

ASHINGTON TOWN COUNCIL

FINANCIAL AND MANAGEMENT RISK ASSESSMENT

This risk assessment systematically examines the Town Council’s working practices, enabling the Council to identify all potential risks inherent in its financial and management systems. Based upon a completed assessment, the Council can take the practical and necessary steps specified to control, reduce, or eliminate the risks. The risk assessment enables the Town Council to assess the risks that it faces and satisfy itself that it has taken all reasonable steps to minimise them. The risk assessment specifies the controls in place and identifies further controls required.

The risk rating balances the likelihood of a given risk with impact of the risk in question and results in an overall risk rating. RED (not acceptable), AMBER (acceptable/action required), GREEN (acceptable/no action required)

This Risk Assessment is produced in accordance with the requirements of Accounts and Audit Regulations 2015 (SI 2015/234), Regulations 3 and 5, as amended; with reference to Governance and Accountability for Smaller Authorities in England - Practitioners' Guide 2025, Section 1, Assertion 5 (Risk Management).

Received at the Full Council Meeting on, 23rd June 2026; (Further scheduled review, July 2026, December 2026)

		Likelihood			
		1 Unlikely	2 Possible	3 Probable	4 Highly Probable
Impact	1 Minor				
	2 Moderate				
	3 Serious				
	4 Major				



FINANCIAL	Impact	Likelihood	Risk Rating	Controls in Place	Additional Controls Required (or for consideration)
Increasing capital costs on allotment sites – roads, fencing, as well as emergency repairs like asbestos	3	3	9	Capital jobs are currently part of budget process, separate from the allotment budget, and funds agreed according to priorities. Maintenance costs to be agreed according to budget available within allotments and on a priority basis. Water use, asbestos, and ongoing repairs are the most likely concern in regards expenditure. Capital Scheme Framework introduced.	Enforcement on water usage and bringing waste onto site to reduce water bills and use of skips. Maintenance jobs carried out when there is money available in the allotments budget. Where costs exceed available funds, plots can be left un-let, unless H&S issue.
Debtors not followed up promptly	1	1	1	Officers are responsible for following up any invoices they have issued. We have further reduced the likelihood of debtors with a SumUp card payment reader, and bank transfer are becoming more common.	
Spending not allocated to correct budget heading, or not committed at the time of approval. At the year end the impact could be significant as committed spending is used to calculate balances	2	2	4	Approval for spending is sought via Council meetings, therefore a minute reference is available, and commitment in the accounts is part of the action points following the meeting. Spending that is within delegated powers of Clerk/Chair has an email trail, and commitment in the accounts should be made on approval. Accountancy package tracks all purchase orders to correct cost code.	
Precept Demand Inadequate due to error or reluctance to increase	3	1	3	Prior to the January budget meeting of the full council the Clerk/RFO will have carried out the following: - identified all committed spending expected for the remainder of the year	Town Council to develop aims and objectives through community engagement and preparation of a business/action plan. By having

				<ul style="list-style-type: none"> - identified any income expected or accounts unpaid - estimated any income for the remainder of the year - checked all committed spending to ensure nothing is missing <p>Using the balances available at the start of the year, minus spending + income, the Clerk/RFO can forecast year end balances/reserves.</p> <p>The Council agrees the budget and the required precept based on the forthcoming plans of the Council. Budget and expenditure are monitored monthly. General Reserves and Contingency held. Asset Reserve calculated according to lifespan of assets and expected replacement plans.</p>	short/medium/long term planning in place, it will allow longer term budget planning.
Council overspend	2	1	2	<p>Areas of spending are closely monitored by the Clerk/RFO and reported to the full council monthly. Financial Regulations do not allow spending that is not budgeted for, and spending is limited within these regulations and agreed by a meeting of the Council. The Clerk/RFO ensures that all committed spending is input into the budget, as far as possible, prior to setting the budget in January. General Reserves and Contingency held.</p>	
Council overspends because of external salary negotiations	1	3	3	<p>Continue to keep updated on negotiations. Bring budget movement or suggested funds from contingency when agreed.</p>	
Incomplete or inaccurate financial records	1	1	1	<p>Sector smart accountancy package used for all accounts The Council complies with Governance and Accountability for Smaller Authorities in England and has published Financial Regulations.</p>	<p>Two Cllrs to carry out a review of internal controls, as required by audit, at the year end. The internal auditor could carry out an interim review of records, prior to the year end.</p>
Breach of Financial Regulations	3	1	3	<p>The Clerk/RFO has overall responsibility for the financial affairs of the Council and is qualified to advise. All Members and Officers are required to comply with Financial Regulations; these are readopted</p>	<p>All Officers and Members can complete ILCA and access further training.</p>

				each year. All spending is supported by the appropriate legal power to pay.	Financial Training offered via NALC to Cllrs.
Play equipment failure requiring emergency removal or replacement beyond routine maintenance budget, leaving facilities incomplete or unsafe	3	3	9	Annual independent ROSPA inspections of all play areas. Regular visual inspections by NSOs. Revenue budget allocation for routine maintenance (£120-£1,765 per site depending on size). Insurance cover in place. Play Areas earmarked reserve established for planned replacements.	Maintain adequate contingency reserves to fund emergency equipment replacement (single major piece £15,000-£40,000). Build Play Areas reserve to £130,000+ to enable proactive replacement programme. Develop play area replacement schedule based on equipment lifecycles. Consider whether revenue maintenance budgets are adequate for ageing equipment requiring more frequent repairs. Establish protocol for immediate safety responses if equipment must be removed.
Grant Funding usage – due diligence	2	2	4	New application process with built-in evaluation methods. Funding capped at £5,000	
Incorrect VAT claim/Non-compliance	1	1	1	New Accountancy package so VAT is automatic. Clerk/RFO trained in VAT compliance.	
Insurance inadequate	2	2	4	The assets register is reviewed annually as part of the AGAR, and when cashbook purchases are added. The accountancy package includes a basic assets register. Civic.ly digital asset management platform adopted (at negotiated 50 percent subscription discount), supporting asset records, inspections and condition monitoring.	Complete the Assets Inspection Policy, inspection regime and Risk Assessment template for assets, using Civic.ly as the recording platform. Check the insurable value of assets like Mining Wheel and Memorial Garden. Look at GAP insurance for any future leased vehicle.

Banking errors	1	2	2	The Council has Financial Regulations setting out the requirements for banking, cheques, and the reconciliation of accounts. Payments go through a 3-stage process, RFO/Cllr 1/ Cllr 2 and all payments are currently by BACS. Any errors in processing payments are discovered when the bank accounts are reconciled every month. These are dealt with immediately.	
Inadequate reserves and safeguarding reserves for intended purposes	2	2	4	Funds are transferred to support capital works, and additions to the fund are approved as part of the budget process at the start of the financial year. There is a separate annual resolution approving the Earmarked Asset Reserve Fund that makes clear that the Fund is reserved for the funding of approved capital works only. A General Reserve Fund and Earmarked Reserve Fund has been established, and the Council has an agreed Reserves Policy. Capital projects that are being saved for are restricted as such in the earmarked reserves and with an unrestricted contingency fund. Proposal for the use of any fund is subject to a resolution by the Full Council, as per standing orders.	
Excessive underspend at the year end	2	4	8	Planning and prioritising operational plans will maximise spending plans being realised. The Clerk/RFO has included a full half-year review on September FGS Committee with recommendations for budget movement, or agreement that funds are carried forward. Budget reviews are carried out throughout the year and where it is unlikely that funding allocated will be spent, the Council is asked to consider alternative spending plans. Insufficiently resourced to bring plans and priorities to execution which undermines public confidence.	Underspend that is not carried forward can be considered for inclusion in earmarked reserves. Strategic planning and resourcing prioritised.
Unknown budget costs due to taking on assets or responsibilities without due diligence	3	1	3	The council should consider working with experienced partners but must protect their own interests. The Clerk has completed training on asset transfers. Where asset transfers are expected, a separate Risk Assessment is carried out by the Clerk/RFO. The Clerk will seek professionally indemnified reports on the condition of any assets expected to be transferred, including repairs carried out, in advance of the Council taking a decision. Community Asset Transfer application in progress for proposed operational depot), being	Engage in community consultation prior to taking on assets for which there will be on-going costs and commitments. Be open and transparent about cost implications.

				<p>managed in line with these controls including condition reports, insurance and legal agreement requirements. The insurance arrangements for any asset transfer are sought directly from the Council's insurer. Ongoing costs are sought in advance of liability transferring. A legal agreement must exist to establish responsibility for an asset. All decisions are taken in the public domain and subject to the usual financial regulations of the council. The Clerk advises the Council to pay for professional advice whenever necessary, ensuring professional indemnity guarantees.</p>	
<p>Pressure to take on services or assets devolved from Northumberland County Council without matching funding, increasing the burden on the precept (double taxation of residents)</p>	3	3	9	<p>Separate risk assessment carried out for any proposed asset or service transfer. Ongoing costs sought in advance of liability transferring. All decisions taken in the public domain and subject to Financial Regulations. Local Charter with NCC reviewed and adopted. Representation on relevant county liaison structures.</p>	<p>Seek transitional or ongoing funding (commuted sums) as a condition of any service or asset transfer. Be prepared to decline transfers where funding and condition information is inadequate. Engage in community consultation before accepting ongoing commitments. Monitor devolution and local government reorganisation developments and assess cumulative precept impact annually as part of budget setting.</p>
<p>Precept capping or referendum principles extended to local councils by Government, restricting the Council's ability to raise the precept to meet committed costs</p>	3	2	6	<p>Reserves Policy in place with General Reserves and Contingency held separately. Budget and expenditure monitored monthly. Annual budget process identifies all committed spending before the precept is set.</p>	<p>Develop medium-term financial planning so that committed and contractual costs are visible over a 3-5 year horizon. Monitor Government announcements on council tax referendum principles via NALC and SLCC. Avoid building recurring commitments on assumptions of unrestricted precept growth.</p>

Cyber-enabled financial fraud, including mandate fraud, invoice redirection, and phishing or compromise of officer email accounts	3	2	6	All payments by BACS through a 3-stage authorisation process (RFO and two Councillors). Monthly bank reconciliations identify errors or unauthorised transactions promptly. IT Policy adopted March 2026. Accountancy package tracks all purchase orders to correct cost codes, providing an audit trail. Confirmed cyber and crime/fidelity cover within the Council's insurance	Introduce a verification protocol for new or changed supplier bank details (independent call-back to a known contact number before amendment). Staff awareness training on phishing and payment fraud. Include cyber security and fraud controls within the scope of the IT services review.
GOVERNANCE	Impact	Likelihood	Risk Rating	Controls in Place	Additional Controls Required (or for consideration)
Breach of standing orders	2	2	4	Standing Orders are adopted each year and Cllrs are issued with a copy. This is part of an induction for new Cllrs. Where it is thought that Standing Orders have been breached, external written advice is sought and presented. If the breach is proven, any decisions would be revisited. Clerk is CiLCA qualified.	Clerk requested to devise training on meeting etiquette.
Members fail to behave in accordance with Code of Conduct	2	2	4	The Code of Conduct is adopted by the council at the Annual Meeting each year, members are provided with a copy, including new Cllrs at induction. Cllrs can attend training for Councillors on Code of Conduct and Behaviour in Public Office. All Cllrs sign a declaration of acceptance of office, which includes the Code of Conduct. Cllrs and members of the public are advised that Code of Conduct Complaints should be made to the Monitoring Officer. As a result, sanctions for failure to comply are out of the Council's control. Council has adopted a social media policy.	Further training on Civility & respect, Code of Conduct is booked. Council has signed up to Pledge.
Agenda not issued/published correctly. Postage delays	2	4	8	Agendas for all Town Council full and committee meetings are published on the Town Council website and issued to members three clear days in advance minimum, local practice is one week. Agendas are agreed with the chair prior to publication. Agendas have been hand-delivered on occasion. All meetings of the Council are held in	Consider alternative means to posting. As well as being very costly this is proving unreliable and take 5 days for delivery in some case.

				accordance with the law, and proper practice. Terms of reference are agreed for all additional meetings/groups/committees.	
Members not furnished with information required to take decisions on items placed on the agenda, or having not read papers	3	3	9	Information and reports associated with all decisions are sent out with agenda, and before if appropriate. Members are instructed to contact the Clerk with questions. Office have checked those members who prefer paper or electronic copies. Agendas and reports are discussed with chair prior to publication. The Chair may remind Cllrs of their responsibility to read papers in advance of the meeting. All meetings of the Council are held in accordance with the law, and proper practice. Standing Orders allow for the meeting to agree to defer an item, or for individual members to abstain from taking a decision.	Members are individually responsible for reading papers in advance of meeting and raising questions/concerns in advance. Test message system to advise Cllrs to check emails to be introduced.
Conflict of interest not declared or dealt with appropriately	1	1	1	All members complete a declaration of interests form at the outset of the political term. 'Declarations of interest' is the second item on every agenda which acts as a reminder.	DOI to be reviewed at the Annual Meeting each year
Council meeting not quorate or not minuted properly	2	1	2	Attendance recorded as part of minute taking to evidence quorum. Where quorum is not achieved, Clerk would declare the meeting could not take place. Minutes are published on TC website as required.	
'Best value' principles and accountability	2	2	4	Specifications for works or supply of goods is drawn up by the Clerk. Model Financial Regulations have been adopted.	
Politicisation of decision-making: party or group dynamics, whipping, or predetermination affecting lawful and transparent decision-making, and pressure on officer impartiality	3	2	6	All decisions taken in properly convened public meetings in accordance with Standing Orders. Officer reports and professional advice provided in writing with the agenda, creating a clear record of advice given. Declarations of interest a standing agenda item. Code of Conduct adopted annually. Clerk maintains political neutrality and advises all members equally.	Member training on predetermination, bias and the role of professional officers. Officer Advice Notes used to formalise professional advice on contentious matters so the distinction between officer advice and member decision is clear on the record. Seek external advice (NALC/SLCC/Monitoring Officer)

					where group dynamics risk unlawful decision-making.
HR, HEALTH & SAFETY & WELFARE	Impact	Likelihood	Risk Rating	Controls in Place	Additional Controls Required (or for consideration)
Employment claims (employment tribunal or other litigation) arising from dismissal, disciplinary, grievance or recruitment processes, with associated legal costs and officer time	3	2	6	Green Book terms and adopted Grievance and Disciplinary Procedures followed throughout. External professional HR support engaged (NEREO) for complex matters. Full documentation maintained at every stage, including hearing records and follow-up correspondence. Personnel Committee oversight of employment matters. Legal expenses insurance in place.	Confirm scope and excess of legal expenses cover, including any requirement to notify insurers before taking employment action. Maintain contingency provision for legal costs and management time. Continue to take external advice before dismissal decisions.
Incorrect grades for staff	3	1	3	Job descriptions are drawn up in consultation with staff and evaluated using the NALC/SLCC guidelines. Open door policy for discussions about roles.	Benchmark with other 'like' Councils. Short/medium/long term planning would allow strategic staffing response and review of roles.
Inadequate training	2	2	4	Members are responsible for their own development and are sent training opportunities via NALC, NCC and other local training providers. Clerk can deliver training as requested, or source training elsewhere according to the needs of members. Clerk is CiLCA qualified, and all 4/5 staff have completed ILCA. Clerk is following a programme of continuing professional development. Training & Development ongoing. Annual Reviews of staff. Staff have record of training and development plans. Training budget increased.	Record Members training and seek training where required. Little training is available locally, consider collaborative approach with neighbouring Councils.

Grievances/Disciplinary Member/Officer Relations	4	2	8	<p>A Grievance Procedure and Disciplinary Procedure is in place. Where complaints/issues are employee/employee this can be properly dealt with via Grievance Procedure. Where complaints/issues are Cllr/Employee this can be properly dealt with via Disciplinary Procedure. If complaint is Employee/Cllr the only route is via a Code of Conduct Complaint via NCC Monitoring Officer which is outside of the employment relationship and the Council's control. Regular reminders to all Members about appropriate Member/Officer protocols (policy adopted) and the importance of professional working relationships. Clerk available to discuss concerns about Member conduct in private before issues escalate. Personnel Committee provides support and oversight for employment matters. Clear boundaries maintained between Member oversight role and day-to-day operational management by officers. Disciplinary Procedure tested with external professional support from NEREO, demonstrating the procedure operates effectively in practice.</p>	<p>Seek the adoption of an informal process outside of Code of Conduct that utilises the only route available to Councils at present – removal from meeting, or removal from committees. Consider Member training on effective working relationships with staff and understanding boundaries between strategic oversight and operational delivery. Panel and Appeal Panel to be agreed</p>
Long-Term Sickness absence of key staff members, particularly statutory officers	4	2	8	<p>Green book sickness policy in place. Occupational Health referrals available when required. Regular communication maintained with absent staff members where appropriate. Return-to-work meetings conducted following all absences. Flexible approach to phased returns and reasonable adjustments. Emergency contact forms held.</p>	<p>Maintain adequate contingency reserves to fund interim staffing arrangements (agency staff typically cost 150-200% of normal salary). Keep updated job descriptions and person specifications to enable swift recruitment if required. Consider recruitment of Deputy Clerk to provide resilience and succession planning. Cross-training of staff where possible to provide cover for key functions. Maintain relationships with specialist interim providers (e.g., locum RFO services) for statutory roles.</p>
Loss of key staff through resignation,	4	3	12	<p>Controls in Place: Competitive salaries aligned with NJC scales. Living Wage employer. Positive working environment and supportive</p>	<p>CRITICAL: Deputy Clerk recruitment failed at offer stage</p>

retirement, or dismissal, or difficulty recruiting suitable replacements				management culture. Training and development opportunities provided. Clear job descriptions and person specifications in place. Established recruitment procedures, tested through recent recruitment exercises.	(preferred candidate accepted a counter-offer), confirming recruitment difficulty as a demonstrated rather than theoretical risk. Workforce Planning Report presented to Personnel Committee with options for restructure and succession planning. Develop knowledge-sharing protocols to ensure continuity when staff leave. Maintain adequate contingency reserves (15,000 - 25,000 pounds) to fund 3-month interim cover if required. Build relationships with Northumberland SLCC and locum provision. Succession planning for Clerk/RFO role given statutory nature of position and concentration of statutory knowledge in a single officer.
Insufficient staffing capacity to deliver expanding service responsibilities and strategic objectives, leading to burnout, service failures, or inability to respond to opportunities	3	3	9	<p>Regular workload reviews.</p> <p>Annual staff performance reviews identify capacity issues.</p> <p>Open door policy for staff to raise concerns.</p> <p>Flexible working arrangements where possible.</p> <p>Training and development to improve efficiency.</p>	<p>Workforce Planning Report considered by Personnel Committee, covering feasibility of additional responsibilities against current establishment. Regular assessment of service priorities against available resources. Willingness to decline or defer non-essential projects if capacity insufficient. Monitor staff overtime and time-off-in-lieu to identify sustained pressure points. Regular assessment of service priorities against available</p>

					resources. Willingness to decline or defer non-essential projects if capacity insufficient. Monitor staff overtime and time-off-in-lieu to identify sustained pressure points.
Members of the public, staff or Cllrs injured, at ATC office, event or on land owned or leased by the Council	3	2	6	Public and employer's liability insurance in place which covers Cllrs and volunteers at events. All those attending events to show PLI. Risk assessments are carried out for all TC events. Sharon completed training on 'How to Organise Safe Events' as part of CPD. All staff and members to be made aware of their health and safety responsibilities. Health & Safety Policy agreed, as well as safe working guidelines. Asbestos is greatest risk, and we have a separate asbestos management plan.	Inspection Regime and RA policy, for all assets. Clerk seeking legal agreement for those assets for which responsibility has been transferred to the Council from NCC, i.e. play areas, bus shelters, seats, and bins.
Members of the public, staff or Cllrs suffer loss because of negligent behaviour on the part of the Council	2	2	4	Risk Assessment carried out for all potential activity/decision making or as issues arise. Advice is always sought from suitably qualified professionals, with professional indemnity. Insurance made aware of any potential claim at the earliest opportunity. Health & Safety Policies adopted for all activities of the Council, including those within the role of NSO's. Risk Assessments for all NSO tasks and responsibilities. Asbestos Management Plan in place.	
Health, Safety and Welfare of staff	2	2	4	NSO's – professional advice was sought and implemented on requirements for health checks in role, and welfare facilities. Staff have been advised of employer's obligation to pay for eye test and glasses if required for screen work, or to do job. Uniform and PPE provided, as required. Flexible approach to working hours and annual leave. Green book sickness policy., Emergency contact forms held.	Ergonomic considerations are considered in regards office space. Consider formal H&S Role and training to support this professional function.
Health, Safety and Welfare of staff and Cllrs due to contentious decision-making	4	2	8	Carry out pre-decision risk analysis and share prior to any decision coming before Council. Use local knowledge to determine any additional controls required following analysis of risk.	Engage with key stakeholders in advance of contentious decisions to mitigate surprise or backlash. Carry out post-decision risk analysis and implement controls.

Health & Safety, and liability risk due to taking on assets without due diligence	3	2	6	(See identical financial risk above)	
Safeguarding issues on allotment sites, recipients of Grant Aid, members of the public in contact or other	3	2	6	Safeguarding Policy in place. Grant Aid recipients to share their own safeguarding policy. All staff and Cllrs to be aware of Safeguarding Procedure. New procedure in respect of dealing with external organisations who support tenants on allotments.	All staff to receive training in safeguarding. Allotment Sites to be included in Council's Safeguarding procedure. Additional safeguards for dealing with vulnerable adults on allotments, and/or people with disabilities, neurodiversity, learning differences, or health conditions.
Claim of statutory nuisance in respect of fires on allotments.	2	3	6	Allotment Bonfire Rules are in place and enforced by Allotment Associations, and Council. Reports of nuisance fires are recorded and investigated. Management Agreements, Association Tenancy Agreements and Allotment Tenancy Agreements have been developed in consultation with Allotment Associations, this includes rules on bonfires on allotments. NCC have the statutory responsibility to investigate complaints of statutory nuisance in the form of smoke. Worked with allotment associations and neighbours to allotment sites to tighten the rules to reduce the risk of fires being considered a nuisance.	Be clearer about the interpretation of 'nuisance fire'. Allotment Officer presence on-site should reduce any contraventions of policy.
Individuals being accidentally locked inside allotment sites due to gates being secured, leading to entrapment situation, which could result in	3	2	6	Allotment sites have different procedures in place. Some allotment gates are kept unlocked during daytime hours when sites are likely to have visitors/tenants present. Some are always locked, and users have keys, others locked dusk till dawn. Regular inspections verify that gates are operating properly and not posing entrapment hazards. All sites can be left on foot without the risk of entrapment.	Clear signage instructs allotment users to be aware of closing times and ensure they exit before gates are locked. Emergency contact information is posted on all allotment gates and sites in case anyone becomes accidentally trapped and needs assistance. Allotment holders issued with a

distress, potential injury, and liability for the Council and/or not being able to access animals					key (deposit payable). New signage.
Plot holders being unable to access allotment sites due to locked gates, which could endanger any animals (livestock, poultry, etc.) housed at their plots by preventing adequate care and feeding which could result in animal distress, suffering, or loss of livestock/poultry exposing the Council to potential liabilities.	4	2	8	As above.	As above.
Health, Safety and Wellbeing of Staff and Cllrs – Threat or Harassment from Members of the Public when carrying out duties, or as a result of carrying out duties	4	4	16	Staff and Cllrs conduct duties in line with Health & Safety requirements and are instructed to report any incident or near miss immediately. All incidents involving aggression, intimidation, or harassment by members of the public are reported to the police and recorded internally. Covered under the Council’s Vexatious, Persistent, Aggressive and Abusive Complaints Policy. Appropriate restrictions and tenancy terminations applied where behaviour poses a risk to staff or Councillors. Clear management oversight of operational work, including use of Council vehicles and	Maintain a confidential Staff Safety Plan for any identified ongoing risks. Provide training on personal safety and de-escalation for relevant staff. Review office security (visitor access, CCTV, entry systems). Embed regular wellbeing check-ins following any safety-related incident. Ongoing

	Impact	Likelihood	Risk Rating	Controls in Place	Additional Controls Required (or for consideration)
				working off-site. Lone Working and Staff Safety Policy covering all field and public-facing duties.	monitoring by Personnel Committee.
INFORMATION & TECHNOLOGY					
Loss of data	2	2	4	All systems are securely backed up. Due to compliance, a wealth of ATC information is available on-line and therefore is uploaded onto the Town Council website. Signed paper copies of all TC minutes are held on file. Data & Retention Policy adopted.	IT services review underway comparing current providers against alternative proposals across managed IT, Microsoft 365, hardware and telephony; review to include assessment of backup arrangements, data security and resilience. (Cyber security and fraud risks now assessed separately - see new entries.)
Excessive Freedom of Information Act (FOIA) Requests	1	2	2	In view of the information available on the website, minimal additional information is likely to be requested. Frequent requesters could be referred to website. All information required in the Transparency Code is available on the Town Council website. Model Transparency Code Adopted.	Further Staff Training
Breach of data protection	2	1	2	Data Protection Policy adopted. Town Council specific email addresses are available for all Councillors. Council's CCTV provider is fully compliant and willing to answer concerns from residents.	Staff and Member Training Required
Breach of data protection by members of	3	3	9	Current controls are unknown.	Training Required

Allotment Associations					
Dependency on external IT suppliers, and risk of service disruption, data loss, or licensing gaps during any transition between providers	3	2	6	Structured IT services review underway comparing current providers against alternative proposals across managed IT, Microsoft 365, hardware and telephony. IT Policy adopted March 2026. All systems securely backed up.	Any change of provider to be subject to a managed migration plan covering data transfer, licence continuity, email and telephony cutover, and rollback arrangements. Confirm ownership and admin access of all Council accounts, domains and licences rests with the Council, not the supplier. Exit and data-return provisions to be checked in any new contract.
Non-compliance with website accessibility requirements (WCAG 2.2 AA) as new documents and content are published	2	2	4	Accessibility remediation programme completed covering 225 published documents to WCAG 2.2 AA standard as part of the IT Policy work supporting AGAR Assertion 10. Accessibility statement published on the website.	Embed accessibility checks into routine publishing practice so new documents meet the standard at the point of upload. Periodic sample audit of published content. Staff training refresher on accessible document creation.
REPUTATION	Impact	Likelihood	Risk Rating	Controls in Place	Additional Controls required

Adverse press/social media coverage	2	2	4	Public and press welcome to attend council meetings, all decisions taken in public domain and reported professionally and without bias. Where controversial Council decisions are taken, Clerk to issue PR as a matter of priority. Social Media and Email Policy adopted. Good working relationship with local reporters.	Members to inform Clerk of any negativity on social media so this can be dealt with appropriately. Cllrs encouraged to share official Town Council posts rather than posting individual posts regarding town council decisions.
Lack of community engagement	2	2	4	The Council seeks ways to interact with the community via events, and with public meetings. Town Council office is open to the public. Website is engaging and informative. ½ page in every ABC Wansbeck and North Seaton Directory as well as regular editorials.	Surveys, Events, Newsletter, Annual Report distributed
Adverse relationship with Northumberland County Council	2	2	4	Regular two-way communication with local officers at neighbourhood level and with County Councillors. Issues raised with County Officers via the Town Council Office. Local Charter reviewed and adopted. Rep on NALC County Committee and Town & Parish Liaison Working Group.	NALC reviewing communication between T&P Councils and County Cllrs.
Council directly managing allotment sites may not be perceived as positive by some	2	2	4	Recognise that change is feared by some, any disruption to the status quo can have a negative impact, even if it is necessary and for the better. Open and regular communication with allotment tenants alongside an understanding of concerns and fears as we move away from the status quo to formal agreements. Implement any necessary changes in keeping with allotment laws and with respect to custom and practice, taking small steps according to priorities.	
Perception of lack of diversity in decision-making	1	2	2	The Council has adopted a Co-option Policy that outlines a fair and open process for filling vacant seats between elections, and where no election is called following a casual vacancy. In keeping with LGA 1972 and the Council's standing orders, each councillor has an equal vote in the co-option process, upholding principles of democracy.	
Negative public perception and concerns over privacy related to	2	3	6	CCTV and Council officers to offer reassurance to the public that cameras are used for legitimate public safety purposes in accordance with data protection & human rights legislation. Clear public comms outlined the reasons for CCTV installation and the	CCTV provider has welcomed questions from members of the public and explained screening

the installation of new CCTV				strict policies & safeguards in place to prevent abuse or unauthorised access or monitoring of the footage.	CCTV Policy
Capacity issues managing allotment sites	2	2	4	Self-managed allotment sites could feel less motivated towards managing if Council-Run sites have less expensive rent. Self-managed sites are still supported.	Agreement in place for self-managed site that have in place notice period for dissolution. Ensure self-management is always supported as preferable to Council-run.