regularly maintained with documented maintenance records. • Asset register maintained through a combination of Civic.ly and supporting spreadsheet records, with Civic.ly being progressively rolled out to strengthen asset management, maintenance scheduling and compliance monitoring. • Civic.ly provides automated reminders for servicing, inspections, MOTs, taxation and other compliance requirements where applicable. • MTC equipment contains a unique Asset tag number. • Equipment replacement budget in	**1**	**4**

RA Ref	ORA.26	
Team	Council	
SWP required		No

						place. • Employee insurance/public liability insurance in place. • Staff training programme in place, identifying all staff certification, dates obtained and expiry dates • Appropriate training of staff where required/identified. • All required electrical equipment subject to annual Portable Appliance Testing certification by certified contractor. • Machinery/Task specific risk assessments in place and updated. • Dynamic Risk Assessment Template in use • Proactive equipment replacement programme in place • HAVS monitoring system in development and to be implemented following phased equipment assessment. • Employee self-assessment forms completed regularly • Asset register includes estimated replacement years of machinery/equipment		
• Impact of Somerset Council Financial Position on Existing and Future Devolved Assets/Services	• Additional services being devolved to Town/Parish Councils • Risks arising from poor	• Staff • Councillors • Members of the Public	**5**	**3**	**15**	• Successful first-phase devolution completed, including open spaces, with established operational arrangements in place. • Contingency established through the Devolution Costs Ear Marked Reserve.	**2**	**10**

	communication or relationship issues with Somerset Council • The broader uncertainty caused by Somerset Council's financial position, including the potential for a Section 114 notice					• General Reserves are maintained at an appropriate level (in line with statutory guidance and the Council's Reserve Policy) to provide financial resilience and capacity to respond to unforeseen costs, emergency expenditure, or service impacts arising from Somerset Council's financial position or future devolution requirements. • Reserve levels are reviewed at least annually by Council as part of the budget-setting process and monitored throughout the year by the Clerk and RFO through regular budget monitoring. • Access to Somerset Council asset lists, service costings and service intervals to support future devolution considerations or mitigation planning in the event of a Section 114 notice. • Town Council maintains an understanding of all current SC-provided services and associated risks in the event of an S114 notice or reduction in service levels. • Every disbursement is supported by an identifiable legal power to spend, including acquisition and operation of assets/services. • Regular liaison with the assigned Somerset Council Officer for ongoing devolution matters. • Council reviews, evaluates and		

RA Ref	ORA.26
Team	Council
SWP required	No

						• monitors all known costings, liabilities, and related information before entering any further devolution agreements. • Ongoing communication with Somerset Council via Local Community Network meetings and monthly Clerks meetings. • Regular communication with neighbouring Councils, including active participation in Local Community Network groups. • Support network of Somerset Clerks in place, maintaining regular professional communication channels. • Town Council membership of Somerset Association of Local Councils for governance, procedural, and training support. • Clerk membership of the Society of Local Council Clerks for additional support, advice, and training. • Somerset Council devolution framework in place to guide future asset/service transfers. • Established in-house amenities team already delivering a broad range of services, including newly devolved areas. • Comprehensive, routinely updated asset register, including equipment and machinery. • Dedicated Devolution Risk		

						• Assessment produced and under regular review. • Proactive equipment and machinery replacement programme, informed by the asset register. • Contingency fund strategy under development to mitigate increased operational costs. • Cloud based accounting software supports rapid reporting and forecasting during periods of change, aiding timely decisions on reserves and service impacts. • Insurance cover in place, including Public Liability, Employers' Liability, and Material Damage.		
• Play Areas	• Public at risk through use of unsuitable/unsafe equipment	• Staff • Councillors • Members of the Public	**4**	**3**	**12**	• All equipment inspected weekly by trained staff with site specific proformas filled in and filed appropriately. • Clear Fault reporting system in place. • Ability to undertake minor repairs in house with access to fencing/barriers for unsafe equipment as required. • Annual inspection carried out by ROSPA and insurance provider. • Equipment replacement budget amount established through weekly inspection findings and in place for 2024/25. • Public liability insurance in place. • Risk assessments in place and updated as required.	**1**	**4**
• Cemetery	• Future service at	• Staff	**5**	**4**	**20**	• All associated cemetery operations	**2**	**10**

RA Ref	ORA.26	
Team	Council	
SWP required		No

	risk due to limited available space at existing facility • Public/staff at risk through unsafe site and working practices	• Councillors • Members of the Public				equipment inspected before use. • Replacement budget for associated cemetery operations equipment in place. • Public liability and Employers insurance in place. • Cemetery Operations risk assessments in place and updated as required. • Staff training recording matrix in place, identifying all staff certification, dates obtained and expiry dates. • Memorial safety inspections scheduled and undertaken in accordance with the Council's inspection programme. • Appropriate signage in place for users of the facility • All Council owned/occupied buildings have a current Electrical safety inspection certificate. • All Council owned/occupied buildings have a current Fire Risk assessment in place. • All required electrical equipment subject to annual Portable Appliance Testing certification by certified contractor. • Budget set aside for ongoing facilities improvement • Earmark reserve created setting aside funds for cemetery extension / new cemetery. • Ongoing communication with ICCM		

						regarding statutory duties and possible options relating to available burial space within parish boundaries. • Representations to be made to local planning authority to identify suitable land for cemetery extension/new cemetery. • Buildings insurance/public liability insurance. • Compliance with Burial and Cremation Act requirements, including proper record keeping and grave-space management.		
• Offices	• Public/staff at risk through use of unsuitable / unsafe buildings and working practices • Public/ staff at risk through use of unsuitable/unsafe equipment • Future service at risk due to short term lease in place on existing offices	• Staff • Councillors • Members of the public	**4**	**4**	**16**	• Employee insurance/public liability insurance. • Risk assessments in place and updated as required. • Out of hours contact information is current, reviewed and updated as required. • Security and fire alarm systems in place and regularly maintained. • Weekly fire alarm testing, emergency escape route checks in place • Monthly emergency lighting testing and visual extinguisher checks. • All required electrical equipment subject to annual Portable Appliance Testing certification by certified contractor. • The Council now holds a 999-year lease on its offices, ensuring continuity of occupation and significantly reducing strategic and	**2**	**8**

RA Ref	ORA.26	
Team	Council	
SWP required		No

						operational accommodation risk. • Earmarked reserve available to fund the planned office refit, ensuring the long-term suitability of the premises, including provision for growth, dedicated meeting space and a dedicated Council chamber. • Buildings insurance/public liability insurance. • All Council owned/occupied buildings have a current Electrical safety inspection certificate. • All Council owned/occupied buildings have a current Fire Risk assessment in place. • CCTV System in place for staff and public safety. • All MTC owned/occupied buildings (Pre 2000) have a current asbestos risk assessment.		
• Community Building	• Risk of underutilisation of facility • Ongoing Running costs • Public/staff at risk through use of unsuitable / unsafe buildings and working practices • Public/ staff at risk through use of unsuitable/unsafe	• Staff • Councillors • Members of the public	**4**	**4**	**16**	• Significant customer base established. • Administration Assistant provides administrative support for bookings and customer enquiries relating to the facility. • Contingency built into revenue budget to support running costs. • Out of hours contact information is current, reviewed and updated as required. • Security and fire alarm systems in place and regularly maintained. • All required electrical equipment	**2**	**8**

	equipment					subject to annual Portable Appliance Testing certification by certified contractor. • Buildings insurance/public liability insurance. • User/hire agreements in place. Currently fully booked with user waiting list in place • Caretaker employed with established cleaning schedule and daily evening locking up routine in place. • Classes and groups are required to undertake their own risk assessments for activities being undertaken including the main user, Minehead AFC. • All Council owned/occupied buildings have a current Electrical safety inspection certificate. • All Council owned/occupied buildings have a current Fire Risk assessment in place. • All Council owned/occupied buildings are subject to weekly compliance checks such as legionella, fire escapes, fire call points etc. and findings recorded. • All required buildings have fire extinguishing media in place and inspected annually by certified contractor. • Buildings insurance/public liability insurance in place. • Risk assessments for council tasks		

						associated with buildings in place and updated as required. • Appropriate site security measures in place, including locking, intruder alarms, CCTV and reporting mechanisms for vandalism or antisocial behaviour.		
• Public Conveniences	• Public/staff at risk through use of unsuitable/unsafe buildings • Public/staff at risk through unsafe working practices • Reputational loss due to poorly maintained/misused facilities	• Staff • Councillors • Members of the public	**4**	**3**	**12**	• All Council owned/occupied buildings are subject to weekly compliance checks such as legionella, fire escapes, fire call points etc. and findings recorded. • All Council owned/occupied buildings have a current Electrical safety inspection certificate. • Buildings insurance / public liability insurance in place. • Budget for responsive repairs in place. • Earmarked reserve in place for enhancement of facilities. • Risk assessments in place and reviewed. • All toilets have a facility that complies with The Equalities Act with eligible key holder access only. • Cleaning arrangements carried out by in house amenities team enabling for both a proactive and reactive service. • 7 day a week service provision by in house amenities team with emergency contact number • Toilet blocks locked at night. • Appropriate site security measures in	**1**	**4**

						place, including locking, CCTV coverage where applicable, and reporting mechanisms for vandalism or antisocial behaviour.		
• Allotments	• Public at risk from unsafe facilities or through inappropriate/unsafe practices carried out by other users.	• Staff • Councillors • Members of the public	**3**	**3**	**9**	• Buildings insurance/public liability insurance • Allotment holders provided with a terms and conditions document that is reviewed regularly. • Plot holders manage their own risk beyond that which is reasonably expected of the Council. • Communal areas regularly checked and maintained by amenities team. • All tenancy information held centrally and securely. • Allotment tenancy agreement in place. • Allotment Holder Deposit Scheme in place. • Regular site and plot condition reports carried out with findings reported and action taken. • Unsatisfactory allotment plots follow a clear process of improvement notification. • Annual invoicing system in place with more than one contact type required to ensure contact can be made. • Regular Allotment Advisory group meetings	**1**	**3**
• Parks & Open Spaces	• Risks through unsafe or poorly maintained open	• Staff • Councillors • Members of	**4**	**3**	**12**	• All MTC-managed open spaces subject to routine operational oversight and reactive inspections.	**2**	**8**

	spaces, equipment, vegetation, or infrastructure. • Increased responsibility following devolution may lead to greater maintenance demands • Unsafe conditions if not adequately monitored, or reputational damage if areas fall below expected standards.	the public • Volunteers				• Weekly checks of life rings on the Esplanade and proactive replacement/repair where required. • LOLER inspection and safe-use procedures in place for flag poles. • Grounds maintenance tasks (grass cutting, strimming, litter picking, hedge trimming, bin emptying, path clearance, minor repairs) undertaken by trained in-house staff. • Tree surveys of significant or higher-risk trees carried out by an independent qualified surveyor in accordance with the MTC Tree Risk Management Strategy. • Monthly inspections implemented across all major open spaces to identify defects, hazards and maintenance needs. • Civic.ly is being progressively rolled out to record assets, schedule inspections, log defects and track maintenance actions across Council-managed open spaces. • Volunteers supported and supervised appropriately, with activity aligned to Council guidelines (e.g. Blenheim Gardens volunteer group and other local volunteer activity). • Rewilding areas managed in accordance with the Council's environmental and biodiversity approach, balancing sustainability with public safety.		

RA Ref	ORA.26	
Team	Council	
SWP required		No

						• Dynamic risk assessments carried out for non-routine tasks. • Public Liability insurance in place. • Proactive maintenance and replacement programme for open-space assets (bins, benches, signage, fencing, etc.). • Clear reporting channels for hazards, defects, vandalism, or anti-social behaviour.		
• Car Parks (Alexandra Road & North Road)	• Risks due to unsafe or poorly maintained car park surfaces, equipment, lighting, or layout. • Financial and operational risks may arise from ineffective inspection, unclear responsibilities, or failure to maintain long-stay parking standards and EV/disabled bays. • Reputational risk may occur if facilities are not maintained to expected levels.	• Staff • Councillors • Members of the public	**4**	**3**	**12**	• Long-stay car parks (Alexandra Road & North Road) maintained by MTC for grounds maintenance, vegetation control, surface upkeep and line marking, ensuring spaces remain safe and clearly defined. • Somerset Council management agreement in place covering fee collection and parking enforcement, clarifying division of responsibilities. • Monthly inspections undertaken by in-house staff to check surface condition, signage, markings, lighting, EV charging points, ticket machines and general safety. • Any defects or hazards logged on Civic.ly, with follow-up actions monitored through the system. • Vegetation management undertaken as part of regular GM rounds to maintain visibility and safety. • EV charging points, disabled bays and payment machines included within inspection routines.	**2**	**8**

						• Clear reporting process to Somerset Council for enforcement-related issues or machine faults falling under SC responsibilities. • Public Liability insurance in place. • Risk assessments in place and updated as required. • Appropriate site security measures in place (locking where required, surveillance where applicable, clear signage). • Dynamic risk assessments used for non-routine maintenance tasks or incidents. • Proactive monitoring for deterioration of surfaces, markings, drainage or emerging hazards, allowing planned maintenance before deterioration presents safety risks.		
• Volunteer Management	• Volunteers may be placed at risk through unsafe working practices, insufficient supervision, unclear responsibilities, or inadequate training. • Poor coordination or communication could lead to accidents, inconsistent	• Volunteers • Staff • Councillors • Members of the public	**4**	**3**	**12**	• Volunteers engaged only in appropriate tasks and activities that are proportionate to their skill level, experience and the Council's operational needs. • Clear guidance provided to volunteers outlining permitted activities, safety expectations, reporting processes and escalation routes. • Volunteer work coordinated with Amenities staff to prevent conflicting or unsafe work activity. • Supervisory support provided by Amenities staff where required, particularly for higher-risk or	**2**	**8**

	standards of work, conflict with staff tasks, reputational harm, or failure to maintain Council assets to required standards.					• tool-based tasks. • Volunteers reminded they must not use Council-owned mechanical equipment or undertake hazardous tasks unless specifically authorised and trained. • Regular review of volunteer activity, including informal welfare checks by staff. • Defects, hazards, or maintenance findings from volunteers logged onto Civic.ly, ensuring issues are captured, prioritised, and acted upon. • Public Liability insurance covers authorised volunteer activity. • Dynamic risk assessments used where volunteers are involved in non-routine tasks or community activity. • Lone volunteering discouraged unless risk-assessed and appropriate controls are in place. • Clear boundaries established between volunteer activity and professional tasks such as tree work, machinery operation, and significant repairs. • Volunteer groups (e.g., Blenheim Gardens volunteers) included in communication loops for planned works or maintenance that may affect safety or access.		

RA Ref	ORA.26	
Team	Council	
SWP required		No

Additional Control Measures *(to take account of local/individual circumstances including changes such as working practices, equipment, staffing levels).*	**Action by Whom** *(list the name of the person/people who have been designated to conduct actions)*	**Action by When** *(set timescales for the completion of the actions – remember to prioritise them)*	**Action Completed** *(record the actual date of completion for each action listed)*	**Residual Risk Rating**
DATE OF REVIEW: *Record actual date of review*	**COMMENTS:** *Record any comments reviewer wishes to make. Including recommendations for future reviews.*			
DATE OF REVIEW:	**COMMENTS:**			
DATE OF REVIEW:	**COMMENTS:**			

Risk Matrix

RA Ref	ORA.26	
Team	Council	
SWP required		No

Minehead Town Council

Risk Rating			
Very High (VH) 15-25	**High (H) 10-12**	**Medium (M) 5-9**	**Low (L) 1-4**

Likelihood Descriptor			Consequence Descriptor	1. Insignificant	2. Minor	3. Moderate	4. Major	5. Catastrophic
				• No material impact on service finance, or reputation • Issue easily resolved.	• Some service disruption • Minor financial impact • Easily managed internally • Minimal reputational concern.	• Noticeable impact on service • Moderate financial cost • Internal governance concern • Short-term negative publicity.	• Serious disruption to service • High financial cost • Adverse external scrutiny • Reputational damage requiring management intervention.	• Significant service failure • Major financial loss • Statutory breach • Severe reputational damage • Long-term operational impact.
Likelihood (Probability/Chance)	Very likely. Event is expected to occur in most circumstances: More than 95% chance of occurring.	5.	**Almost Certain**	**M-5**	**H-10**	**VH-15**	**VH-20**	**VH-25**
	There is a strong possibility the event will occur. Between 65% - 95% chance of occurring.	4.	**Likely**	**L-4**	**M-8**	**H-12**	**VH-16**	**VH-20**
	The event has occurred before or could again. Between 35% - 65% chance of occurring.	3.	**Possible**	**L-3**	**M-6**	**M-9**	**H-12**	**VH-15**
	The event is not expected to occur but could under specific circumstances. Between 5% - 35% chance of occurring.	2.	**Unlikely**	**L-2**	**L-4**	**M-6**	**M-8**	**H-10**
	The event has not occurred before, but it may occur in exceptional circumstances. < 5% chance of occurring.	1.	**Rare**	**L-1**	**L-2**	**L-3**	**L-4**	**M-5**

RA Ref	DEVO/1	
Team	Council	
SWP required		No

Risk Assessment Title: Management of Devolved Assets and Services (Post-Transfer) – Ongoing Delivery & Review
Completed By - Name: Ben Parker
Date of Review: September 2026
Council Approval Date: 17th March 2026 *(Minute Number: 2026/51)*
Council Review and Re Approval Date: 22nd September 2026 *(Minute Number: 2026/156)* **Date for next Review:** Ongoing

HAZARD	RISK	PERSONS INVOLVED	Initial Risk Score			CONTROL MEASURES (Inc statutory requirements)	Residual Risk Score	
			SEVERITY (1-5)	LIKELIHOOD (1-5)	OVERALL SCORE		LIKELIHOOD (1-5)	OVERALL SCORE
• Legal & Governance Responsibilities Post-Transfer	• Unclear or poorly managed ongoing legal, lease, or SLA obligations could lead to compliance failures or disputes.	• Staff • Councillors • Legal representatives	**4**	**3**	**12**	• All lease agreements and service-specific arrangements retained and reviewed regularly; obligations reflected in Standing Orders, policies and committee TORs. • Full asset transfers logged/registered with HM Land Registry; outstanding registrations and title updates tracked to completion (work ongoing). • SLAs with Somerset Council (e.g., car park enforcement/collection) monitored and updated as required. • Civic.ly used to capture statutory compliance and key dates (e.g., inspection/renewal cycles, lease milestones).	**2**	**8**
• Financial Sustainability of Devolved Services	• Operational, staffing and long-term maintenance costs may exceed initial	• Staff • Councillors • Members of the public	**4**	**4**	**16**	• Annual review of financial implications across all devolved services. • Quarterly budget monitoring reports presented to Council, with monthly	**3**	**12**

Name of Risk Assessment: Transfer of Assets and Services from Somerset Council to Minehead Town Council
Review Date: 22nd September 2026 (Minute Number: 2026/156)

RA Ref	DEVO/1
Team	Council
SWP required	No

	budgets, impacting precept and service levels.					real-time budget updates provided to support timely decision-making • Earmarked Reserves for infrastructure and reinvestment reviewed annually. • A formal Earmarked Reserve Policy with timeframes and lifecycle planning to be developed in 2026. • Multi-year budgeting and monitoring through Scribe. • Proactive identification of grant opportunities. • Income from devolved car parks reinvested into maintenance and service enhancement.		
• Operational Capacity & Workforce Resilience	• Service levels may be impacted by increased operational workload, insufficient capacity, or staff absence.	• Staff • Councillors • Members of the public	**3**	**4**	**12**	• Staffing structure reviewed following devolution. • Additional administrative and service management post funded from April 2026 to meet operational demand. • Knowledge sharing takes place across teams where practical to support continuity of service delivery and reduce reliance on individual officers. • Civic.ly is being progressively implemented to support asset management, maintenance scheduling, inspection recording and compliance monitoring across devolved assets. • Regular review of staff workloads through 1:1s and team reviews. • Revised rotas and improved office	**2**	**6**

RA Ref	DEVO/1
Team	Council
SWP required	No

						• arrangements to support service delivery. • Administrative Assistant recruited and fully inducted into Council systems and procedures, providing additional resilience and administrative capacity to support devolved services.		
• Public Understanding of Responsibilities	• Residents may be confused about which authority is responsible for which services, leading to misdirected complaints.	• Members of the public • Residents • Businesses	**3**	**3**	**9**	• Clear and regular communication through website, updated signage, press releases, and social media. • Information available at community events and LCN meetings. • Updated site information boards on devolved assets. • Escalation routes for Somerset Council vs MTC responsibilities maintained and publicised.	**2**	**6**
• Asset & Infrastructure Condition (Post-Transfer)	• Previously deferred maintenance or ageing infrastructure may present hazards or financial pressures.	• Staff • Councillors • Members of the public • Volunteers	**4**	**4**	**16**	• Regular inspections of parks, open spaces, car parks and associated infrastructure to identify defects and maintenance needs. • Weekly inspections of higher-risk areas, including all play areas and Esplanade life rings, with defects recorded and actioned promptly. • Sufficient budget provision for reactive repairs, particularly for play areas, open-space fixtures, and high-use public infrastructure. • Independent tree surveys undertaken in accordance with the Council's Tree Risk Management Strategy, with findings recorded and	**2**	**8**

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Team	Council	
SWP required		No

Minehead Town Council

						monitored. • Civic.ly is being progressively implemented to support asset management, maintenance scheduling, inspection recording and compliance monitoring across devolved assets. • Long-term asset replacement and enhancement programme in place to ensure lifecycle planning across devolved assets. • Memorial bench and tree policy supports structured renewal, replacement and community-funded enhancements. • Grant funding opportunities actively pursued to support improvement projects and reduce reliance on the precept.		
• Environmental & Biodiversity Risks	• Service expansion could increase carbon output or impact biodiversity.	• Staff • Councillors • Members of the public • Environment	**3**	**3**	**9**	• Commitment to ongoing MTC rewilding programme extended across devolved sites. • Sustainable grounds maintenance practices adopted. • Investment in low-emission equipment where possible. • Environmental considerations embedded in project planning.	**2**	**6**
• Health & Safety Compliance Across Devolved Sites	• Injuries may occur due to unsafe play areas, pathways, open spaces or car	• Staff • Councillors • Members of the public • Volunteers	**4**	**3**	**12**	• Weekly inspections of play areas by trained staff, including defect reporting and action tracking. • Weekly checks of life rings on Esplanade. • All required operational compliance	**2**	**8**

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SWP required		No

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	parks.					maintained on buildings, electrical assets and public infrastructure. • Machinery maintained in line with manufacturer guidance and replacement cycles. • Budget maintained for maintenance and reactive works across MTC assets and infrastructure, reviewed annually. • Full PPE provided and replaced when required. • Staff receive mandatory e-learning in core H&S topics. • H&S boards maintained and updated in depots and operational sites. • Out-of-hours reporting system for urgent public hazards. • Dynamic risk assessments for non-routine tasks.		
• Administrative & Service Management Workload	• The administrative, scheduling, reporting, and customer-service burdens of managing devolved assets exceed current office capacity, leading to delays, errors or service failure.	• Staff • Councillors • Public	**4**	**4**	**16**	• New administrative and service management post funded from April 2026, providing additional capacity to support operational delivery and customer-facing demands. • Civic.ly implemented to streamline scheduling, inspections, reporting and workflow management, improving oversight and reducing administrative burden. • Clear job descriptions developed for all new roles, ensuring defined responsibilities, performance expectations and effective monitoring of post holders.	**2**	**8**

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Team	Council	
SWP required		No

Minehead Town Council

						• Internal processes strengthened and workloads re-balanced, improving efficiency and service resilience. • Annual review of staffing requirements to align capacity with service expansion and future devolution impacts. • Clear escalation routes established for high-priority operational issues, ensuring timely response and accountability. • Civic.ly implementation continues to streamline inspections, compliance monitoring, work scheduling and asset management activities associated with devolved services. • Council currently has 15 of 16 councillor seats filled, supporting resilience and oversight of devolved services.		
• Preparedness for Future Devolution / SC Financial Instability (Including S114 Risk)	• Further service transfers or emergency changes (including potential S114 from Somerset Council) may place sudden pressure on MTC resources.	• Staff • Councillors • Members of the public	**4**	**4**	**16**	• Regular liaison with Somerset Council through LCN meetings and Clerk networks. • Ongoing monitoring of Somerset Council's financial position. • General and earmarked reserves maintained at adequate levels. • Clear understanding of SC-provided services and potential impact of withdrawal. • Civic.ly and improved staffing structure provide capacity to respond to increased service load. • Regular review of costs, liabilities	**2**	**8**

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SWP required		No

						• and risks associated with possible future transfers. • Experience gained through the successful first phase of devolution has strengthened the Council's understanding of operational, financial and governance implications associated with future asset and service transfers.		

Additional Control Measures *(to take account of local/individual circumstances including changes such as working practices, equipment, staffing levels).*	**Action by Whom** *(list the name of the person/people who have been designated to conduct actions)*	**Action by When** *(set timescales for the completion of the actions – remember to prioritise them)*	**Action Completed** *(record the actual date of completion for each action listed)*	**Residual Risk Rating**
September 2026 Mid-Year Review: The Council has now successfully completed and embedded the first phase of asset and service devolution from Somerset Council into normal operational service delivery arrangements. Governance, operational and financial controls continue to operate effectively, with no significant issues identified during the review period. Improvements since adoption of this risk assessment include the successful implementation of Scribe accounting software, ongoing rollout of Civic.ly asset management software, recruitment and induction of an Administrative Assistant, continued	•			

RA Ref	DEVO/1	
Team	Council	
SWP required		No

professional development of key officers, and increased council capacity with 15 of 16 councillor positions now filled. Whilst devolution remains a strategic consideration, many of the risks identified within this assessment are now reflected within the Council's financial, governance and operational risk assessments. Subject to future devolution opportunities, consideration should be given at the next annual review to incorporating relevant controls into the Council's corporate risk framework and retiring this standalone risk assessment.				
	•			
DATE OF REVIEW: *Record actual date of review*	**COMMENTS:** *Record any comments reviewer wishes to make. Including recommendations for future reviews.*			
DATE OF REVIEW:	**COMMENTS:**			
DATE OF REVIEW:	**COMMENTS:**			

Risk Matrix

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Team	Council	
SWP required		No

Minehead Town Council

Risk Rating				Consequence (Impact/Severity)				
Very High (VH) 15-25	High (H) 10-12	Medium (M) 5-9	Low (L) 1-4	1. Insignificant	2. Minor	3. Moderate	4. Major	5. Catastrophic
				• No material impact on service finance, or reputation • Issue easily resolved.	• Some service disruption • Minor financial impact • Easily managed internally • Minimal reputational concern.	• Noticeable impact on service • Moderate financial cost • Internal governance concern • Short-term negative publicity.	• Serious disruption to service • High financial cost • Adverse external scrutiny • Reputational damage requiring management intervention.	• Significant service failure • Major financial loss • Statutory breach • Severe reputational damage • Long-term operational impact.
Likelihood Descriptor			**Consequence Descriptor**					
Likelihood (Probability/Chance)	Very likely. Event is expected to occur in most circumstances: More than 95% chance of occurring.	**5.**	**Almost Certain**	**M-5**	**H-10**	**VH-15**	**VH-20**	**VH-25**
	There is a strong possibility the event will occur. Between 65% - 95% chance of occurring.	**4.**	**Likely**	**L-4**	**M-8**	**H-12**	**VH-16**	**VH-20**
	The event has occurred before or could again. Between 35% - 65% chance of occurring.	**3.**	**Possible**	**L-3**	**M-6**	**M-9**	**H-12**	**VH-15**
	The event is not expected to occur but could under specific circumstances. Between 5% - 35% chance of occurring.	**2.**	**Unlikely**	**L-2**	**L-4**	**M-6**	**M-8**	**H-10**
	The event has not occurred before, but it may occur in exceptional circumstances. < 5% chance of occurring.	**1.**	**Rare**	**L-1**	**L-2**	**L-3**	**L-4**	**M-5**