Mablethorpe and Sutton Town Council
Risk Register 2025/26

The greatest risk facing a local authority is being unable to deliver the services and / or activities expected of that Council.

This document is produced and revised to enable Mablethorpe & Sutton Town Council to assess the risks that it faces and satisfy itself that it has taken adequate steps to minimise them.

To conduct this assessment the following points will be followed:

(a) identify the areas to be reviewed;
(b) identify what the risk may be;
(c) evaluate the management and control of the risk and record all findings;
(d) review, assess and revise as/when required.

Service Area	Risk	Recommendation
Insurance	Public Liability (statutory)	**Continue** Existing cover £10,000,000 (£10m)
	Employer's Liability (statutory)	**Continue** Existing cover £10,000,000 (£10m)
	Money & Assault	**Continue** Loss of non-negotiable money (£ 250,000) Loss of money in transit (£ 5,000) In the private residence of an employee/Member (£ 500) In the premises (£ 5,000) In locked safe or strong room (£ 5,000) In locked receptacles (£ 500)
	Fidelity Guarantee (Employee / Member Dishonesty)	**Continue** Existing cover - (£ 500,000)
	Officials Indemnity	**Continue** Included within Employers Liability Existing cover (£10m)
	Personal Accident	**Continue** Limited to: £500,000 any one person £2,000,000 (£2m) any incident
	Hirer's Liability	**Continue** Existing cover £2,000,000 (£2m)
	Property - Damage	**Continue** Existing cover on buildings (identified in appendix A below). **Ensure** the terms of any lease are adhered to, particularly relating to routine repairs and maintenance.
	Loss of Revenue	**Continue** Included when revenue stream commences (i.e. burials, beach hut income, markets, hanging baskets, Christmas illuminations etc.)
	Libel & Slander	Included in Public Liability for officers / member (£250,000) (less 10% or £1k)
	Business Interruption	**Continue** Covered £50,000

Insurance continued…	Business Travel	**Continue** Staff Covered – varies £1,000 - £2m Elected Members **must** inform their own insurer **and add** 'business use' to their own policy
	Persons over 75	**Continue** Limited accident or cover and **no** death cover for persons over 75 (including volunteers/ elected Members)
Payroll	Loss of data on PC due to system fault.	**Continue** Back up data on daily and weekly basis and continue limited maintenance of hard copy of payroll details.
	Loss of services of employee.	Immediately advertise any permanent vacancy. Existing Clerk to update emergency details to assist in the event of sudden loss of Clerk. Location of package to be made known to Deputy Clerk / Admin Assistant. Mayor / Deputy Mayor
Administration	Payment Arrangements	**Continue** Requirement to report all payments to Council. Requirement for signatories to initial cheque stubs and sign 'orders for payment'. Monthly back up copy of computer records relating to accounts to be taken, to be stored off site.
	Reconciliation	**Continue** Bank reconciliation to be carried out on the receipt of bank statement(s). Reconciliation to computer system on receipt of each statement. Cllrs to verify reconciliation
	Agency Advice	**Continue** Membership of LALC (NALC), SLCC and NABMA, PASL, ICCM.
Allotments	Increase in net expenditure.	Review and monitor expenditure at least annually
	Loss of Management committee	Ensure Town Clerk is effectively trained to take over the immediate management of the allotment sites.
Cemetery	Loss of service of contractor. (grounds maintenance)	Advertise vacancy immediately and prepare tender documentation. Appoint temporary contractor to cover whilst recruiting fresh.
	Loss of adequate space.	Extension brought into use 2009, anticipate 20 years. Review every 5 years; serve notice on allotment section as appropriate.
	Memorial Safety	**Continue** Existing policy to approve all new applications.
	Increase in net expenditure	Review burial fees annually.
	Loss of revenue and impact on community	Loss of revenue due to potential legislative change in respect of burials. Potential impact on wellbeing of residents and financial implications in respect of ongoing grounds maintenance.
Precept	Annual precept not the result of proper detailed consideration.	**Continue** Consider individual estimates and present the budget to a meeting of the Town Council for approval.

Precept continued..	Inadequate monitoring of performance.	**Continue** Regular budget monitoring (quarterly report) of income/ expenditure against budget to be presented. Monthly bank balances and income / expenditure reported to Council
	Illegal expenditure.	**Continue** Town Clerk & staff to ensure that all expenditure is within legal powers.
Accounting	Non-standard and/or non-compliant records kept.	**Continue** Require adequate, complete and statutory financial records and accounts
	Non-compliance with statutory deadlines for the completion /approval /submission of accounts and other financial returns.	**Continue** Ensure that all accounts and annual returns (AGAR) are completed and submitted by the deadlines.
	Non-compliance with internal audit requirements.	**Continue** Appoint internal auditor (annually) and ensure all recommendations made by the auditor are considered by the Council and implemented.
Money & Invoices	Loss of Cash	No cash kept in the office; monies received banked promptly and receipts issued and reconciled. **Note FSCS £85,000 limit**
	Payment of Invoices	Payment by cheque signed by signatories appointed annually in May - counter sign orders for payment.
	Utility and payment processing invoices and charges - loss of service due to delayed payment	**Continue** Review authorisation to pay Direct Debit to avoid instances of short payment times / meeting date clashes & additional processing fee.
Contracts	Ensure continued *'best value' coupled with continuity of work. **best value does not mean 'cheapest'*	**Continue** Approve the practice of seeking tenders for grounds maintenance (and/or other services) as dictated by tender documentation (or as legislation dictates[i]) and restrictions within the Public Contracts Directive 2015 (as amended *by the Public Procurement (Amendment etc.) (EU Exit) Regulations 2020*) and the issuing specifications and tender documents to contractors expressing an interest. Tenders to be issued and opened as per authorisation within standing orders / financial regulations.
Staff	Lone Working issues	Safety & alarm features installed. Lone Worker/working policy adopted (updated annually).
	Banking	Loss of high street bank access – measures to limit risk identified and implemented.
	On site issues	Staff & contractors to be made aware of onsite dangers/hazards when out of office such as grave marking. Staff to carry personal alarms when in lone situations.
	Contractor's Staff	Require compliance of all H&S and employment matters (as per tender documentation) are complied with.
Elected members	Elected Members	All elected Members to ensure they comply with legislation in respect of Disclosable Pecuniary

		Interests (DPI) and familiarise themselves with adopted Town Council policy and procedures. Elected Members to submit (and update) contact details to the Town Clerk as necessary to aid compliance in respect of PAYE (as necessary). Elected Member inclusion within insurance policy schedules as necessary to comply with legislation and best practice.
Volunteers	Ad-hoc volunteers & Town Crier	**Continue** Advise insurance provider of use of ad-hoc volunteers. Insurance Company advised of appointment of Town Crier. Ensure volunteers undertake induction and are made aware of any Health & Safety issues and their responsibilities.
Beach Huts	Contractor's Staff	Require compliance of all H& S and employment matters (as per tender documentation).
Market	Staff and Elected Members	Ensure compliance with H&S matters, risk assessment documentation and rent collection procedures. Use of personal alarm (as required) Council to consider alternative payment methods.
	Contractors Staff	Ensure compliance of all H& S and employment matters (as per tender documentation).
	Market Traders	Ensure compliance of all H&S, employment, environmental health and terms of occupation matters (as identified in legislation and Terms & Conditions of occupancy).
Trees	Overgrowing	**Continue** Monitor heights and spread and species of trees, and restrict planting inappropriate species close to properties. ***Note:*** *Budgetary implications*
Public Toilets	Slips, trips, falls and scalds	Separate risk assessment undertaken in conjunction with contractors to ensure all risks associated with ownership and management of public toilets have been identified and considered. No hot water or heat sources within public toilet buildings.
Acre Gap	Issues relating to lagoons	Risk assessment undertaken with Lindsey Marsh Drainage Board in respect of Acre Gap safety provision around drainage lagoons.
Income - Burial Fees	Loss of income	**Monitor and Report** Loss of 'expected' (budgeted) income due to restrictions imposed by Government restricting access (i.e. national /localised lockdown) and use of chargeable services (i.e. beach huts / market stalls). *Note: Potential impact on future budgets*
Expenditure - Energy / Fuel	Increase in expenditure	**Monitor and Report** Global increases to utility services (i.e. gas and electricity) and fuel (petrol /diesel) will have an impact on cost to the Town Council in many ways (including but not limited to): Contractor services; contractor supplies; energy supplies. Town Clerk & RFO to monitor and to seek sensible supplies (energy) and negotiate and attain best value. *Note: short term fixed price utility contract(s) to be considered.*

GENERAL INSURANCE COVER

Property (Buildings) Insured

- Cemetery Building & Store
- Meridale Hall
- North End Toilet Block
- Golf Road Toilet Block & Kiosk (Men's Shed & Store)
- South Promenade Toilet Block
- Coral Café
- Bohemia Toilet Block
- Mablethorpe Community Hall & Inter Agency Building
- Beach Chalets (no's 1-18) Central Promenade
- Beach Chalets (no's 11-44) Queen's Park

Property (Fixtures) Insured

- Street Furniture
- Hanging Baskets
- Signs
- Bus Shelters
- Wooden Train
- Civic Regalia
- Grant of Arms Seal
- Trophies & Cups
- CCTV Equipment
- Market Stalls & Equipment
- Office PCs & Peripherals
- Photocopier
- 2 x Laptops
- 2x Tablets
- Twin-fly Rodeo & Outdoor Gym Equipment
- War Memorials (Malicious Damage)
- Commemorative Rock
- Christmas Lights
- Boat Planter (Sutton on Sea)
- Skatepark area
- Footbridge (Trusthorpe Cemetery)

Property (Contents) Insured

Premises (Town Council offices) Stanley Avenue, Mablethorpe

- General stock (i.e. stationery and sundry items) and other unspecified contents.

General

It is noted that the Town Council insurance (and associated risks) are reviewed during the budget setting process (September to December annually).

A full copy of the Town Council insurance policy is available for inspection within the Town Clerks office.

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[i] *A public contract regulated by the Public Contracts Regulations 2015 as amended by the Public Procurement (Amendment etc.) (EU Exit) Regulations 2020 (2020 Statutory Instrument) with an estimated value in excess of thresholds determined by the Government shall comply with the relevant procurement procedures and other requirements in the Public Contracts Regulations 2015 which include advertising the contract opportunity on Find a Tender.*