Review Date: 14/04/2026

Thematic Area	Ref No	Hazard	Who may be harmed	Rationale & Comment	Existing Controls 14/04/2026	PHIA Likelihood Term	Likelihood Score	Impact Score	Raw Risk Score	Initial Risk Category	Actions Required	Residual Likelihood	Residual Impact	Residual Score	Residual Category	ALARP Now? 17/03/2026	Owner	Review Date
Governance	G1	Lack of Clerk / RFO	Council, Finances, Reputation	Having a vacant position for the Proper Officer is a significant risk for ensuring the effective and complaint operation of the Town Council. LGA 1972 s112 makes specifc reference to a Council appointing Officers to undertake the role	Recruitment. Contract.	Unlikely	3	4	12	Medium	Signed contract of employment. Supportive governance. Payroll provider provision. Enrollment into Lancashire LGPS agreed by pension fund administrator 16/03/2026	1	4	4	Low	**YES**	Clerk Management Team	Monthly check-ins, Quarterly
Governance	G2	Lack of Effective Policies / Procedures	Council, Finances, Reputation	LTC requires clear and agreed policies to both work effectively and demonstrate effective governance. There are legal requirements to publish certain documents online (eg FOIA Publication Scheme)	No policies in place 28/10/25	Likely	5	4	20	High	LTC Council agenda for 29/10/2025 has new policies in place for authorisation. Update 17/03/2026 Policy and Govenance documentation now considered BAU	2	3	6	Low	**YES**	Clerk / RFO, Councillors	As per policy
Governance	G3	Failure to maintain compliant Governance Documentation	Council, Finances, Reputation	LTC requires clear and agreed Governance Documents to both work effectively and demonstrate effective governance	SO and FR in place from May 2025, but older version and not published online	Unlikely	3	4	12	Medium	LTC Council agenda for 29/10/2025 has new Governance documents in place for authorisation. Update 17/03/2026 Policy and Govenance documentation now considered BAU	1	3	3	Low	**YES**	Clerk / RFO, Councillors	Annually
Governance	G4	Business Continuity	Council & Council activity	No structure in place for business continuity	None in place as yet 28/10/2025	Unlikely	3	3	9	Medium	Review and create a BC Plan. Verify options for online (MS Teams) meetings	3	2	6	Low	Not yet	Clerk / RFO, Councillors	Annually
Governance	G5	Lack of understanding and control of Assets in order to discharge all responsibilities & duties	Council, Council activity, Reputation	No clear understanding of Assets, other than Mythop Rd Allotments which might be possible to be transferred to LTC	None in place as yet 28/10/2025. Allotments established as specifi	Unlikely	3	4	12	Medium	Fully investigate possible liabilities & responsibilities, with particular reference to LGR. Update 17/03/2026 This remains a WIP	3	2	6	Low	Not yet	Clerk / RFO, Councillors	Annually
Governance	G6	Employer Responsibilities and Liabilities	Council, Council activity, Reputation	The Council is an employer, of the Clerk / RFO. As such it has clear legal and contractual obligations to comply with including HMRC and HS@W. As the Clerk is the sole employee, but is also responsible to undertaking these functions Councillors need to ensure effective support and guidance is established.	Clerk Management Team. Clear supervision process	Highly Unlikely	2	4	8	Medium	Ensure suitable and sufficient training for Clerk and Councillors to endeavour to make all informed professionals / practitioners. Update 17/03/2026 Clerk has completed ILCA and FILCA and has just commenced CILCA. Also completed Safeguarding and Data Protection modules	1	4	4	Low	**YES**	Clerk / RFO, Councillors	Annually
Financial	F1	Failure to set budget and Precept	Council, Finances, Reputation	Precept setting is a critical statutory responsibility	Nil	Highly Likely	6	5	30	Very High	Establish Task & Finish Group. Update 17/03/2026 Completed. Notification received 16/03/2026 that first 50% of 2026/7 precept will be paid at start of April	2	5	10	Medium	**YES**	Council, Clerk/RFO	monthly during budget setting
Financial	F2	Finance – fraud or misappropriation of funds	Council finances, reputation	The council receives public funding under Council Tax precept and are responsible for the spending and administration of this money.	Minimum of two signatories to authorise all online payments, internal audit, Financial Regs	Unlikely	3	5	15	High	Update 17/03/2026 Policy and Govenance documentation now considered BAU	2	5	10	Medium	**YES**	Clerk / RFO, Councillors	Quarterly
Financial	F3	Failure to maintain adequate Insurance Cover	Council, Finances, Reputation	Council requires a suitabel insurance policy. NB Allotments will need adding on if LTC accepts those assets	There is a Zurich Insurance policy in existence	Highly Unlikely	2	3	6	Low	Review quarterly and ensure renewal is not missed	2	3	6	Low	**YES**	Clerk / RFO	
Financial	F4	Insufficient Reserves (General Reserves)	Council, Finances, Reputation	LTC needs to establish an effective pool of General Reserves which will need building up over time (4 years)	There is currently 25% of 2025/26 precept allocated to General Reserves	Unlikely	3	4	12	Medium	Separate Savings accounts to be established, 4 year plan to create 35% of annual precept as Reserves. Update 17/03/2026. Financial governance is established. No separate savings accounts yet opened, however this will be pursued in FY 2026/7. Financial Reserves Policy submitted to Council in DRAFT form for consideration of 25/03/2026	2	3	6	Low	Not yet	Clerk / RFO, Councillors	Quarterly
Financial	F5	Supplier / Procurement Fraud	Council, Finances, Reputation	LTC has effective Strategy, policy and control measures in place to address this	In DRAFT form. Supplier / Procrurement counter-fraud stratgy and policy. Only use online payments which check the account holder details automatically	Realistic possibility	4	3	12	Medium	Implement system of validating exisiting suppliers. Implement a checklist for new suppliers. Specific agenda items. Council to agree DRAFT documents	2	3	6	Low	Not yet	Clerk / RFO, Councillors	Quarterly
Data Security	D1	Cyber/data breach (email mis-sent, phishing compromise)	Residents, staff, councillors	Councillors and officers have access to .gov.uk emails and material circulated to them in their role on the Council. This could contain sensitive personal or commercial data	Basic password policy, GDPR training, antivirus	Likely	5	4	20	High	Enable error reporting in non-judgemental atmosphere, phishing training, update policies, ICO process	3	4	12	Medium	Not yet	Clerk / Data Protection Officer	Annually or after incident
Health & Safety	H1	Member of Council or public collapsing at public meeting	Public, Councillors, Officers	Members of the public are invited to attend. The Council's work activity does not pose any additional risk to council members or the public. There are can be no fitness or health screening standards which would be lawful or appropriate to screen attendees against. As Lytham from census data has more, more elderly members of the community that other locations and from observation of attendees, meetings do attract soem more elderly people. However, medicla collapse is not explicitly age exclusionary and the Council would face at least the same liklihood of occurance as any shop, for example, in the town.	nil	Unlikely	3	5	15	High	Emergency first aid at work training by Clerk & Councillors. Defibrilator accessibility and knowledge to use this device. 999 telephone functionality. Update 17/03/2026 - in the process of booking EFAW courses from 2025/6 budget	3	4	12	Medium	Not yet	Clerk / Councillors	Annually
Health & Safety	H2	Office fire / building incident	Staff, councillors, visitors	At public meetings, numerous members of the public are in attendance. Building evacuation could not be effectively achieved without attenance lists of persons present.	Smoke alarms, fire extinguishers, insurance	Highly unlikely	2	5	10	Medium	Test alarms, fire drill annually, maintain insurance. Head count of attendees kept	1	5	5	Low	**YES**	Clerk	Annually
Community Engagement	C1	Volunteer activity – lack of insurance / supervision / briefing / Risk Assessment / PPE	Volunteers, public	None as yet.	Risk assessments, insurance	Unlikely	3	4	12	Medium	Formal volunteer agreements, extend insurance, induction training	2	4	8	Medium	Not yet required	Clerk / Project Lead	Annually or per project
Community Engagement	C2	Public event (fete, bonfire, etc.) – crowd safety / liability	Residents, visitors, contractors, volunteers	LTC can run / host events. In hiring locations and establishing & running events there could be a range of risks which could be bespoke to each event and location.	Stewards, PAT testing, insurance, event RAMS	Unlikely	3	4	12	Medium	Document RAMS, first aiders present, contractor permits	2	4	8	Medium	**YES**	Event Organiser / Clerk	Before each event
Allotments	A1	Allotments – Lack of knowledge about the allotments to be com	Council, Finances, Reputation	Email submitted to Carly Smith 13/11/2025 to understand information.	Basic tenancy rules, annual inspections	Highly Likely	6	4	24	Very High	Gain informed position from FBC briefings, including residual liability and obligations on FBC as Principal Authority prior to any Motion to seek transfer of asset.	2	3	6	Low	Not yet	Clerk	Annually
Allotments	A2	Allotments – injury on uneven ground / sheds	Tenants, visitors	Not yet applicable - Allotments not yet under LTC responsibility	Basic tenancy rules, annual inspections	Unlikely	3	3	9	Medium	Add safety clause to tenancy, improve signage	2	3	6	Low	Not yet	Clerk	Annually
Allotments	A3	Allotments - Tree failure in public area (storm damage)	Residents, property, road users	Not yet applicable - Allotments not yet under LTC responsibility	Periodic inspections, emergency callout contractor	Highly unlikely	2	5	10	Medium	Schedule arborist surveys, post-storm checks, log outcomes	1	5	5	Low	Not yet	Clerk / Grounds Officer	Annually and post-storm
Assets		Grounds maintenance – injury from equipment use	Staff, contractors	Not applicable - No cemetery under LTC responsibility	Training, PPE, insurance	Unlikely	3	4	12	Medium	Refresher training, equipment servicing logs	2	4	8	Medium		Grounds Officer	Annually
Assets		Playground - Injuries due to falls, trips, use of apparatus	Visitors - esp Children	Not applicable - No Playground / area under LTC responsibility	Regime of equipment and area checks	Likely	4	4	16	High	Records of inspections, Suitable training to undertake inspections, maintenance regime, issues register	4	3	12	Medium		Clerk / Contractor	
Events	E1																	