MILLOM TOWN COUNCIL

RISK REGISTAR AND RISK ASSESSMENT

Risk Assessment January 2026 – Revision Date: January 2028

MILLOM TOWN COUNCIL – RISK REGISTER AND RISK ASSESSMENT

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 Parish Council to assess the risks that it faces and satisfy itself 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 focuses approach to managing risk, which:

- Identifies the subject
- Identifies what the risk may be
- Identifies the level of risk
- Evaluates the management and control of the risk and records findings
- Reviews, assesses and revises procedures if required.

FINANCIAL AND MANAGEMENT

Subject	Risk(s) /Identified	H/M/L	Management/Control of Risk	Review/Assess/Revise
Business Continuity	Risk of Council not being able to continue its business due to an unexpected or tragic circumstance	L	Millom Town Council are not responsible for any vital services	Review plan when necessary During the Covid Pandemic, business was conducted via remote communication ie telephone/Zoom meetings
Precept	Adequacy of precept Requirements not submitted to CBC Amount not received by CBC	L L L	Once a year the Millom Town Council receives a budget up-date report. Based upon this it sets the precept requirements for the coming year which	Existing procedure adequate

			are then submitted to CBC. The Clerk/RFO or designated Councillor would check CBC has received communication.	
Financial Records	Inadequate records Financial Irregularities	L L	Millom Town Council have Financial Regulations, which set out the requirements.	Existing procedure adequate. Review the Financial Regulations when necessary.
Bank & Banking	Inadequate checks Bank Mistakes Loss Charges	L L L L	Millom Town Council have Financial Regulations which set out the requirements for banking, cheques and reconciliation of accounts The RFO reconciles the bank accounts when the statements arrive, this is checked by a Councillor who is not a bank signatory	Existing procedure adequate. Review the Financial Regulations when necessary and bank signatory list when necessary, especially after an AGM and an election. Monitor the bank statements monthly and produce balance sheet.
Cash	Loss through theft or dishonesty	L	Millom Town Council have Financial Regulations which set out the requirements. Cash is very rarely received. There is a petty cash or float held.	Existing procedure adequate. Review the Financial Regulations when necessary. Petty cash monitored monthly and signed off at regular meeting
Reporting and Auditing	Information/communication Compliance	L M	A monitoring statement is produced on a monthly basis and as when necessary Millom Town Council audits as necessary to comply with to comply with Fidelity Guarantee	Existing communication procedures adequate. Council annually to appoint a Councillor Auditor for Fidelity compliance
Direct costs Overhead expenses Debts	Goods not supplied but billed Incorrect invoicing Cheque payable incorrect Unpaid invoices	L L L L	Millom Town Council have Financial Regulations, which set out the requirements. At each Council meeting the list of invoices awaiting approval is reported to Councillors and considered.	Existing procedure adequate. Review the Financial Regulations when necessary.

	Loss of stock	L	Council approves the list of requests for payment Millom Town Council maintains no stock of any kind, other than the small number of clerical supplies sufficient for the Clerk's duties.	
Grants & Support Payable	Power to Pay Authorisation of Council to Pay	L	All such expenditure goes through the required Millom Town Council process of approval, minuted and listed accordingly if a payment is made using the S137 power of expenditure.	Existing procedure adequate. Town Councillors request a S137 rules if required.
Grants Received	Receipts of Grants	L	Millom Town Council does not presently receive any regular grants. One-off grants would come with terms and conditions to be satisfied.	Procedure would need to be formed, if required.
Charges – Rentals Payable	Payments of charges, leases, rentals	L	Millom Town Council lease the property named as Palladium Gardens for a term of 25-years for a peppercorn rent from Cumberland Authority	Existing procedure adequate.
Charges – Rentals Receivable	Receipt of rental Insurance implication	L M	Millom Town Council have ownership of 1 allotment site the invoices created and paid annually in advance. Millom Town Council have a second allotment site leased off Cumberland County Council – payment for this paid on receipt of invoice from CCC. MTC invoice allotment holders annually in advance Insurance paid annually	Existing procedure adequate. Review agreement and fees annually. Ensure payment and copy of insurance document received if appropriate.
Best Value Accountability	Work awarded incorrectly	L	Millom Town Council practice would be to seek, if possible, more than one	Existing procedure adequate. Include when reviewing Financial

	Overspend on services	M	quotation for any substantial work required to be undertaken or goods. For major contract services, formal competitive tenders would be sought. If a problem is encountered with a contract the Clerk would investigate the situation, check the quotation/tender, research the problem and report to Council.	Regulations.
Salaries & Assoc. Costs	Salary paid incorrectly Wrong hours paid Wrong rate paid False employee Wrong deductions of NI or Tax Unpaid NI or Tax contributions to the Inland Revenue	L L L L L L	Millom Town Council authorises the appointment of all employees through full council meeting Salary rates are assessed annually by the full council and applied on 1 April each year. Salary analysis and slips are produced by the Clerk quarterly together with a schedule of payments to the Inland Revenue (for Tax & NI). These are inspected at the Council meetings and signed off. The Tax and NI payments are worked out using an Inland Revenue computer programme updated annually. All Tax & NI payments are submitted in the Inland Revenue Annual Return. There are 6 part-time employees consisting of: Clerk, RFO, 2 groundsmen and 2 cleaners	Existing appointment and payment system is adequate and reviewed by appraisal held with the Parish Clerk
Employees	Loss of key personnel Fraud by Staff Actions undertaken by staff Health and Safety	L L L L	In the absence of the clerk the existing RFO to stand in The requirements of the Fidelity Guarantee Insurance to be adhered to with regards to fraud. The Clerk should be provided with relevant training, reference books,	Existing procedure adequate. Purchase revised books Council member of SLCC Monitor working conditions, safety requirements and insurance regularly.

			access to assistance and legal advice required to undertake the role.	
Councillor Allowances	Councillors overpaid	Negative	No allowances are allocated to Town councillors	No procedure required
Election Costs	Risk of an election cost		Risk is higher in an election year. When an election is due the Clerk will obtain an estimate of costs from the Cumberland County Council for a full election and an uncontested election. There are no measures, which can be adopted to minimise the risk of having a contested election, as this is a democratic process and should not be stifled.	Existing procedure adequate
VAT	Re-claiming/charging	L	Millom Town Council are registered for VAT. The Vat is reclaimed quarterly. This is the responsibility of the RFO	Existing procedure adequate.
Annual Return	Submit within time limits	L	The annual return must be agreed at a Full Town Council meeting and duly signed by the Chairman/Mayor and RFO. The return must be submitted by the time given by the Audit Office.	Existing procedure adequate.
Legal Powers	Illegal activity or payments	L	All activity and payments within the powers of the Millom Town Council to be resolved and minuted at a Full Town Council Meeting.	As Financial Regulations
Minutes/Agendas/Notices/Statutory Documents	Accuracy and legality	L	Minutes and agenda are produced in the prescribed method by the Clerk and adhere to the legal requirements. Minutes are approved and signed at the	Existing procedure adequate. Guidance/training to Chair/Mayor should be given (if required).

			next Town Council meeting. Minutes and agenda are displayed according to the legal requirements.	
	Business Conduct	L	The Chair/Mayor should manage business conducted at Council meetings.	Members to adhere to Code of Conduct.
Members Interests	Conflict of interest	L	Although not a requirement, the declaring of interests by members at a meeting should be an obvious process to remind Councillors of their duty and should remain on the agenda.	Existing procedure adequate.
	Register of Members Interest	M	Councillors should review their register of Members Interest Forms regularly.	Members take responsibility to update their Register.
Insurance	Adequacy Cost Compliance Fidelity Guarantee	L L L M	An annual review is undertaken (before the time of the policy renewal) of all insurance arrangements in place. Employers and Employee liability insurance is a necessity and must be paid for. Ensure compliance measures are in place. Ensure Fidelity checks are in place.	Existing procedure adequate. Review insurance provision annually. Review of compliance.
Data Protection	Policy Provision	L	The Council only keeps the names, addresses and interests of members A Data Protection Policy is in place.	The Council is registered with the Information Commissioner's office and complies with current Data Protection legislation
Freedom of Information	Policy Provision	L/M	The Clerk is aware that if a substantial request arrives that this may require considerable additional work. The Council is able to request a fee if the work will take more than 15-hours, but the applicant also has the right to re-submit the request broken down into	Monitor and report any impacts of requests made under the Freedom of Information Act.

			sections, thus negating the payment of a fee. A freedom of Information Policy is in place along with procedures for dealing with requests	

PHYSICAL EQUIPMENT OR AREAS

Subject	Risk(s) /Identified	H/M/L	Management/Control of Risk	Review/Assess/Revise
Assets	Loss or damage Risk/damage to third party(ies)/property	L L	An annual review of assets is undertaken for insurance purposes	Existing procedure adequate
Maintenance	Poor performance of assets or amenities Loss of income or performance Risk to third parties	L L L	Millom Town Council have a number of assets which are recorded on the Register of Assets and reviewed and updated annually the condition of which is under constant review and periodic maintenance. All public amenity land is inspected regularly by parish employees ie Park areas	Existing procedure adequate. Ensure inspections are carried out regularly. .
Notice Boards	Risk/Damage/Injury to third parties	L L	Millom Town Council have two notice boards. All locations have approval by relevant parties. The Clerk inspects these regularly and necessary repairs are attended to after requirements brought to the attention of the Millom Town Council.	Existing procedure adequate.

Street Furniture Seats Planters Street lights	Risk/damage to third parties	L	Millom Town Council have a number of public seats in the Parish. These are inspected on a quarterly basis and any repairs required reported to the Town Council. At present there is no other street furniture, streetlights or planters that are owned by the Town Council	Existing procedure adequate.
Play Equipment	Risk/Damage to third parties	L	The Town Council have installed a number of pieces of new and additional play equipment which are located in the Millom Town Park and Haverigg Beach Park Area. This land is owned by the Town Council. A separate risk assessment has been completed on the play area. Visual inspections to be undertaken on a weekly basis to ensure play equipment is safe	Existing procedure adequate
Meeting Locations	Adequacy Health & Safety	L M	Millom Town Council meetings are held at either the Guide Hall, Pensioners Hall and Methodist Hall. The premises and the facilities are considered to be adequate for the Clerk, Councillors and Public who attend from Health and Safety and comfort aspects.	Existing locations adequate. The Council to try and make the downstairs office at 6 Newton Street, Millom available for future meetings
Council Records – paper	Loss through theft, Fire, Damage	L M L	Millom Town Council records are stored in the office at 6 Newton Street. All historical records such as minutes etc were deposited with the Archive Office, Whitehaven for safe keeping. All other records such as correspondence, minute books and copies, leases for land or property, records such as personnel, insurance, salaries etc are stored in filing cabinets in the cupboards at the above address.	Damage (apart from fire) and theft is unlikely and so provision adequate. Deeds/leases copied and deposited off-site with Archive Office, Whitehaven. To monitor storage problem with a view to sending historical items to the Local Archives Department.

Council Records – electronic	Loss through: Theft, fire damage, corruption of computer	L/M	Millom Town Council's electronic records are stored on the Clerk's computer. Back ups of the files are taken at regular intervals.	Currently files are backed up automatically onto the Office Cloud. Files are also backed up onto an external hard drive

The above Risk Assessment was approved at the Meeting of Millom Town Council on: 28th January 2026

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Signed: …………………………… Chair