

**Bruton Town Council**  
**Risk Register review**  
 review April 2026 Finance and Resources Committee  
 minute ref : FR25/66b.

Key

Low Risk (1-4)
Medium Risk (5-9)
High Risk (10-19)
Extreme Risk (20+)
likelihood and impact scoring

comments if applicable

Risk Number	Risk Category	Subject	Nature of risk	Mitigation	Risk Rating	Likelihood	Impact	review comments 13th January 2026
1-a	Administration	Data and records	Total loss of electronic data.	Electronic records now on Sharepoint (cloud storage), and being migrated from OneDrive. Finance records now processed and stored on Scribe accountancy package, cloud storage. New cemetery records being input onto a cloud system in addition to manual ledgers. Existing records being gradually transferred.	4	2	2	Civic.ly is now up and running, and Grounds Maintenance Contractor is onboard with using to track the monthly actions, also being used for logging issues. Next steps to onboard councillors for reporting. Records still being migrated from OneDrive to Sharepoint. Scribe cloud accounts and cemetery being used successfully
1-b	Administration	Data and records	Total loss of hard copy records e.g. Fire.	Fireproof safe ordered and installed Jan 2023, for ledgers and critical papers. Where possible keep electronic copy.	4	2	2	Documents are being scanned as and when discovered. Gradually scanning cemetery records onto Scribe. Consider lodging older records with the Somerset Records Office (free service).

1-c	Administration	Data Storage and cyber security	Town Council systems being breached by unauthorised persons, with loss of data	Consider the resilience of cloud based storage systems already being used by the council (see 1a) to make records and documents more centrally available (removing a single point of failure). IT support outsourced to a third party, regular contact with that provider, and ensure the resilience of their systems. Consider an insurance provision to include cyber attacks	6	2	3	virus protection for officer devices installed April 2026. Need to consider officer work phones and updating to more recent models to ensure latest security updates installed. Councillors accessing email and sharepoint, consider devices being used for the same reason. part of Assertion 10 on AGAR.
1-d	Administration	Data protection Act	Non-compliance with legal requirements.	Employ qualified clerk. Advice recieved from NALC and SLCC re changes to legislation/regulation/best practice. New staff members to embark on ILCA qualification and progress accordingly, if appropriate.	4	2	2	Assistant Clerk now CILCA Qualified (Feb 2026).
1-e	Administration	Consistency and continuity of staffing	High turnover of staff	Concern with staff turnover and the break in consistency and continuity when delivering projects and services. Clear processes in place, with central updates. 'Basic training' for all officers, to provide basic continuity during annual leave, unforeseen sickness leave, or staff member leaving employment.	12	3	4	Assistant Clerk increased hours to 28 per week (4 days) from 01/04/2026.
2-a	Financial risks	Bank collapse	Loss of funds.	Regular review. Keeping funds in low risk financial vehicles. An investment policy was adopted in Jan 24, reviewed in Jan 25, and will provide a strategy to give improved return on deposits and additional security. A low risk account with CCLA opened February 2024, better rate of interest.	10	2	5	investment policy reviewed January 2026.
2-b	Financial risks	Budgeting	Cash flow problems.	Monitor income timing. Use reserves to overcome any gaps. Budget reporting format to be reviewed and a more meaningful structure put in place. Consider giving each committee responsibility for monitoring their own budget	4	2	2	Town Committee has budget for review at each meeting.

2-c	Financial risks		Excessive level of borrowing costs.	A Town Council decision is required to take out loan based on affordability. Fixed interest rates i.e. Annual repayment amount fixed.	4	2	2	
2-d	Financial risks		Pension commitments	The Town Council pension provision is the Local Government Pension Scheme from April 2023. The increased costs have been built into the budget for 2025/26 ongoing. Annual review of staff salaries, and appropriate pay increased in line with the annual pay scales produced by National Association of Local Councils.	4	2	2	
2-e	Financial risks		Risk of incorrect income forecast, including precept.	Committee interrogation of annual costs - Committees will have regular review of the Committee financial position at each Committee meeting. Full Budget approved by Town Council. Reserves adequate to meet shortfall. General reserves to be set at 25-50% of Net Revenue Expenditure. Reserves Policy adopted in January 2025 and reviewed in January 2026.	4	2	2	reserves policy to be reviewed as part of the budget process.
2-f	Financial risks		Risk of significant overspend.	Monitoring procedures in place to control and report on all spending. Utilise General Reserves if necessary. Reduce other expenditure where possible. Review Precept.	4	2	2	spend to budget presented to full council quarterly. Councillors have access to Scribe accounts system if they wish
2-g	Financial risks	Capital Projects	Risk of financial overcommitment and cost overruns.	Careful consideration given on how to deliver a complex capital project and how that will be managed. Council to consider appointing a professional project manager, in appropriate circumstances, to monitor professional consultants. Close check kept on programme progress and planned expenditure.	12	3	4	Need to fully review the Abbey Ponds footpath refurbishment, and extension, and gateway upgrade, from a what went well, and where improvements can be made for future projects. Impact on officer time has been grossly underestimated.

2-h	Financial risks		Risk of poor performance by contractors.	Consider how to deliver a complex capital project and how that will be managed. A plan of the works to be provided by the successful contractor. Regular liaison between the contractor and the council (delegate liaison to the clerk and a councillor/s) before, during and after completion of the works. Consider engaging a project manager to progress the project.	9	3	3	see comment for 2-g
2-i	Financial risks	Fraud	Council funds depleted	Expenditure monitored Full Council monthly. 2 signatories required for cheques. Dual authorisation on Internet bank payments. Invoices for payment scrutinised by both Town Clerk/RFO, with referral to the Council or Committee Chairman if necessary. Independent internal and external audit carried out. Fidelity insurance in place	4	2	2	
2-j	Financial risks	Investment Account major losses	Loss of funds	Regular review of financial investments. Spread risk as appropriate. Investment Policy introduced 2023/24, reviewed Jan 26.	4	2	2	investment policy reviewed January 2026.
2-k	Financial risks	Insurance	Is insurance cover adequate?	Professional advice sought and implemented. Market testing of insurance providers. Level of cover and provision to be reviewed before renewal June 2026, and a 3 year agreement agreed.	4	2	2	reinstatement valuations undertaken of Heritage Assets in 2024, insurance cover increased accordingly. Insurance provision due for review in June 2026.
2-l	Financial risks	Reserves	Inadequate or excessive reserves.	Requirements for reserves reviewed by Town Council annually. General Reserves aim is 25 to 50% of Net Revenue Expenditure. All other reserves are specified (earmarked), reviewed periodically and as part of the budget setting process, and agreed at the year end.	4	2	2	reserves to be reviewed as part of the budget setting process
2-m	Financial risks	VAT	Incorrect accounting for VAT liability.	Staff training. Internal audit. Transaction sums are relatively small. Scribe accounting cloud software. VAT126 claim submitted quarterly.	4	2	2	ensure that VAT advice is obtained before embarking on a large project.

3-a	<b>Governance and reputational risk</b>	Are policies and procedures fit for purpose	Public challenge, breach of statutory responsibility	Standing orders and Financial Regulations to be reviewed annually and published on the website (new financial regulations introduced Sept 2024). Review of other policies as per schedule.	6	2	3	Assistant Clerk producing a schedule of policy reviews, as part of her CiLCA training. Some policies are missing and need to be considered.
3-b	<b>Governance and reputational risk</b>	Code of conduct, declarations of interests and dispensations	Reputational risk. Potential challenge to a resolution and the need to change a decision. Financial liability / impact.	Records of declarations of interest taken at each meeting. Code of conduct rules reviewed regularly (Somerset Code of Conduct adopted May 2022). Peer knowledge of other councillors. Encourage new councillor training and refresher training where need established.	4	2	2	An annual review of councillor Register of Interests to take place, ideally to coincide with the Annual Town Council meeting
3-c	<b>Governance and reputational risk</b>	Meeting statutory 'conduct of business' requirements	Failure would make council ultra vires.	Employ qualified clerk. Staff development. Membership of SALC, NALC and SLCC. Quality council accreditation (consider working towards the first level).	2	1	2	
3-d	<b>Governance and reputational risk</b>	Recording council resolutions	Public challenge. Unintended consequences from lack of clarity.	Draft minutes published within 2 weeks of meetings. Committees and Town Council approve minutes for accuracy. Staff attention to detail with the wording of minutes, and proof reading before publishing. Clarification of proposals and decisions at meetings by the Clerk if unclear at the time.	4	2	2	clerk support recommended for key working groups - CEEWG, Brubowl, and Abbey Ponds
3-e	<b>Governance and reputational risk</b>	Over zealous risk management	Culture of no activity unless risk-free	Focus on being risk aware not risk averse.	1	1	1	
3-f	<b>Governance and reputational risk</b>	reputational risk for major projects	Public challenge, dissatisfaction and frustration	A communication strategy to be in place to mitigate any additional risk to reputational damage, and to ensure that there are robust statements in place, even if the projects are not ultimately the responsibility of the Town Council.	9	3	3	review communication with the public and stakeholders, once the Abbey Pondsfootpath refurbishment etc project is completed, to consider what went well and what can be improved upon.

4-a	Legal and regulatory risks	promotion of disability equality.	Do buildings, land and facilities meet requirements of disability equality legislation?	Implement the policy on the promotion of disability equality in each area of activity. Advice received from NALC and SLCC re changes to legislation/regulation/best practice.	6	3	2	
4-b	Legal and regulatory risks	promotion of disability equality.	Website accessibility regulations - do published documents meet the requirements? Is the website accessibility compliant?	Advice received from NALC and SLCC re changes to legislation/regulation/best practice. Training for Councillors and staff to ensure that documents on the website meet the accessibility standards.	6	3	2	Website review required as part of the new assertion 10 on AGAR for 26/27. clerk and assistant met with IT support, and are awaiting feedback regarding viability of current website to be compliant.
4-c	Legal and regulatory risks	Staff	Are employment practices fair and reasonable?	Advice received from NALC and SLCC re changes to legislation/regulation/ best practice. Employ professional clerk. Oversight by councillors through HR. Feedback from annual staff performance review.	4	2	2	schedule in place for staff reviews. Regular one to one sessions between clerk and team.
4-d	Legal and regulatory risks		Is the working environment safe for office staff?	Staff training in health and safety. Ensure appropriate specification for equipment and furniture purchases. Consider refreshing of décor and environment in the office for staff.	4	2	2	consider review of staff workstations both in work and at home?
4-e	Legal and regulatory risks		Loss of key staff.	Ensure that Officers have a sound working knowledge of most practices in the Council office. Begin to collate an office processes folder, with basic processes such as payroll, finance. Annual performance review. Fair employment conditions. Flexible working. Efficient recruitment process. Succession planning.	15	3	5	risk rating increased from 8 to 15, medium risk to high risk.
4-f	Legal and regulatory risks		Risk of employment dispute, claim for injury, stress, harassment, unfair/constructive dismissal.	Use appropriate terms and conditions of employment. Performance review process. Awareness by councillors of potential problems among staff. Support available from SLCC and NALC.	4	2	2	

4-g	Legal and regulatory risks		Requirments of equal opportunities and diversity legislation.	Employment of qualified clerk. Advice recieved from NALC and SLCC re changes to legislation/ regulation/best practice.	4	2	2
5-a	Suppliers	Purchasing of goods and services	Not suitable for use and/or overpriced.	Council procedures in place requiring competitive quotations and expert advice sought where necessary.	4	2	2
5-b	Suppliers	Third party suppliers	Reputational risk of using suppliers who get adverse publicity.	Ensuring good quality specification for goods and services. References may be obtained before appointing suppliers.	4	2	2
5-c	Suppliers	Contractors supplying goods and services	poor performace.	Ensuring good quality specification. Regular monitoring of performance, either by Officers or appointed consultants.	4	2	2
6-a	Operational risks	Bus shelters	Structual failure and damage presents risk to the public.	Feedback from the public. Consider inspection on a regular basis (quarterly?)	4	1	4
6-b	Operational risks	Speed Indicator Devices	target for vandalism	employing a contractor to move the SID fortnightly. Adequate insurance cover. Secured to post at location with a padlock. Consider what else can be put in place to guard against theft.	6	3	2
6-c	Operational risks	Christmas trees and Lights	Risk to the public of lights falling or catching fire.	Installation by contractors and lights are now battery powered.	8	2	4

no trees this year in holders, tree on Crown Green only

6-d	Operational risks	Safety of trees which are the responsibility of the Town Council.	Structural failure and damage presents risk to the public.	Annual inspection by tree warden and report to TC. Expert advice sought if required. 3-yearly full risk assessment of trees. Nov 24 -trees to be tagged with numbers, and to be mapped by officers. Tree reserve and budget to be considered	12	3	4	
6-e	Operational risks	Risk of flooding	Damage to property, potential injury	Disaster recovery plan. Emergency Plan. Regular maintenance schedule. Adequate insurance.	8	2	4	
7-a	Cemetery	Incorrect burial / records	Relatives stress. Reputational damage	Officers trained in cemetery management. Ensure correct paperwork received from funeral directors. Revised T&C for cemetery during 2024 and fees reviewed in January 2025. Scribe Cloud based cemetery package introduced along side ledger based recording.	8	2	4	Fees to be reviewed in January 2026.
7-b	Cemetery	Headstones and memorials	Structural failure and damage presents risk to the public.	Topple test? Owner to be responsible for repairs	9	3	3	further investigation required of grave stones raised in the condition survey. A reserve has been set aside to commence the further investigation.
8-a	Allotments	Cuckoo Hill site	Minor risk of trespass e.g. Anti-social behaviour.	Allotment reps inspect and report to TC. Communication with allotment holders. Expert advice sought if required.	2	2	1	action plan required. The town council has a membership with National Allotment Society
8-b	Allotments	Durslade Walled Garden	Minor risk of trespass e.g. Anti-social behaviour.	Allotment reps inspect and report to TC. Communication with allotment holders. Expert advice sought if required.	2	2	1	action plan required. Recommend membership of National Allotment Society

9-a	Play Areas	Play Area Jubilee Park.	Risk of trespass.	Regular usage of the area is a deterrent.	4	2	2
9-b	Play Areas	Play Areas Jubilee Park	Structural failure and damage presents risk to the public.	Regular inspections by Cllrs and contractor, needs to be formalised as a standard written report. Annual inspection by external provider. Councillor is trained (routine inspection), and assistant clerk trained (routine inspection) to undertake play area inspections.	6	2	3
9-c	Play Areas	Play Area Jubilee Park	Expensive repairs required to keep the structures safe.	Regular inspections. Earmarked reserves to cover unbudgeted costs.	6	2	3
10-a	Community Office		Risk of major fire	fire extinguishers tested annually. Annual test of systems by approved contractor (last completed August 2025).	6	2	3
10-b	Community Office		Temporary loss of council office Community Office	Hire replacement facilities within Bruton?. Measures taken to protect building, and Council papers (fireproof safe). Council papers also stored electronically ( migration process ongoing). All members of staff are set up for home working.	4	2	2
10-c	Community Office		Permenent loss of council office	seek alternative permanent premises. Continue migrating council papers onto electronic cloud storage. All staff members are set up for home working	15	3	5

town ranger (when appointed) to undertake routine inspections?

new entry onto the Risk Register (April 2026, FR25/68)

10-d	Community Office		Is the building secure from intruders?	All entry points lockable. Premises is alarmed. Valuable items locked away. Ensure arcade gates locked daily.	6	2	3	new alarm keypad installed April 26, remote app available for resetting the alarm is required. Concerns at the moment that the arcade gate is being left unlocked - currently being investigated by officers. Museum to install a keysafe for an arcade key to be available to museum volunteers
10-e	Community Office		Are electrics and electrical equipment safe?	Periodic PAT testing by suitably qualified contractor. Equipment purchased from reputable suppliers.	4	2	2	
10-f	Community Office		Destructive event e.g. Flooding	Disaster recovery plan. Regular maintenance schedule. Adequate insurance.	4	2	2	
11-a	Walls	Wall collapse	wall collapse outside the bounds of the funds set aside in the budget and reserve.	regular walls budget for maintenance, and planning for large scale repairs. Walls earmarked reserve in place, condition survey of the churchyard walls undertaken, condition survey of Jubilee Park walls in progress.	16	4	4	condition survey for Jubilee Park walls received. Walls maintenance plan required, to be worked up on in 2026.
12-a	Abbey Ponds	flooding	culvert unable manage water capacity from heavy rainfall, flooding onto the main highway, and footpath/ramp washing away.	Address runoff water management in this area. Obtain professional advice regarding flood mitigation. Consider mitigation of slowing the flow of water when high. Longer term solutions (leaky dam, or consider digging out the lower pond). Establish sinking fund; for forward planning for replacing the surface (due to general wear and tear), and to repair once any flood damage.	15	5	3	added January 2026. investigation and further discussions required as to what the next steps are.