

REPORT TO:		Audit Committee	
DATE:		08 December 2025	
PORTFOLIO:		Councillor Vanessa Alexander - Resources and Council Operations	
REPORT AUTHOR:		Susan Gardner (Policy & Scrutiny Officer)	
TITLE OF REPORT:		Risk Management Monitoring Report	
EXEMPT REPORT (Local Government Act 1972, Schedule 12A)	Options	Not applicable	
KEY DECISION:	Options	If yes, date of publication:	

1. **Purpose of Report**

To inform Audit Committee of:

- the outcome of the Strategic, Generic and Operational Risk Registers review; and
- the update of the Risk Management Policy and Framework.

2. **Recommendation**

That Audit Committee note:

- the content of the report;
- the changes and additions to the Strategic Risk Register, Operational Risk Register and Generic Risk Register; and
- and comment accordingly on the updated Risk Management Policy and Framework.

3. **Background**

Report Background:

- The Councils mission statement in regards to Risk Management is as follows:
 - *The Council is committed to adopting best practices in the identification, evaluation, and cost-effective control of risks to ensure that they are eliminated or reduced to an acceptable level. It is acknowledged that some risks will always exist and will never be eliminated. All employees must understand the nature of risk and accept responsibility for risk associated with their area of work. In doing this they will receive the necessary support, assistance and commitment from Senior Management and Members.*
- The Council's risk management policy is a long-term commitment and is an inherent part of good management and governance practices.
- The Audit Committee is responsible for the review and monitoring of the Council's risk management arrangements.
- The Council has adopted the following definition produced by the Institute of Risk Management, which states:-
 - *Risk Management is the identification, measurement, control and financing of risks which threaten the existence, the assets, the earnings of the personnel of an*

organisation, the services it provides, the achievement of its corporate priorities or which may cause undue harm to the public.

The Risk Management Process:

- Risk management must not be the responsibility of just a few specialists. It must be a primary management responsibility for all managers and supervisors and must be a consideration for all employees.
- Risk assessments are about asking:-
 - What can go wrong
 - What is the likelihood of it going wrong
 - What is the impact should it go wrong
 - What can be done to eliminate the threat
 - What should be done to reduce the threat's likelihood or impact
- This 5-point approach can be applied to decisions made every working day, at all levels of the Council.
- The Council risk assessment scoring is based on the guidance of the Institute of Risk Management:
 - 3 being a high risk;
 - 2 being a medium risk;
 - 1 being a low risk.
 - The definitions of High, Medium and Low are also based on the guidance of the Institute of Risk Management and aid assessing Impact and Likelihood.

Assessing Likelihood

Evaluation	Description (one or more applies)	Level
LOW	Unlikely to happen Has happened rarely/never before Loss-causing circumstances rarely encountered	1
MEDIUM	Likely to happen Likely to happen at some point over the next 1 to 2 years Loss-causing circumstances encountered few times a year	2
HIGH	Very likely to happen Regular occurrence Loss-causing circumstances frequently encountered daily/weekly	3

Assessing Impact

Evaluation	Description (one or more applies)	Level
LOW	Minor injury/ill health Minimal financial loss of less than £500,000 Minor disruption to provision of service for short time Adverse local media coverage	1
MEDIUM	Serious disabling injury/ill health Financial Loss in excess of £500,000 Significant disruption to provision of service Adverse, significant local media coverage and possible national coverage	2
HIGH	Very serious disabling injury/ill health Financial Loss in excess of £2 million Non-delivery of service for a significant length of time Adverse international media coverage	3

Risk Matrix

Risks falling between **1 and 2** are classified as **LOW** risk.

Risks falling between **3 and 4** are classified as **MEDIUM** risk.

Risks falling between **6 and 9** are classified as **HIGH** risk.

Impact	3	6	9
	2	4	6
	1	2	3
Likelihood			

Types of Risk:

- The Corporate Risk Register outlines the key strategic risks facing the Council and the controls currently in place to respond to these risks.
- The Councils Risk Register is summarised as follows:
 - 17 Generic risks - (0 high 5 medium and 12 low)
 - 70 Operational risks - (0 high 23 medium 47 low)
 - 23 Strategic risks - (4 high 9 medium and 10 low)

4. Reasons for Recommendations

To enable Audit Committee to:

- Comment and note the amendments to the Strategic, Generic and Operational Risk Registers since the submission of the last risk management report (June 2054); and
- Comment and note the review and update of the Risk Management Policy and Framework.

5. Changes to the Strategic Risk Register

There have been two major changes made to the Strategic Risk Register as follows:

Addition of Strategic Risk URN 2052 (Medium) and a change to the risk rating of Strategic Risk URN 1027 (from medium to High)

Area	Addition	Reasons	Risk Rating
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			With Controls
	ADDITION OF STRATEGIC RISK - 2052		
Strategic Political/Economical Risk 2052	<p>Local Government Re-organisation</p> <p>1) <u>An impact upon services during the transition to a Shadow Unitary Authority.</u></p> <p>The extent of the risk during transition will depend, largely, upon the Government decision on the model type. 3UA (model 2) provides the least risk due to it being more aligned geographically, with key partners, balanced tax base, local identity, transition risk and devolution case.</p> <p>There is likely to be a loss of management time engaged in the reorganisation process;</p> <p>A new Council or Councils will require refreshed decision-making arrangements and there could be changes impacting the delivery of services;</p> <p>Hyndburn Council is a small authority with small teams most of which already work to full capacity, consequently, there may be a lack of capacity to deliver the LGR programme;</p> <p>2) <u>On Council finances and reserves should the re-organisation stall or not proceed.</u></p> <p>There will be one off costs for reorganisation (transition stage). There will also need to be harmonisation of Council tax (to agree a set amount) and contracts (to ensure value for money).</p> <p>There is likely to be extra costs associated with recruitment to provide the extra capacity needed to deliver the LGR programme;</p> <p>There is a risk that the Council will be asked to contribute to a transition fund which could further impact the Council's finances.</p> <p>During the implementation period some Councils may take decisions</p>	<p><u>Impact Upon Services</u></p> <ul style="list-style-type: none"> • The Council are working with other Lancashire authorities to plan for the transition to a Shadow Unitary Authority. • Lancashire Authorities hold regular planning meetings and have created working groups to focus on areas of the transition plan. • A Lancashire Data Group has been established to work on LGR priorities post and pre decision, which are based on the experiences of other authorities, in order to be transition ready. • The Council is instructing Council staff to start to update and compile the required data ready to provide the Lancashire Data Group when requested. <p><u>Finances</u></p> <ul style="list-style-type: none"> • The Council is monitoring finances carefully and planning for the transition accordingly. • The Council is aware that further funding may be required for additional recruitment to provide for the LGR programme and is factoring this into their budget planning. 	Medium

	<p>that could impact on the resilience and sustainability of the new Council or Councils.</p> <p>There will be a risk of local government funding reform impacting on the sustainability of all Councils.</p> <p>Risks will vary as transition to a unitary authority proceeds and will need to be carefully monitored and updated.</p> <p>The Council aims to ensure that all changes are safe and legal.</p> <p><u>Risk Owner</u></p> <p>Chief Executive</p>		
Area	Change	Reasons	Risk Rating with Controls
	CHANGE OF STRATEGIC RISK RATING FROM MEDIUM TO HIGH		
<p>Strategic Financial Risk</p> <p>1027</p>	<p>Substantial reduction in grant from Government.</p> <p><u>Risk Owner</u> Executive Director, Resources</p>	<p>Risk has increased Medium to High until details of the Local Government Finance Settlement is known.</p> <p>There is potential for a reduction in Government funding for 2026/27 as part of the Fair Funding Review. Confirmation of funding will not be known until late December.</p> <p>Council is taking this into account when planning the budget for 2026/27</p> <p>The Council may receive other Government grants that will help to offset any reduction in grant funding.</p>	High

6. Changes to the Operational Risk Register

There have been 2 major changes made to the Operational Risk Register and 1 minor change.

Area	Additions	Reasons	Risk Rating With Controls

ADDITION OF OPERATONAL RISK 2051			
2051 Operational	<p>Failure to progress the transfer of the Local Land Charges register to HM Land Registry in accordance with the HMLR timetable, thereby potentially leading to a loss of funding from the Land Registry.</p> <p><u>Risk Owner</u> Executive Director (Legal & Democratic Services)</p>	<ul style="list-style-type: none"> • Regular liaison meetings with HMLR • Timetable agreed with HMLR to set deadlines we believe are achievable • Adequate staffing in place • Experienced officer in place to deal with the transition process 	Low
ADDITION OF OPERATIONAL RISK 2053			
2053 Operational	<p>The outsourcing of taxi testing to private garages.</p> <p>1) The potential for the costs of taxi tests to increase.</p> <p>Private garages will set their own fees and these may be higher than those charged currently.</p> <p>2) The potential for waiting time to increase for testing slots.</p> <p>Council will not be able to control the testing slots provided by private firms and there is a possibility that waiting times may increase.</p> <p>3) No ability or budget to spot check testing standards and to monitor the consistency of testing to Council standards.</p> <p>There is no knowledge, resource or budget within the Council's licencing section to spot check the work of private testing station/s to ensure the Council's supplementary standards are being applied and being applied consistently. It is also not possible for licensing staff to monitor testing standards at private testing stations as they do not have the technical or mechanical expertise.</p> <p>4) Potential for conflicts of interest to arise</p> <p>There is a risk that taxi operators,</p>	<ul style="list-style-type: none"> • The cost of taxi tests and waiting times will be monitored. • There will be monitoring of private garages to ensure no conflict of interest to private garages carrying out testing on taxis, although this will be limited. • All private testing stations appointed by Hyndburn Borough Council will be in accordance with strict criteria and with monitoring arrangements put in place. • Delegation arrangements will enable poorly performing garages to be removed or suspended where there are concerns that require investigation and resolution, as Council appointed testing stations. 	Medium

	<p>vehicle owners or drivers could be, or become, involved in the ownership or management of garages that carry out taxi testing.</p> <p>The licensing team will have only limited capacity to monitor the position (due both to the time involved and the difficulty of determining ownership and control arrangements in respect of private businesses, especially where these are not registered companies).</p> <p><u>Risk Owner</u> Executive Director (Legal and Democratic Services)</p>		
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7. Changes to the Operational Risk Register

There has been one minor change to the Generic Risk Register in respect of a change of date to risk URN 2032.

8. Changes to the Generic Risk Register

There has been one major change made to the Generic Risk Register. This is to risk URN 2016 as follows:

Area	Change	Reasons	Risk Rating With Controls
REDUCTION OF GENERIC RISK 2016 FROM HIGH TO MEDIUM			
2016 Environment	<p>Failure to conserve energy and reduce emissions thus resulting in excess costs to the Council and a negative impact on the environment.</p> <p><u>Risk Owner</u> Executive Director (Legal & Democratic Services)</p>	<ul style="list-style-type: none"> • There has been a reduced impact due to a cap on energy prices and increased monitoring by the Facilities Team. • Installation of smart metres enabling monitoring of energy usage. 	Medium

9. Summary Risk Register

A summary list of all risks contained in the Generic, Operational and Strategic Risk Registers is given in Appendix 1 (Page 9).

10. High Risks

Currently there are four risks rated as High and all are Strategic risks as follows:

Strategic Risk 1027 – ‘Substantial reduction in grant from Government’

Strategic Risk 2001 – ‘Failing to recruit and retain suitably qualified staff’

Strategic Risk 2035 – ‘Failure to deliver on Council’s Climate Declaration pledge and achieve Council operations Carbon Zero by 2030’

Strategic Risk 2045 – ‘Uncertainty around funding for weekly food waste collection’.

11. Alternative Options considered and Reasons for Rejection

Not applicable

12. Consultations

Consultation with Service Managers has taken place.

15. Implications

Financial implications (including any future financial commitments for the Council)	N/A
Legal and human rights implications	N/A
Assessment of risk	N/A
Equality and diversity implications <i>A Customer First Analysis should be completed in relation to policy decisions and should be attached as an appendix to the report.</i>	N/A

**16. Local Government (Access to Information) Act 1985:
List of Background Papers**

Strategic Risk Register
Generic Risk Register
Operational Risk Register

17. Freedom of Information

The report does not contain exempt information under the Local Government Act 1972, Schedule 12A and all information can be disclosed under the Freedom of Information Act 2000.

18. Exempt Report

The report **does not** contain exempt information under the Local Government Act 1972 Schedule 12A

Appendix 1 – Summary Risk Registers

Generic

ID	Risk	Ratings with controls
1	Failure to conserve energy and reduce emissions thus resulting in excess costs to the Council and a negative impact on the environment (URN: 2016)	Medium
2	There is a risk that personal, sensitive, or bulk information is released into the public domain resulting in a likely GDPR fine, and a possible financial loss to the citizen. Causes include unauthorised penetration of ICT systems (external hacking); internal misuse of information (internal hacking); careless disposal of waste; loss of equipment/theft of equipment; data quality; process adherence; e-mail sent to incorrect recipient. (URN:2024)	Medium
3	Failure to insure Council buildings for rebuild value in the event of fire or other incident (URN: 2006)	Medium
4	Failure to comply with CDM Regulations (URN: 2021)	Medium
5	Failure to ensure health and safety of employees and members of the public and comply with Health & Safety Legislation both in, around and outside the workplace. (URN: 2008)	Medium
6	Unexpected system failures impacting onto the delivery of services (URN: 2014)	Low
7	Failure to manage projects effectively and ensure contracts are VFM (URN: 2004)	Low
8	Risk of litigation arising from poor advice or work carried out by Officers or non-compliance with legislation (URN: 2007)	Low
9	Financial loss arising from historic claims for industrial injury (URN: 2020)	Low
10	Failure to ensure that personal data is kept securely in accordance with Data Protection Act and Freedom of Information Act 2000 (URN: 2017)	Low
11	Risk of failure to comply with our duty under the Finance Act 2017 to ensure any contractors we take on are complying with “IR35” legislation (off-payroll working arrangements) (URN: 2025)	Low
12	Failure to deliver critical services due unavailability of a key building or facilities, lack of utilities, ICT failure or high levels of staff absenteeism resulting from infectious disease, flu pandemic or other serious incident (URN: 2013)	Low
13	Risk of poor procurement practice resulting in breach of procurement regulations, standing orders or inefficient use of resources. (URN: 45)	Low
14	Failure to monitor and ensure spending is within budgetary limitations (URN: 2003)	Low
15	Failure to adequately protect against IT abuse (e.g. virus infection, hacking, sabotage, accessing unsuitable material, unlicensed software, misuse of personal data, breach of law, theft, fraud) (URN: 2015)	Low
16	Council staff at risk of attack of lone working outside core hours and / or attending out of hours call outs (URN: 2022)	Low
17	There is a risk that ICT hardware, e.g. laptops, smart phone or tablet, could be lost or stolen, exposing confidential information. (URN: 2023)	Low

Operational

ID	Risk	Ratings with controls
18	Theft or damage to vehicles and equipment (URN: 60)	Medium
19	Failure to meet statutory timescales for delivery of planning decisions (URN:2038)	Medium
20	Non-availability on-site of ICT Officers due to illness and/or self-isolation (URN: 2031)	Medium
21	Project Phoenix 1D – Site Preparation Works Grant Homes England default funding event resulting in grant clawback for not achieving completion milestones and State aid compliance (URN: 2033)	Medium
22	Failure to complete food programme in 2023/24 due to Covid-19 (URN:2032)	Medium

23	There is a risk that ICT systems and the network could fail due to insufficient infrastructure capacity or accidental damage, resulting in the degradation or loss of ICT Services on one or more sites. Causes include insufficient bandwidth on network links to handle data and / or voice traffic; insufficient storage space to save data on servers; equipment incapable of carrying out its required function effectively; services being affected due to insufficient licences; accidental damage by 3rd parties (URN: 132)	Medium
24	Forward funding of projects. Risk of not drawing down Action Plan allocations due to lack of forward funding (URN: 97)	Medium
25	Errors in Creditor Payment processes resulting in e.g. duplicate payments, non-payment, overpayment, reduction in credit limits with firms (URN: 2)	Medium
26	Liability for injury to health caused by asbestos in council owned buildings. (URN: 15)	Medium
27	Loss of local land charges records e.g. fire (URN: 28)	Medium
28	Failure/breakdown of CCTV system (URN: 102)	Medium
29	Inadequate Treasury Management Arrangements (URN: 7)	Medium
30	Risk of injury to the public due to the headstones and other memorials in the Borough's cemeteries being in an unsafe condition (URN: 125)	Medium
31	Theft of works of art. (URN: 50)	Medium
32	Risk of injury to the public due to the council's tree stock being unsafe, diseased or dying. (URN: 61)	Medium
33	Risk of flooding from watercourses as a result of lack of maintenance (URN: 58)	Medium
34	Risks due to inadequate maintenance of car parks, bus shelters, HBC highways and lighting including Christmas Lights (URN: 59)	Medium
35	Accidental or malicious deletion of data from the HBC network (including e-mail) (URN: 2026)	Medium
36	Failure to produce final accounts on time to appropriate legal & professional standards e.g. current Accounts & Audit Regulations, IFRS (International Financial Reporting Standards) (URN: 23)	Medium
37	Huncoat Garden Village risks associated to greater capital costs than identified in Business case and unable to agree terms with landowners that means land does not come forward for development as per the Masterplan. (URN 2040)	Medium
38	Third party suppliers/organisations cease trading or change business strategy, with risks including amendment to terms and conditions outside of contract, change in standards of provision, cessation of contract/non-renewal of existing contract, and provision of return of data to HBC. (URN: 2042)	Medium
39	Lack of Registered Building Inspectors (RBI) to undertake the restricted functions in accordance with building regulations. (URN 2050)	Medium
40	The outsourcing of taxi testing to private garages.(URN 2053)	Medium
41	Access and availability to HBC data stored in the Cloud, should contractual obligations change or not be renewed. (URN: 2030)	Low
42	Failure to comply with external funding regimes and programmes, notional loss and/or recovery of significant regeneration funding depending on specific arrangements. (URN: 81)	Low
43	Empty dwellings at risk of vandalism / fire damage presenting a danger to third parties (URN: 120)	Low
44	Failure to manage and control expenditure within private sector housing capital programme (URN: 82)	Low
45	Failure to protect customer's personal banking information when making payments over the internet (URN: 41)	Low
46	Failure to maintain the Council's non-housing assets due to lack of funding. (URN: 37)	Low
47	Adequately controlling temperatures of the Council's operational buildings to provide suitable working conditions for staff and prevent disruption to services (URN: 114)	Low
48	Non-delivery of statutory requirements in connection with the Equality Act and age discrimination in respect of building compliance (URN: 26)	Low
49	ICT systems failure affecting service provision due to loss of Academy / Anite / Paris (URN: 39)	Low
50	Failure to follow election procedures (URN: 19)	Low
51	Failure to meet necessary legal requirements leading to claims being made (URN: 20)	Low
52	Risk of injury to the public, especially children and young people, due to the council's play areas and young people's facilities being in an unsafe condition. (URN: 62)	Low
53	Impact on residents arising from flash flooding, sewer surcharge, infrastructure damage, rehousing, power outages etc as a result of adverse / extreme weather (URN: 113)	Low

54	Breakdown of equipment or vehicles (URN: 72)	Low
55	Ignition of flammable liquids in vehicle workshop (URN: 56)	Low
56	Failure to meet statutory deadline for issue of Council Tax Bills at year end (URN: 21)	Low
57	Suspension of the Council's vehicle operator's licence (URN: 53)	Low
58	Loss of planning application and permission records through fire or flood (URN: 65)	Low
59	Failure to generate forecast income from the Council's investment property (URN: 11)	Low
60	Liability for costs on appeal against unreasonable refusal of planning application (URN: 55)	Low
61	Errors in Debtors Administration e.g. Incorrect posting of payments (URN: 3)	Low
62	Errors in Cashiering i.e. posting monies to the wrong account (URN: 4)	Low
63	Failure to react to changes in Benefit Legislation (URN: 18)	Low
64	There is a risk that ICT Systems may fail and affect front line services e.g. Academy, Paris, Microsoft Dynamics, resulting in council staff being unable to carry out their normal working activities impacting on the quality of service delivered to the citizens of Hyndburn. Causes include intentional modification of software, hardware or it's environment; unintentional modification of software, hardware or it's environment; unauthorised modification of software, hardware or it's environment; malicious modification of software, hardware or it's environment. (URN: 131)	Low
65	There is a risk that a computer virus / malware could infect the HBC network due to a failure of protection mechanisms to identify and treat a virus, and the failure of Council staff to observe ICT policies and recommended working practices. (URN: 130)	Low
66	Abuse of children or adults at risk by member of staff or volunteer or failure to respond properly to safeguarding concerns (URN: 52)	Low
67	Risk of claims arising from owners of houses following contracts for group repairs and home improvements supervised by Regeneration and Development Team (URN: 68)	Low
68	Failure to complete audit plan and associated work to give sufficient assurance to External Audit in their Final Accounts Audit (URN: 1)	Low
69	Pollution or adverse effect on public health due to failure of refuse collection service (URN: 78)	Low
70	Drivers not holding a valid driver's licence / the appropriate licence category / vocational licence (Driver CPC) and not carrying Driver CPC card with them when driving. (URN: 129)	Low
71	Theft of Mayoral Chains and car whilst attending official mayoral engagement with associated risk of assault on mayoral party. (URN: 127)	Low
72	Failure to manage cremator operations in accordance with authorisation leading to excessive emissions (URN: 74)	Low
73	Failure to initiate prompt recovery action (URN: 5)	Low
74	Failure to meet contractual obligations under vehicle service level and contract hire agreements (URN: 67)	Low
75	Service or business needs not met due to failure of IT system, failure of network services or other reason (URN: 40)	Low
76	Risk of Damage to the Tiffany glass and paintings whilst moving/cleaning. (URN: 49)	Low
77	Gallery staff at risk of attack on attending out of hours call outs (URN: 64)	Low
78	Unacceptable vehicle emissions (URN: 76)	Low
79	Pollution of canal or local environment resulting in suspension of waste transfer at CVMU/Willows Lane (URN: 77)	Low
80	Failure to achieve and statutory housing responsibilities in terms of homelessness and housing need (URN: 98)	Low
81	Failure to complete statutory returns e.g. VAT (URN: 6)	Low
82	Loss of title deeds or contract documents e.g. fire (URN: 119)	Low
83	Risk of claims against the Council for unfair dismissal or other employment issues. (URN: 116)	Low
84	Vital electronic information becomes unreadable due to technical obsolescence. (URN: 2043)	Low
85	Monitoring of Housing Benefit expenditure and subsidy loss (URB: 2046)	Low
86	Failure to determine planning applications in accordance with statutory timescales triggering the requirement to issue refunds of application fees under the 'Planning Guarantee'. (URN 2049)	Low
87	Failure to progress transfer of the local land charges register to HM Land Registry in accordance with the HMLR timetable, thereby potentially leading to a loss of funding from the Land Registry. (URN 2051)	Low

Strategic

88	Uncertainty around funding for weekly food waste collection (URN: 2045)	High
89	Failing to recruit and retain suitably qualified staff (URN: 2001)	High
90	Failure to deliver on Council's Climate Declaration pledge and achieve Council operations Carbon Zero by 2030 (URN:2035)	High
91	Substantial reduction in grant from Government (URN: 1027)	High
92	The acquisition of key town centre buildings and delivery of a £22 million regeneration project within Accrington Town Centre (URN:2036)	Medium
93	That the Councils leisure service provider Hyndburn Leisure cease trading (resulting in the Council becoming responsible for some of their liabilities, eg. Pension deficit) or that they fail to repay debts to the Council. (URN: 1030)	Medium
94	Failure to progress and support development at Huncoat Garden Village (URN: 2044)	Medium
95	Financial Overreach:--The Council is embarking on a range of major investments supported by significant amounts of External Funding. Overspends or failure to deliver on these Projects could lead to significant additional costs falling on the Council, in terms of extra borrowing costs stemming from meeting additional project costs or the repayment of external funds. (URN:2037)	Medium
96	Loss of considerable amount of cash due to deposits within banking sector that are subject to major turbulence. (URN: 1025)	Medium
97	Failure to ensure Financial Integrity (URN: 1004)	Medium
98	Failure to have due regard to the need to prevent people from being drawn into terrorism as laid out in the Statutory Prevent Duty. (URN: 2034)	Medium
99	Failure to successfully adopt the Hyndburn Local Plan which was submitted to the Planning Inspectorate in March 2025. (URN 2048)	Medium
100	Increased cost and programme timescale for the delivery of the three LUF project interventions in Accrington Town Centre (URN: 2047)	Medium
101	The impact on Council services and finances of Local Government Re-organisation (URN 2052)	Medium
102	A future pandemic can impact council services and cause harm to the health and wellbeing of the Hyndburn community (2039)	Low
103	Failure to address unacceptable exposure from Strategic Partnerships & Joint Working (URN: 1006)	Low
104	Failure to follow correct procurement process (URN: 1015)	Low
105	Failure to safeguard and promote the welfare of children and vulnerable adults (URN: 1023)	Low
106	Failure to address citizens needs in the event of a major incident, including civil disobedience, affecting residents or infrastructure of the Borough. (URN: 1022)	Low
107	Failure to uphold high ethical standards of conduct and consequent reputational damage to the Council (URN: 1001)	Low
108	Loss of income from unpaid invoices more than 6 months old impacting on General Fund revenue Balances. (URN: 1029)	Low
109	Failure to deliver objectives set out in the Corporate Strategy (URN: 1026)	Low
110	Risk of Council acting unlawfully and failure to meet requirements of new and amended legislation (New legislation imposing significant new burdens will be dealt with as a separate risk if appropriate) (URN: 1014)	Low