

Item 10 Full Council March 2025 Corporate Risk Register

Todmorden Town Council Corporate Risk Register
Updated March 2025

Produced by : Naomi Crewe, Town Clerk													
No.	Risk, Category & Owner (A), (C) & (D)	Scope of the risk & Comments (B)			How the risk is managed at present (F)			Tolerance Level of Risk (H)		What controls are to be implemented (K)			
1	Public injured in buildings or on council facilities including Lobb Mill, Patmos Gardens, Vale Baptist Land, Wheelspark	The public or staff or Councillors are injured as a result of activity or non action of the Council including delivery of events			Tenants of offices and responsibility falls to Landlord (Calderdale MBC) re statutory checks. Fire evacuation process in place. Land sites regularly maintained.			Level of Risk acceptable? Y/N		Inclusion within Database to ensure all inspections carried out when due			
	Category							Yes					
	Legal							Why have you drawn this conclusion?					
	Owner							Claims record, Grounds Mtc contract in place to manage appearance and safety of site, but need to introduce formal checks - initially quarterly. Tree inspection now in place.					
	TC												
Inherent/Fundamental Risk (E)		Residual/Remaining Risk (G)		Date for Completion (L)			Delayed but Quarterly checks to commenced July 2021						
Impact		Likelihood		Risk Score		Impact		Likelihood		Risk Score			
3		3		9		3		2		6			
Target Risk (M)		Impact		Likelihood		Risk Score		2		4			
2	Hazardous substances	Exposure to Hazardous Substances			Tenants of offices and responsibility falls to Landlord (Calderdale MBC) re statutory checks. COSHH carried out by CMBC.			Level of Risk acceptable? Y/N		Specific site risk assessments			
	Category							Yes					
	Legal							Why have you drawn this conclusion?					
	Owner							Controlled access to areas of work and outsourcing of grounds maintenance for use of any sprays.					
	TC												
Inherent/Fundamental Risk (E)		Residual/Remaining Risk (G)		Date for Completion (L)			Ongoing procedure.						
Impact		Likelihood		Risk Score		Impact		Likelihood		Risk Score			
4		4		16		4		2		8			
Target Risk (M)		Impact		Likelihood		Risk Score		4		1		4	
3	Vandalism	Vandalism & Graffiti affecting Council Assets / Buildings			External Grounds Mtce to bring any issues to our attention.			Level of Risk acceptable? Y/N		Reporting of damage via service users ensures remedial action taken			
	Category							Yes					
	Financial							Why have you drawn this conclusion?					
	Owner							The social causes of vandalism are such that this cannot be controlled wholly within the Council. No recent history of vandalism to our specific sites.					
	TC												
Inherent/Fundamental Risk (E)		Residual/Remaining Risk (G)		Date for Completion (L)			Ongoing						
Impact		Likelihood		Risk Score		Impact		Likelihood		Risk Score			
3		4		12		2		3		6			
Target Risk (M)		Impact		Likelihood		Risk Score		2		2		4	
4	Slump in sector/economy	Recession Income Decline Lack of growth			Efficiency Savings Seek Alternative sources of work Staffing Reductions			Level of Risk acceptable? Y/N		Monitoring of workloads and delivery will determine whether need to recruit within to take on increased activity. Some consolidation will enable service delivery to be embedded and deliver to respond to economic drivers.			
	Category							Yes					
	Financial							Why have you drawn this conclusion?					
	Owner							Current trajectory is potential further growth as TTC seeks to deliver more , but a period of consolidation in place for 12 months. Low income reliance other than Precept.					
	TC												
Inherent/Fundamental Risk (E)		Residual/Remaining Risk (G)		Date for Completion (L)			ongoing						
Impact		Likelihood		Risk Score		Impact		Likelihood		Risk Score			
5		3		15		3		3		9			
Target Risk (M)		Impact		Likelihood		Risk Score		3		2		6	
5	Lack of resources	Staff, Office accommodation, equipment etc.			Prioritisation - Focus on key areas of delivery, Efficiency savings, Service Planning, Leadership Effective management ,Recruitment Procedures,Staff restructuring, increased financial reserves			Level of Risk acceptable? Y/N		Monitoring of workloads and delivery will determine whether need to externalise service			
	Category							Yes					
	Financial							Why have you drawn this conclusion?					
	Owner							The build up of financial reserves has provided a buffer to mmet ocntn gncy ckst if they rise.					
	TC												
Inherent/Fundamental Risk (E)		Residual/Remaining Risk (G)		Date for Completion (L)			On Going						

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	Owner	Inherent/Fundamental Risk (E)			Residual/Remaining Risk (G)				Target Risk (M)		
		Impact	Likelihood	Risk Score	Impact	Likelihood	Risk Score		Impact	Likelihood	Risk Score
	TC	5	4	20	3	3	9		3	2	6
6	Theft/Misappropriation	Burglars entering Council Offices/Staff theft,			CCTV, Security Lighting,Secure Entry Systems ,Digilocks, Intruder Alarms,Safe/Secure Lockable Storage ,Insurance, Inventory,Training Awareness, financial controls, internal controls. Fidelity Insurance in place.			Level of Risk acceptable? Y/N	Opening/closing of buildings is carried out by CMBC. Occupation minimises potential theft. Internal controls process and fidelity insurance cover £500k in place.		
	Category							Yes	Date for Completion (L)		
	Financial							Why have you drawn this conclusion?	ongoing		
	Owner	Inherent/Fundamental Risk (E)			Residual/Remaining Risk (G)			Prominent location, fully alarmed and robust internal process in place with external accountant overview of any financial irregularity. Fidelity Insurance in place £2,000,000	Target Risk (M)		
	TC	3	3	9	2	3	6		2	2	4
7	Poor Image/Reputation	Loss of reputation, profile of service declines, poor delivery of service, damage to land areas owned .			Effective management Communications/Media Relations Councillor focus Internal Promotion			Level of Risk acceptable? Y/N	Operational responsibilities reviewed on change of service delivery and or incident.		
	Category							Yes	Date for Completion (L)		
	Customer							Why have you drawn this conclusion?	ongoing		
	Owner	Inherent/Fundamental Risk (E)			Insurance cover - Vandalism Bus Shelters/Playgrounds			Regular dialogue by TC with Members Small unit control	Target Risk (M)		
	TC	4	3	12	3	3	9		3	1	3
8	Budget Management	Insufficient financial resources available to deliver service. Poor financial records maintained No controls on spend or commitments			Monthly budget reports showing spend and commitments External accountant end of year close down Rialtas budget system in place Scheme of delegation in place Year end procedures in place			Level of Risk acceptable? Y/N	Cashflow and reserves reconciliation undertaken monthly in order to inform Members of ongoing total financial capability. Carry out annual review of Financial Effectiveness that is reviewed and minute at a Full Council meeting. Reserves Policy in course and creation of Earmarked Reserves to enable increase in		
	Category							Yes	Date for Completion (L)		
	Financial							Why have you drawn this conclusion?	On Going		
	Owner	Inherent/Fundamental Risk (E)			Residual/Remaining Risk (G)			Regular production of budget monitoring at Full Council and schedule of payments made and outcome of Internal and External Auditors reports.	Target Risk (M)		
	TC	4	4	16	3	2	6		2	2	4
9	Fire	Outbreak of Fire			Smoke alarms and CMBC responsible for Electrical Safety checks Fire Risk Assessments Updated Maintenance Contracts Smoke free Policy Fire Wardens, Fire Fighting Equipment			Level of Risk acceptable? Y/N	Building specific protocols Ongoing programme of risk Assessments		
	Category							Yes	Date for Completion (L)		
	Physical							Why have you drawn this conclusion?	Target Risk (M)		
	Owner	Inherent/Fundamental Risk (E)			Residual/Remaining Risk (G)			Building FRA by CMBC	Target Risk (M)		
	TC	5	3	15	4	3	12		4	2	8
10	Contractor failure	Unfinished Works on site, timescale delivery implications			Historical use of Calderdale MBC for grounds maintenance plus local use with good experience of delivery. Contractor Assessment and Contract Monitoring low risk.			Level of Risk acceptable? Y/N	Construction line and CHAS Accreditation if applicable .CMBC use own staff for grounds mtce		
	Category							Yes	Date for Completion (L)		
	Contractual							Why have you drawn this conclusion?	Ongoing		
								Existing panel of providers well tested and reliable. Any additional contractor use to be subject to CHAS/Construction Line validation.			

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ID	Owner	Inherent/Fundamental Risk (E)			Residual/Remaining Risk (G)			Target Risk (M)		
		Impact	Likelihood	Risk Score	Impact	Likelihood	Risk Score	Impact	Likelihood	Risk Score
11	TC	3	5	15	3	3	9	3	2	6
	Loss of Key Staff	Qualified Staff moving onto other employers/retirement			On the Job Shadowing Staff Appraisal Training			Level of Risk acceptable? Y/N Yes Why have you drawn this conclusion? Opportunity for staff to learn Current job market unlikely to lead to moving but retirement potential		
	Category	Human Resources								
	Monitoring of workloads and delivery of outputs and continued mentoring.	Date for Completion (L) ongoing			Target Risk (M)			Impact Likelihood Risk Score 3 2 6		
12	TC	4	4	16	3	4	12	3	3	9
	Stress/Long Term Illness	Excessive Workloads, Tight Deadlines, Unreasonable expectations, Lack of awareness from Members of staffing resource implications of additional calls on staffing.			Stress Counselling & Risk Analysis Therapeutic Return to Work Absence Monitoring and Policy Prioritisation Time Management Effective Delegation/ Workload Distribution Stress Risk assessments			Level of Risk acceptable? Y/N Yes Why have you drawn this conclusion? Flexibility within office to manage this . Low sickness levels.		
	Category	Human Resources								
	Ongoing monitoring of attendance.	Date for Completion (L) ongoing			Target Risk (M)			Impact Likelihood Risk Score 3 3 9		
13	TC	4	4	16	3	3	9	3	2	6
	IT Failure	IT infrastructure, External contractors from web site, content management, email,,Financial systems, Asset register			Use of external providers for specific element. Use of Calderdale MBC infrastructure but poor broadband line capacity.			Level of Risk acceptable? Y/N Yes Why have you drawn this conclusion? Frequency of incident is manageable but occasional impact on operational effectiveness.		
	Category	Technological								
	relocated to the Town hall and have installed own broadband line	Date for Completion (L) June-20			Target Risk (M)			Impact Likelihood Risk Score 4 2 8		
14	TC	3	3	9	3	2	6	3	1	3
	Political Change	Political changes alter the policy and funding of the service.			Monitoring and Service Planning to realign to Members priorities			Level of Risk acceptable? Y/N Yes Why have you drawn this conclusion? At Town Council level not as susceptible to policy change		
	Category	Political								
	Monitoring of workloads and delivery of outputs Internal thought to be given towards joined up services with other authorities if political direction to do so.	Date for Completion (L) ongoing			Target Risk (M)			Impact Likelihood Risk Score 3 1 3		
15	TC	Inherent/Fundamental Risk (E)			Residual/Remaining Risk (G)			Target Risk (M)		
	Financial Pressures	Budget Cuts, Loss fo CMBC Grant income Declining Income (Rents) Increased costs - Energy, Rates etc			Budget Monitoring . No major overhead costs, Grants discretionary to award, Earmarked Reserves, no high risk direct service exposure, no building exposure.			Level of Risk acceptable? Y/N Yes Why have you drawn this conclusion? Ability to raise precept to cover increasing costs or because of small service provision opportunity to step back from delivery as non statutory.		
	Category	Financial								
Better VFM Approach	Date for Completion (L) Ongoing			Target Risk (M)			Impact Likelihood Risk Score 3 1 3			

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	TC	Impact	Likelihood	Risk Score	Impact	Likelihood	Risk Score		Impact	Likelihood	Risk Score	
		5	4	20	4	3	12		3	3	9	
16	Legislative Change	Changes in legislation are not identified or have an adverse impact on Service (Rating changes, EPC, DEC's)	Networks - Professional contacts Service Planning Local Authority Associations Impact Analysis Consultations				Level of Risk acceptable? Y/N Yes			Ongoing monitoring using professional bodies, contacts and networking		
	Category		Why have you drawn this conclusion? Speed of change is usually slow with sufficient lead in times to adjust service requirements									
	Legal		Date for Completion (L) ongoing									
	Owner		Target Risk (M)									
	TC	Impact	Likelihood	Risk Score	Impact	Likelihood	Risk Score		Impact	Likelihood	Risk Score	
		5	3	15	3	3	9		3	2	6	
17	Fraud	External parties making false claims, false invoices, Internal Abuse	Verifications, Due Diligence, References, Management Checks, Separation of Duties, Reconciliations, Original Evidence, Gift and hospitality register				Level of Risk acceptable? Y/N Yes			Half yearly internal audit and cash reconciliation undertaken. Insurance cover implemented. Increase security on online banking procedures.		
	Category		Why have you drawn this conclusion? One incident of unauthorised access to bank account and resolved immediately because of close monitoring of bank account. All invoices verified against work carried out.									
	Financial		Date for Completion (L) Ongoing									
	Owner		Target Risk (M)									
	TC	Impact	Likelihood	Risk Score	Impact	Likelihood	Risk Score		Impact	Likelihood	Risk Score	
		4	4	16	3	2	6		2	2	4	
18	Operational pressures and risk of insufficient staffing available to complete commitments.	Service transfer commitments without due regard to operational resourcing needs requiring excessive unpaid time to be given to achieve	Due Diligence to assess what is needed before commitment Management Check Understanding of issues Reconciliations				Level of Risk acceptable? Y/N Yes			Before commitment Members to identify if any resourcing issues of substance as barrier to achieve		
	Category		Why have you drawn this conclusion? Members understand the need to consider both financial and staffing resource. No changes proposed re any taking in of direct services from CMBC.									
	Human Resources		Date for Completion (L) Ongoing									
	Owner		Target Risk (M)									
	TC	Impact	Likelihood	Risk Score	Impact	Likelihood	Risk Score		Impact	Likelihood	Risk Score	
		5	5	25	3	3	9		3	2	6	
19	Events Risk	Events delivery activity is limited to Christmas Lights.	By following the Event Safety Purple Guide, Insurers guide, and preparing for each Event with a Management and Event Safety plan.				Level of Risk acceptable? Y/N Yes			Continuing use of specialist first aid providers for any high risk events		
	Category		Why have you drawn this conclusion? Successful events delivery where serious injuries, near fatal, have been actively managed.									
	Health and Safety		Date for Completion (L) Ongoing									
	Owner		Target Risk (M)									
	TC	Impact	Likelihood	Risk Score	Impact	Likelihood	Risk Score		Impact	Likelihood	Risk Score	
		4	3	12	3	3	9		3	2	6	
20	Data Protection and GDPR	Recent UK Data protection legislation and EU GDPR legislation gives specific requirement around only using personal data for limited reasons and keeping all data safe. Also, requiring leaks to be reported	Todmorden Town Council registered as a Data Controller with IOC. Data Protection Policy in Place including Fair processing notices for staff and public in the public domain.				Level of Risk acceptable? Y/N Yes			Refresher training needed for staff and councillors. Continued Monitoring of Legislation changes post Brexit.		
	Category		Why have you drawn this conclusion? Policy in place and no incidents of breach reportable.									
	Legal/Reputation/Financial		Date for Completion (L) Ongoing									
	Owner		Target Risk (M)									
	TC	Impact	Likelihood	Risk Score	Impact	Likelihood	Risk Score		Impact	Likelihood	Risk Score	

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21	Operational Management /Delivery of Enabling Services	4	4	16	4	3	12	Level of Risk acceptable? Y/N	3	2	6
	Category	Increasing volume of enabling role could fail in the event of lack of staff resource and knowledge availability			Day to day delivery is strong and use of outsourced providers re Grounds maintenance. Enabling role is discretionary and could be drawn back.			Yes	work in progress - Standard Operational Procedures to be implemented covering key areas of delivery.		
	Legal/Reputation/Financial							Why have you drawn this conclusion?			
	Owner	Inherent/Fundamental Risk (E)			Direct budget mgt by Town Clerk			Recent contract renewed and staff have a good practical understanding of systems and processes. However no formal Standard Operating Procedures are in place and this remains a risk	Date for Completion (L)		
	TC	Impact	Likelihood	Risk Score	Impact	Likelihood	Risk Score	Ongoing	Target Risk (M)		
	5	4	20	5	3	15		Impact	Likelihood	Risk Score	
								4	2	8	
22	Financial Risk Management	4	4	16	4	3	12	Level of Risk acceptable? Y/N	Financial Risk Register,Asset Risk Register,Internal Controls Document are in palce		
	Category	Increases in Precept and cash availability could lead to wrong use of financial resources and have catastrophic effect.			Strong financial controls and separate financial reserves as part of Policy help to manage this situation.			Yes	Date for Completion (L)		
	Legal/Reputation/Financial							Why have you drawn this conclusion?	Ongoing		
	Owner	Inherent/Fundamental Risk (E)			Direct budget mgt by Town Clerk			Monthly production of financial information and external scrutiny of accountant minimise risk of misuse. Further introduction of a Financial Risk Register,Asset Risk Register and Internal Controls Document will complet the suite of Financial Risk Management Documents for good governance	Target Risk (M)		
	TC	Impact	Likelihood	Risk Score	Impact	Likelihood	Risk Score	Ongoing	Impact	Likelihood	Risk Score
	4	4	16	4	3	12		4	2	8	
23	Operational Management /Delivery of Enabling Services	4	4	16	4	3	12	Level of Risk acceptable? Y/N	Consideration on either transfer to alternative offices or use existing set up for home working VPN access into shared files.		
	Category	Offices are not accessible due to flooding .			Offices are maintained by Calderdale MBC. Flooding incident infrequent and offices accessible after a few days.			Yes	Date for Completion (L)		
	Legal/Reputation/Financial							Why have you drawn this conclusion?	Ongoing		
	Owner	Inherent/Fundamental Risk (E)			Direct budget mgt by Town Clerk			Recent flooding indicated that out of action for just a few days. File access would be very limited but copies of key documents could be set up off line.	Target Risk (M)		
	TC	Impact	Likelihood	Risk Score	Impact	Likelihood	Risk Score	Ongoing	Impact	Likelihood	Risk Score
	4	4	16	4	3	12		3	3	9	
24	Coronavirus - office available	4	4	16	3	3	9	Level of Risk acceptable? Y/N	Covid compliance plus consideration to transfer to alternative larger offices. Home working VPN access established.		
	Category	Offices are not accessible due to Covid 19 restrictions			General access to Town Hall is maintained by Calderdale MBC. Office is currently Covid19 compliant			Yes	Date for Completion (L)		
	Legal/Reputation/Financial							Why have you drawn this conclusion?	ongoing		
	Owner	Inherent/Fundamental Risk (E)			Direct budget mgt by Town Clerk			Covid 19 compliance can be put in place at relatively low cost on confirmation of offices reopening. Wil require phased working to allow maximum of two given space constraints.	Target Risk (M)		
	TC	Impact	Likelihood	Risk Score	Impact	Likelihood	Risk Score	Ongoing	Impact	Likelihood	Risk Score
	4	4	16	3	3	9		3	2	6	
25	Coronavirus - Staff impact	4	4	16	3	3	9	Level of Risk acceptable? Y/N	IT secure use of web mail and shared access protocols via Anydesk.		
	Category	Staff contract covid 19 and are incapacitated- temporary or long term.			Staff are working from home and with limited access to office.			Yes	Date for Completion (L)		
	Human Resources							Why have you drawn this conclusion?	ongoing		
	Owner	Inherent/Fundamental Risk (E)			Direct budget mgt by Town Clerk			The capability of working from home has been established.	Target Risk (M)		
	TC	Impact	Likelihood	Risk Score	Impact	Likelihood	Risk Score	Ongoing	Impact	Likelihood	Risk Score
	4	4	16	3	3	9		3	2	6	
	Coronavirus - Member impact on attendance at meetings	4	4	16	3	3	9	Level of Risk acceptable? Y/N	IT secure use of web mail and Zoom meeting controlled access. Future of Hybrid meetings under discussion		
	Category	Members contract covid 19 and are incapacitated- temporary or long term and access to townhall denied			Members are able to access meetings from home using remote access and Council provided IT where needed.			Yes	Date for Completion (L)		
								Why have you drawn this conclusion?	ongoing		
								The capability of accessing from home has been	Target Risk (M)		
									Impact	Likelihood	Risk Score
									3	2	6

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26	Legal/Reputation/Financial	Inherent/Fundamental Risk (E)			Direct budget mgt by Town Clerk			established.	Date for Completion (L)				
	Owner TC	Impact	Likelihood	Risk Score	Impact	Likelihood	Risk Score		ongoing	Target Risk (M)			
		4	4	16	3	3	9		Impact	Likelihood	Risk Score		
									3	2	6		
27	Town Council Sponsor Role - Failure to deliver Town Deal CV Park projects	High profile role as Sponsor requiring all of 6 project element as voluntary groups to asset with production initially of business case and then project delivery on the ground			Appointment of Project and Finance Manager to oversee initial stage of business case working with consultants. Initial stage of risk then followed by actual project delivery in terms of construction risk. Intention to seek certification for spend and works completed to date.			Level of Risk acceptable? Y/N Yes			Regular reporting and appointment post Aug 2022 of experienced construction phase project manager		
	Category Legal/Reputation/Financial							Why have you drawn this conclusion? Remaining high risk project. First stage business case about compliance with Treasury Green Book - then move into construction phase and associated risks.			Date for Completion (L) August-22		
	Owner	Inherent/Fundamental Risk (E)			Direct budget mgt by Town Clerk						Target Risk (M)		
	TC	Impact	Likelihood	Risk Score	Impact	Likelihood	Risk Score	Impact	Likelihood	Risk Score			
		5	4	20	5	3	15		4	3	12		
28	Owner of Wheels park	High profile role as owner to ensure continuing availability of facility			Guarantee for construction quality plus all risks insurance cover plus inspections			Level of Risk acceptable? Y/N Yes			Regular inspections		
	Category Legal/Reputation/Financial							Why have you drawn this conclusion? Initla 6 months use indicates robust construction.			Date for Completion (L) ongoing		
	Owner	Inherent/Fundamental Risk (E)			Direct budget mgt by Town Clerk						Target Risk (M)		
	TC	Impact	Likelihood	Risk Score	Impact	Likelihood	Risk Score	Impact	Likelihood	Risk Score			
		4	4	16	4	3	12		4	2	8		