Date: 23 July 2026 Woodbridge Town Council – Risk Management Scheme.

Red risks (to be reviewed every 3 months by the Town Council based on recommendations from the Finance Committee).

Risk assessment is the systematic examination of working conditions, workplace activities and environmental factors that will enable Woodbridge Town Council to identify any and all potential inherent risks. Woodbridge Town Council will take all practical and necessary steps to reduce or eliminate the risks, insofar as is practically possible. This document has been produced to enable Woodbridge Town Council to assess the risks that it faces and satisfy itself that it has taken adequate steps to minimise them. The list is not exhaustive, and Councillors and Officers may wish to consider other risks not identified.

The Risk Management Scheme is an essential feature of good governance. The Scheme recognises that risk management applies to all aspects of the Council's work.

The Joint Panel on Accountability and Governance (JPAG) The Joint Practitioners' Guide 2022 defines risk as:

5.88. Risks are uncertain events or conditions (not just financial) that if they occur, will affect the authority's ability to achieve its objectives. The authority generally, and members individually are responsible for risk management.

5.90. Risks are unavoidable, but they need to be managed either by mitigation or controls such that they are tolerated, treated, transferred or terminated

In order to warrant a positive response to this concern, The Council must have appropriate arrangements in place. As a minimum we must identify and assess risks, and address those identified risks by mitigating or managing them.

Under the Risk Management Scheme, the full Council will review the red risks on a quarterly basis, the medium risks on a six-monthly basis and the green risks on an annual basis. To this end the Council recognises the Risk Management scheme is both a record, as well as a working document that should be used to enable continuous improvement in respect of safeguarding Woodbridge Town Council's concerns and assets. The Finance Committee is responsible for maintaining the Risk Management scheme.

As recommended at section 5.92 of The Joint Panel on Accountability and Governance (JPAG) The Joint Practitioners' Guide 2022, the likelihood of the risk and the severity of the consequences are classified using a five point matrix system used to assess and rate the risks as identified. When measuring likelihood, an 18 month to 2 year time horizon should be used as the risks should be kept under regular review.

Likelihood		Severity				
		1	2	3	4	5
		Minor	Moderate	Serious	Major	Catastrophic
1	Extremely unlikely	1	2	3	4	5
2	Unlikely	2	4	6	8	10
3	Likely	3	6	9	12	15
4	Extremely likely	4	8	12	16	20
5	Almost certain	5	10	15	20	25

Risk classification	
Low (1-8)	Acceptable
Medium (9-14)	Medium to long term resolution
High (15-25)	Short to medium term resolution

Table of red (high) risks for Woodbridge Town Council

Topic	Risk Identified	Likelihood (of risk occurring) 1 – Low, 5 - High	Severity 1 – Low, 5 - High	Classification (Likelihood x Severity)	Description of Risk	WTC Management of Risk
Shire Hall,	. Minor repairs to the facade still required. Internal re-development now to be considered.	4	4	16	Repairs – east end archway, doors and stairs still require some repair and renovation. Condition of the pointing at lower levels still an issue. Drainage – some concerns remain about the foul and surface water drains in the vicinity of the building – no sense in completing pointing until Council are satisfied that the drains are fully operational. Re-development – Council still yet to agree on its future plans for the building.	External renovations to the facade completed in summer 2026 by Chapel Properties. Agreement that the building is in reasonable condition. Chapel appointed to undertake further repairs to east end archway, doors and stairs. Specialists to be sought to understand the work required to repair the lower level pointing. Re-development – Architect appointed to produce measured plans for the building. Shire Hall Working Party to undertake process to recommend to Council the future use of the building. Working Party mandated to appoint organisation to undertake feasibility study.
Community Hall	Ageing building. Future of the Trustees unsure.	4	4	16	Unexpected maintenance and renovation costs as the building ages - Roof now 44 years so likely in need of replacement. Facility on the whole is dated. Concerns raised about the ease by which people can access the roof. Trustees report that average age is 78 – advert in local papers seeking new members. If not forthcoming, management could revert to WTC.	Determine severity of the risk to the Council. Ensure WCHMC abide by terms of the management agreement. Health and Safety survey undertaken in early September – findings will determine if a structural survey is required. WCHMC have asked for a new lease for the building; concern remains about the long term resilience of that organisation.

Theatre Street toilet site	Toilets closed and boarded up at the request of the police. Future of site still undecided	4	4	16	Toilets closed and boarded up at the request of the police. Future of site still undecided	Proposed sale has collapsed – Property Working Party to reconisder.
Foreshore and bed to low tide at Tide Mill/ Whisstocks	Town Council responsible for the maintenance of the Tide Mill Pond and sea wall- now an urgent requirement.	5	3	15	Town Council responsible for the maintenance of the Tide Mill Pond and sea wall - now an urgent requirement.	The Woodbridge Tide Mill Trust are preparing a paper for the Council to consider on the matter.
Illegal encampments on the Town Council estate	Travellers setting up camp on the Town Council estate	4	4	16	Damage to the Town Council estate. Risk to residents and businesses. Potential loss of staff.	Review the security of all open spaces on the Town Council estate.
Data	Data breach	4	4	16	Personal data is revealed to the public either accidentally or through malicious activity.	Key defences are good security and training. Review hardware and access.

Table of risks for Woodbridge in general

Topic	Risk Identified	Likelihood (of risk occurring) 1 – Low, 5 - High	Severity 1 – Low, 5 - High	Classification (Likelihood x Severity)	Description of Risk	WTC Management of Risk
Flooding	Failure of the Whisstocks floodgate	3	5	15	Procedures in place relying on the WTC officers. Third party responsible for operation of barrier. Sandbags in an emergency. Risk that the barrier is not activated at a critical time and/or there is a mechanical failure and/or vandalism. Risk that sandbags are not available/ ineffective.	Regular servicing and maintenance of the barrier. A review of documentation being undertaken (1) to clarify responsibilities, (2) to confirm who signed off that the barrier was fit for purpose and (3) to confirm insurance coverage. A testing of the emergency sandbag procedure is anticipated. Town Clerk seeking a meeting with the Environment Agency to discuss closure threshold and procedure.
Economic	Nationally Significant Infrastructure Projects (NSIPs)	4	5	20	Sizewell C, Offshore wind, Sea link, Lion Link and A12 MRNI. The local infrastructure – roads, rail, housing – will be severely impacted during the construction phase. Local employment markets (building and other trades, healthcare, …) will be impacted.	Cllr. Sanders, as Council lead on NSIPS, is working to ensure the Council is involved in the examination process and working with other groups to develop mitigation strategies.
Economic	Biodiversity	4	4	16	The loss of trees and habitat in the Town is degrading the environment for residents.	CEE Committee undertaking a review of the Town Council estate.
Economic	Planning	4	4	16	The lack of affordable housing, the increase in second homes and the loss of suitable housing for older residents (bungalows) is impacting residents.	Planning Committee to consider the requirement for a neighbourhood plan for Woodbridge. The Council's proposed 'Deben Campus' might serve as potential mitigation for these concerns.

					The reduction in the range of food shops is a further contribution to making the town a less thriving place.	
Local Government Reorganisation	Organisational	4	5	20	Is transfer of land arising from LGR an invitation we can refuse or something we can't say no to – potential for huge impact on the future organisational structure of the Council including substantial financial pressures.	Expert led steering group guided the Council through the due diligence phase. Greater office space may be required should Council staff increase significantly in number. Request for due diligence information submitted to ESC for four priority sites. (Model Boat Pond, Castle Street, Houchells Meadow and Newnham Avenue)
Sutton Hoo Ships Company launch	Large public event	5	4	20	Concern about the impact of the event on the WTC estate – Whisstocks Place and foreshore, and the impact of a large public event taking place in the town – parking stress etc	Launch plan being drafted by SHSC and project group to be called, to which WTC expect to be a member.

Date: 23 July 2026 Woodbridge Town Council – Risk Management Scheme

Amber risks (to be reviewed every 6 months by the Finance Committee) and **Green risks** (to be reviewed every 12 months by the Finance committee)

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Risk classification	
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Table of medium (amber) risks for Woodbridge Town Council

Topic	Risk Identified	Likelihood (of risk occurring) 1 – Low, 5 - High	Severity 1 – Low, 5 - High	Classification (Likelihood x Severity)	Description	WTC Management of Risk
Council	Lack of councillors	4	2	8	Residents unwilling to put the time and effort into being councillors and helping WTC be an effective Council for the town	
Staff	Loss of staff	3	3	9	All Officers are key staff. -	To retain staff the Council must as a minimum: - Provide a safe and comfortable working environment.

						- Offer training and the chance of career progression (the Council has a training budget) Undertake regular reviews with staff (The Council has an ongoing appraisal process overseen by the Clerk and the Staffing Committee).

Economic	Youth opportunity	3	4	12	The absence of facilities and youth provision in the town is impacting all residents.	The Town Council is working on a strategy for Kingston Field with a view to improving youth provision. Cllr. Sutton to develop a Council wide strategy for youth opportunity.
Assets	Risk to third parties	3	3	9	Members of the public accessing and using the property and equipment provided by the Council.	Weekly safety inspections of play equipment by play area inspector. Clerk and Deputy Clerk make regular visits to estate. Grounds Maintenance Contractor

						provides regular updates. Adequacy of insurance cover.
Flooding	Surface water flooding	2	4	8		CEE Committee asked to consider the risk further.
Economic	Highways	3	3	9	The state of pavements and roads is putting residents at risk of injury and is damaging to the attractiveness of the Town	Work has been undertaken to improve the condition of the T'fare, however issues still remain. Some hope Active Travel may help.
Data	Access to systems	3	3	9	Access is denied to our own data (including customer/residents' data that we hold)	Key defences are backup, good security technology and training for

					to do our day-to-day activities either due to a technical failure or through malice - i.e. hackers gain access and encrypt data so that we can't use it, demanding ransom for decryption.	officers and councillors.

Table of low (green) risks for Woodbridge Town Council

Topic	Risk Identified	Likelihood (of risk occurring) 1 – Low, 5 - High	Severity 1 – Low, 5 - High	Classification (Likelihood x Severity)	Description
Precept	Not Submitted	1	3	3	The Town Clerk receives notifications and reminders from the District Council of the deadline. The January meetings of the Finance Committee and Town Council are specially scheduled to ensure a recommendation from the Finance Committee can be considered by Full Council prior to the submission deadline. The Council employs more than one staff member should the Town Clerk be unable to submit the request.
	Not Paid by ESC	1	4	4	The Town Clerk and Finance Officer receive remittance advice

					from the District Council prior to payment, and from experience know when to expect payment. Regular checks made with the District Council if not forthcoming.
	Adequacy of Precept	1	3	3	To determine the precept amount required the Council regularly receives budget reviews throughout the year, and at the time the precept amount is considered, the Council receives a budget report, including actual position and projected position, with indicative figures/costings obtained by the Clerk / RFO for the following year. With this information, and from consideration of any future projects, the Council determines the amount of precept required for following financial year

Reserves	Adequacy of the General Reserve	2	3	6	The generally accepted recommendation with regard to the appropriate minimum level of a smaller authority's general reserve is that this should be maintained at between three and twelve months of net revenue expenditure – Finance Committee to regularly review the Council's General Reserve. Town Clerk and Finance Officer to review on a regular bases.
	Adequacy of the Earmarked Reserves	2	3	6	There is in practice, no upper or lower limit to EMR save only that they must be held for genuine and identifiable purposes and projects, and their level should be subject to regular review and justification – The Finance Committee has a five year plan for the Council's EMR's, reconsidered during budget setting.

VAT	Correct charging	2	2	4	The Council is registered to reclaim VAT. Whisstocks Place and the Shire Hall are registered for VAT on sales, whilst specific types of hire also require a charge. Officers undertake regular training in order to understand VAT for local Councils.
	Correct claim	2	3	6	Finance Officer and Town Officer to prepare a quarterly claim, paid directly into the Council's account.
Cash	Loss through theft/ dishonest	2	2	4	Council holds a very small petty cash float, in a locked draw. Adequacy of Fidelity guarantee insurance checked at insurance renewal.
Borrowing	Ability to repay loans	1	2	2	Council not currently repaying any loans or investments. Such a requirement would be considered by the Finance Committee – funds

					and process for repayment would be required.
Salaries/ Expenses	Wrong salary/ hours/ rate paid to staff	2	3	6	All Offices paid on agreed SCP salary points and given a salary schedule document at the start of each financial year. Hourly rates and monthly pay manually input into payroll software – payroll procedure includes a four step check by Deputy Town Clerk, Mayor and Chair of the Finance Committee, Finance Officer and Town Clerk.
	Wrong deductions – Tax and NI	2	2	4	Tax codes received from HMRC before the new financial year – input manually into payroll software – agreed with Town Clerk and Mayor. Payroll software automatically calculates NI contributions, student loan

					payments etc. All checked as per the above (four stage check).
	Staff under/ overpaid	1	3	3	The Finance Committee considered the staffing budget as part of the budget setting process.
	Incorrect payment of expenses/ allowances	2	3	6	All Officer expenses are approved as part of the four-step payroll approval. All Councillor expenses are approved as part of the Town Council (public) supplier payments. The Council has an expenses policy.
Direct costs and overhead expenses	Goods not supplied/ incorrect goods not supplied.	2	2	4	The Council utilises a purchase order system via it's financial software. All orders made electronically or face to face. Goods/services checked against orders when received.

	Invoice incorrectly calculated	2	2	4	Manual checks of the arithmetic and VAT rates. Prior to payment all invoices checked by Councillors.
Assets	Deliberate damage, vandalism etc of a significant nature	2	3	6	Comprehensive insurance cover for the Council's estate. (PS Minor, reactive repairs and regular, ongoing repairs factored into the Council's budget).
	Preservation of title to land & buildings	2	2	4	Land and buildings registered with the Land Registry. Title deeds and other legal documents stored off site. Copies in the office either hard copy or electronic.

Assets	Damage, vandalism etc	2	3	6	Comprehensive insurance cover for the Council's estate. Minor, reactive repairs and regular, ongoing repairs factored into the Council's budget.	Adequacy of insurance cover.
Legal powers	Illegal activity or payment	2	3	6	The Council holds the General Power of Competence.	The Councils Standing Orders, Financial Regulations and Terms of Reference detail the decision making ability and process for the Council during it's meeting, and Officers during

						normal working procedures.
Data Loss	Data breach	2	3	6	Daily backup completed remotely via React (IT provider); data held in the Cloud. Barracuda network installed to filter emails.	Council has a Data Retention Policy.
Savings	Suffolk Building Society and risks of over concentration	1	5	5	Over concentration of the Council's reserves in one building society. Needs to be reviewed and necessary action taken. Cyber risks	New account opened with bank balances spread between three financial institutions.

Internet Banking	Payment procedures and risks of loss	1	3	3	Procedures in place relying on one signatory. Review procedures and explore two signatory processes for high value payments. Cyber risks	Changed to medium Dec 2024 – two signatures in place, authorisation and payment processes reviewed and confirmed. On-going work relating to monthly finance reporting to Town Council. Renewed contract with third party provider of IT services.