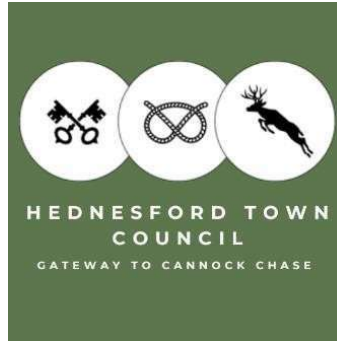


HEDNESFORD TOWN
COUNCIL

GATEWAY TO CANNOCK CHASE

RISK ASSESSMENT
POLICY





Review Date – February 2026

Approved by Full Council 24th February 2026

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1. Introduction

- 1.1. Risk is defined as 'an uncertainty of outcome of actions or events, which has the potential to impact upon Hednesford Town Council and the Pye Green Community Centre achieving its objectives'.
- 1.2. The Council recognises that to achieve its objectives it must manage risk within its assessment of reasonable levels. Where risks lie beyond the risk appetite of the Council, members and officers will take appropriate action to reduce those risks.
- 1.3. The approach to assessing risk will be consistent and will include the risk in terms of impact and likelihood.
- 1.4. This risk Management policy forms part of Hednesford Town Council's internal control and corporate governance arrangements. The policy outlines the Town Council's underlying approach to risk management, documents and the roles and responsibilities of Councillors, Chief Officer and staff.

2. Risk Management as part of Internal Control

- 2.1. The system of internal control incorporates risk management. This system encompasses a number of elements that together facilitate an effective and efficient operation, enabling the Town Council to respond to operational, financial and commercial risks. These elements include
 - Policies and procedures
 - Regular reporting
 - Planning and Budgeting
 - Finance, Operations and Personnel committee
 - Internal Audit
 - Third Party reports where applicable.
- 2.2. A review of systems in place should be carried out when triggered by internal or external audit reports, or when a risk changes, or if there is a change in Chief Officer, Clerk or Responsible Finance Officer.

3. Risk Overview

- 3.1. A 'risk' is any weakness that could endanger staff, visitors, Councillors, Assets, operation or reputation of Hednesford Town Council
- 3.2. Risk is a value generated from the three factors. Vulnerability, threat and impact. Each factor is assigned a numeric value that are multiplied together to give the risk value.

4. Town Council Risk Management Principles

- The Town Council, as a whole, has responsibility for overseeing its own risk management
- An open and receptive approach to managing risk is adopted by the Town Council
- The Chief Officer supports, advises and implements policies approved by the Town Council

- The Town Council takes a conservative and prudent approach to the recognition of weaknesses and risks.
- The Town Council will disclose the implications of all identified risks.

5 Mitigation

5.1 The Town Council mitigation seeks to always reduce exposure by applying one of the following actions

- Implement an action that will remove the risk
- Implement an action that will reduce the risk to an acceptable level
- Transfer the risk and responsibility (e.g. to a contractor); the council will retain accountability
- Insure against the risk
- If none of the above are possible, accept the risk and the weakness.

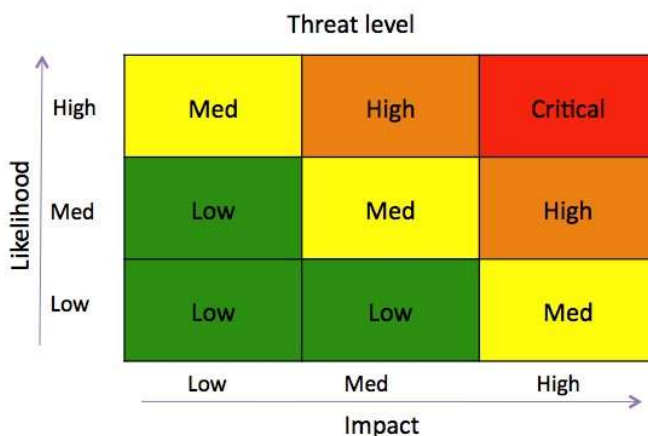
5.2 For any weakness that it proves impossible to apply any of the first 2 strategies, the weakness must be raised at the next committee meeting or Council meeting, whichever is soonest. This will ensure that the Council will discuss and vote on whether the risk identified is acceptable.

6 Annual Review of Effectiveness

6.1. On production of the Internal Auditors Report, the Finance, Operations and Personnel Committee will

- Review and examine the Town Council's effectiveness on risk management and internal control
- Consider the internal and external risk profile of the coming year, noting any new areas of risk, and consider whether current internal control arrangements are effective
- Evaluate the potential consequences of the Town Council if an event has been identified and consider measures in place to control same.
- Make recommendations to the Town Council on its findings.

7 General Risk Assessment
Hednesford Town Council – General Risk Assessment



| Subject / location | Risk identified | Who/ what is at risk? | Risk level | Management / control of risk | Comments |
|--------------------|--|-------------------------|------------|---|----------|
| Insurance cover | Insurance of assets | Property/ Reserves | L | Assets Register updated as of February 2026 and Insurance cover amended as required. | |
| Litigation | Potential risk of legal action being taken against the Council | Council/ staff/ members | L | Public liability insurance covers general personal injury claims where the Council is found to be at fault. | |
| Assets | Under-valuation/ underinsurance | Property/ Reserves | L | Assets Register updated in February 2026. Premises and community assets valuation at cost of replacement where known. | |

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|---------------------------------|---|---|-------|---|--|
| Precept | Adequacy of precept | Council finances/ taxpayer | L | Budget/ precept level set by Council considering all information available. Appropriate general reserve maintained, subject to HTC reserves policy. | |
| General power of competence | Loss of qualified clerk/ insufficient number of elected councillors to enable council undertakings. | Council/ council finances/ staff/ tenants | L - M | Chief Officer obtaining CILCA qualification. HTC currently has required number of Councillors | |
| Cash | Loss / theft | Property | L | No petty cash. No cash payments received. Personal property kept in secure office | |
| Absence of Clerk /Chief Officer | Service interruption | Creditors /Running of Council day to day | L | Councillors are authorised signatories. HTC RFO financially competent and familiar with range of Town Council activities. | |

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| Property | Loss/ damage | Property | L | PGCC alarmed. Security doors in place for access. Office access restricted to employees only when open. Security doors to other rooms kept on unless public event for function room. | |
| Supply of goods & Services to the Council | Oversupply/Misappropriation | Property | L | Regulated by <i>Financial Regs.</i> Budget position and bank reviewed regularly by FOPS. Payments ratified by Council. Sample checking by Internal Auditor. | |

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|------------------------|---------------------|----------|------|--|--|
| Banking | Theft | Cash | L | Payments/Transfers signed by Chair, Chief Officer and 2 signatories. Emergency spending restricted. Bank reconciled monthly. Internal Auditor checks. Accounting System provided by Scribe and integrated with Centre Booking system. No petty cash. | |
| Regalia | HTC Chain | Property | L -M | Off site for use by Chair and insured as offsite on assets. | |
| Short-term investments | Provider failure | Cash | L | Deposits up to £120k protected under FSCS. Accounts held for current account use under Unity Bank and reserves held in interest accounts with Nationwide Building Society. | |
| PGCC | Loss/ damage/ theft | Property | L | Town Hall alarmed and access keys restricted to 8 staff and Chair of the Council Appropriate buildings and contents insurance. | |

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|------|--|-------------------------------|------|--|--|
| PGCC | Fire | Staff/ public/ property | L | Fire/smoke detection system – Serviced six-monthly. Professional assessment undertaken January 2026 Fire alarm tested regularly. Appropriate buildings insurance. | See separate Fire Risk assessment and recommendations |
| PGCC | Maintenance Records | Public/ staff | L | Report book kept for repairs / maintenance notification to caretaker. Works undertaken to rectify fault recorded. Regular servicing of electronic access doors, fire alarms, CCTV, PAT Testing, Legionella Risk, Fire Risk and Firefighting equipment. Public liability insurance. | See Legionella risk assessment and recommendations |
| PGCC | Injury/Abuse from agitated visitor. Lone Worker or hirer | Staff / Visitors | L -M | Panic alarm linked to building alarm system available to staff. | Staff to close auto doors to outside when building vacated by hirers and working alone |

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| | | | | Employer's liability insurance. | |
| PGCC Lock Ups | Stored items – tripping/injury | Staff/ Hirer | L -M | Only accessible to staff and one Hirer. Battery operated lights installed. Public liability insurance. | To be kept tidy and reviewed regularly |
| PGCC Reception area | Theft of items from locked cabinet / Display TV | Property | L - M | Not left open when no one in attendance but lone hirers could be in function room. CCTV installed as a deterrent. Items secured & locked. Appropriate buildings and contents insurance. | |

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|-----------------|--|---------------|------|--|--|
| PGCC external | Ground floor windows. Risk of unauthorised entry | Property | L -M | Alarm system. Gated and fenced which is locked when the building is closed. Appropriate buildings and contents insurance. | Keep valuables out of sight at all times. |
| PGCC – external | Rubbish, Ice and snow, slippery surfaces | Staff/ public | L -M | Regular rubbish collections in place. Bin and other areas checked for hazards weekly. Ice and snow guidance. Public and employer's | See snow and Ice guidance for staff and hirers |

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| | | | | liability insurance. | |
| PGCC | Non-payment of Hire | Council finances/ taxpayer | L- M | Long term hirers pay after hire; party hires are due 14 days before with deposits kept for damages. Debts are chased regularly and new hirers are asked for an appropriate deposit. Party hires are cancelled if unpaid before their event. See terms and conditions. | Where possible, check the financials of the hirer if not a council / public body. See terms and conditions of hire |
| PGCC Grit bins | Theft of bin or rock salt. | Staff / hirers/ public | L- M | Rock Salt is kept for path use only and locked due to misuse by hirer (using all for the Car Park) | See snow and Ice guidance |
| PGCC Caretaker/ facilitators | Use of machinery, working in public spaces, risk of injury etc. | Staff/ public/ property | M-H | All PGCC activities are subject to separate risk assessments dependant on the activity. | Review and update as necessary |

Risk assessment above conducted by Cheryl Kinsella – RFO in conjunction with PGCC risk assessments undertaken by Rachel Gentle – Pye Green Community Centre Officer

Information provided correct as of 12.02.26