

RISK ASSESSMENT SCHEDULE 2025

Assessment Criteria

Rating:	Potential Consequence Score: 1-5	Classification:	1-5 Low
	Likelihood of Happening Score: 1-5		6-10 Medium
	Severity Level Score – Potential Consequence x Likelihood		11-15 High
			16-25 Very High

Topic	Risk Identified	Potential Consequence	Likelihood	Severity Score	Classification	Measures to be taken to Reduce/Minimise/Control Risk
<u>Income Precept</u>	Not Submitted	5	1	5	Low	Full Budget process in place. Town Clerk/RFO to prepare budget annually in December. Budget Committee to consider budget annually in January Full Council to determine precept annually in January Town Clerk/RFO to notify County Council end of January.
	Not paid by County Council	5	1	5	Low	Town Clerk/RFO to monitor and report to Council Paid directly to bank account by BACS
	Inadequacy of Precept	5	1	5	Low	The preparation of an annual budget by the Budget Sub-Group together with the regular monitoring of the budget with reports by the Town Clerk to Council on a quarterly basis.
Charges - Cemetery	Grave Allocation	5	1	5	Low	Updating of Burial Register - Ongoing
	Collection of proper internment charges	3	2	6	Medium	Internal Audit to Cross Check Receipts with Fees No Burials to take place until MTC has received signed application form and commitment to pay fees.
	Review of Fees	3	2	6	Medium	Annual Review of Charges by Cemetery Committee
	Banking of Fees	5	1	5	Low	Cemetery Superintendent to bank monies within 2 working days of receipt thereof.
Charges - Hall						
	Hiring Charges/Collection	5	2	10	Medium	Staff to ensure that hiring applications are fully completed and signed for all casual hirers Staff to ensure that lettings diary is updated daily Invoices to be reconciled with hiring fees Staff to issue invoices on a monthly basis Receipts to be issued for cash payments All cash and cheques to be logged and placed in the safe prior to banking
	Hiring Charges – Review	3	2	6	Medium	Annual Review of charges in January by Council
Loss of Money	Business Interruption	5	2	10	Medium	Insured – Loss
	In Transit	5	2	10	Medium	Insured for £5,000
	In Premises	5	2	10	Medium	Insured for £5,000
	In Safe or Strong Room	5	2	10	Medium	Insured for 5,000

	Private Residence of Member or Employee	5	2	10	Medium	Insure to £250.
	Through theft or dishonesty of Staff or Members	5	2	10	Medium	Fidelity guarantee of £500,000.00
	Loss/miss-use of debit cards	5	2	10	Medium	Fidelity guarantee of £500,000.00. Regular monitoring of budget with reports to council on quarterly basis. The preparation of regular bank/cash reconciliations and their presentation to the Council. Card to locked away when not in use. Card occasionally used away from the office (eg home working), hence higher risk of loss.
	Loss/ miss-use of pre-paid Mastercards	5	2	10	Medium	Fidelity guarantee of £500,000.00. Max amount available on account £3,500. Regular monitoring of budget with reports to council on a quarterly basis. The preparation of regular bank/cash reconciliations and their presentation to the Council. All purchases require made in person and online require 2 factor authentications.
Supplier Fraud	There is evidence the risk of supplier fraud for organisations has increased substantially.	2	5	10	Medium	Training for staff to alert them to the potential risks of providing sensitive company information, by phone or other means, especially contract and account information. establish a rigorous change of supplier details procedure - where a supplier has purported to have changed their bank details always call the supplier to check the veracity of a request, using details in the system, rather than those on any associated letter or email. A person should be authorised to approve a supplier bank account change after having reviewed the process undertaken to verify the supplier details change periodic review of supplier accounts should also be undertaken to remove any dormant accounts. This reduces the likelihood of any old supplier information being used to secure fraudulent payments. checking address and financial health details with Companies House checking samples of online payments to supplier invoices to ensure the payment has been made to the supplier bank account checking new payees through bank details for a correct match adequacy of insurance cover (NB most standard town and community/parish council policies do not cover supplier fraud)
Borrowing/Lending	Adequacy of finances to repay loans	5	1	5	Low	Provision made in Annual Budget Policy part of Investment Strategy Currently no outstanding loans
Investment Strategy Income/Policy	Investment Strategy Policy	3	2	6	Medium	Policy in place Review Annually
Reserves – General	Ensure Adequacy	5	1	5	Low	Consider at Budget Setting
Reserves – Earmarked	Ensure Adequacy	5	1	5	Low	Consider at Budget Setting
	Unidentified /Recording	5	1	5	Low	Identified at Budget Setting and Recorded in Final Accounts
Expenditure						
Legal Powers	Illegal Payment or Activity	5	2	10	Medium	New Powers of Well-Being and incoming General Power of

						Competence will cover most areas where previously no legislation. Ensure compliance with Standing Orders and Financial Regulations. Review of Standing Orders and Financial Regulations on yearly basis.
Salaries/Wages	Wrong Salary Paid	5	2	10	Medium	Staff salaries presented to Council monthly
	Wrong Rate Applied	5	2	10	Medium	Reconcile with minutes of National Agreed Rates for Clerks
VAT Payment Recovery of	False Employee	5	2	10	Medium	Policy & Audit Committee to undertake examination of PAYE records.
	Not Accounting for correct deductions of NI, Tax and Superannuation	5	2	10	Medium	Meeting the requirements of Inland Revenue with regard to the payments of NI/PAYE contributions and year end returns.
	Loss of data on PC due to system fault	5	2	10	Medium	Back up data on a daily basis (remotely), with maintenance agreement with Microshade.
	Submission of PAYE records Payments	4	1	5	Low	Returns submitted monthly. Annual Return to be completed electronically
	Improper recording of input/output VAT	5	2	10	Medium	Dedicated computer software system in place and analysis sheet provided to local H.M. Revenues and Customs in operation
	Improper Identification of Non Business Activities	5	2	10	Medium	Dedicated computer software system in place and analysis sheet provided to local H.M. Revenues and Customs in operation
	Inability to meet quarterly submissions to H.M R C	5	1	5	Low	Have access to Rialtus staff for assistance and guidance Systems in place to ensure compliance. Policy & Audit Committee to monitor
	Annual Reconciliation of quarterly returns	5	1	5	Low	Systems in place to ensure compliance. Policy & Audit Committee to monitor
Accounting	Non-standard and/or non-compliant records kept. b) Non-compliance with statutory deadlines for the completion/approval/submission of accounts and other financial returns. c) Non-compliance with internal audit requirements	5	2	10	Medium	Continue to require adequate, complete and statutory financial records and accounts. Continue to ensure that all accounts and returns are completed and submitted by the deadline. Appoint internal auditor and continue practice of appointing internal policy & audit committee
Financial Assistance	Legal Power to contribute	5	1	5	Low	Compliance with section 137 and other legislation
	Compliance with Council Policy	5	1	5	Low	Educate/Remind members of Policy
	Overspend	5	2	10	Medium	Clerk/RFO to monitor monthly
Councillors Allowances	Over/Under payments to Members	4	1	5	Low	Town Clerk to monitor and control. Any expense claims to be checked.
	Proper deduction of tax	5	1	5	Low	Audit to verify

	(tax under review)					
	Maintain proper records	3	1	3	Low	Standard claim forms in place.
Training of Councillors	Legal requirement from 2022 to keep Register	2	1	2	Low	Records already exist
Training of Clerk / Staff	Legal requirement from 2022 to keep Register	2	1	2	Low	Records already exist
Other						
Assets	Loss/Damage thereof	5	2	10	Medium	Monthly inspection of Town Hall, Cemetery Stores. 6 monthly inspection of Hanging Basket Posts. Insure against all risks. Town Hall, Cemetery stores and Bailey Hill Centre insured for replacement value. Review annually.
Assets Insurance	Risk or damage to third party property or individuals	4	2	8	Medium	£10,000,000 Indemnity of Public Liability in place. Review annually. Preparation of risk assessments for the works undertaken by and on behalf of the Council. Regular maintenance of assets and equipment of the Council.
	Security of Buildings and Equipment	5	2	10	Medium	Staff presence, visual and secure locking of buildings etc.
	Asset Register	5	2	10	Medium	Update Asset Register annually
	Maintenance	5	3	15	High	Undertake repair and maintenance - Ongoing
	Public Liability, Employers Liability, Money, Fidelity Guarantee, property, loss of revenue, officials' indemnity, libel and slander, personal accident	5	1	5	Low	Continue existing cover (£10m) Continue existing cover (£10m) Continue existing cover (£500k) Covers officers and members (£250k) Continue with existing cover on Cemetery Lodge, Garage Store tools and equipment. Not covered Continue with existing cover (£250k) Continue with existing cover (£250K) Continue with existing cover for officers and members (£50k)
Staff	Insufficient to deliver service	5	2	10	Medium	Annual Review to take place by Personnel Committee.
Staff	Loss of key personnel – Clerk through ill health, retirement, long term sickness or even death	5	2	10	Medium	Annual Review to take place by Personnel Committee. Membership of SLCC and OVW for emergency support
Cemetery	Future Demand	5	1	5	Low	Adequate land available for at least 15 years in main cemetery
	Capacity of present Garden of Remembrance	5	1	5	Low	Review capacity and need to provide for future demand.
	Memorial Headstones (Safety)	5	2	10	Medium	A training scheme has been implemented and a regime of inspection has been implemented
	Stability of Boundary Walls, Trees and Hedges	5	2	10	Medium	Undertake inspection of all boundary fencing, walls and ornamental trees for stability.
	Condition of seats	5	1	5	Low	Undertake inspection of all seats for safety reasons.
Consultations	Meeting of deadlines for response	3	3	9	Medium	Appoint working group to consider consultative documents

Document Security	Appropriateness of existing facilities	5	2	10	Medium	Storage by electronic means and remotely. Personnel records security Deposit historical records/books with County archives.
Financial Records	Inadequate Records	5	1	5	Low	Dedicate software package for Town and Community Council in use. Support agreement in force with provider. Financial records updated monthly and backed up remotely.
Minutes	Accurate and Legal	5	1	5	Low	Reviewed, signed and dated at following meeting.
Health and Safety Risk Assessment	Failure to identify	5	3	15	High	Independent Health and Safety Consultant engaged to advise Council implementing recommendations. Ongoing
Disability Discrimination Issues	Failure to identify and implement adaptations	5	3	15	High	Independent Consultants engaged to identify alterations, improvements to comply with legislation
Register of Members Interest, Gifts and Hospitality	Identification of interest and recording of gifts and hospitality	3	1	3	Low	Register of Interest file held and implemented. Declaration of Office signed by all members and copies held by Council. Published on Town Council Website.
Code of Conduct	Adoption of Code of Conduct	5	1	5	Low	Code of Conduct adopted by Council and implemented. Employee code of conduct implemented.
Welsh Language Policy	Implementation of Policy	5	2	10	Medium	Policy in place and accepted by Welsh Language Board. Agenda produced bilingually. Press releases and advertising undertaken bilingually. Letters received in Welsh replied in Welsh. Complex documents translated by professional Translators. Bilingual corporate identity.
GDPR Data Protection Act	Not meeting requirements of new Regulations	5	1	5	Low	data protection audit, data protection report and action plan, provision of DP and retention policy and DPO service.
Contracts	Risk of complaint if a contract is unfairly awarded	3	1	3	Low	Adoption of standing orders and financial regulations covering the awarding of contracts and the issue of instructions to undertake works.
	Ensure continued value for money coupled with continuity of work.	3	2	6	Low	Approve the practice of seeking tenders for works and any future developments by advertising in local press and issuing specifications and tender documents to contractors expressing an interest. Tenders to be opened by the Mayor and Clerk and reported to next available Council meeting.