

## **Bridgnorth Town Council Risk Management Schedule**

**Adopted 16<sup>th</sup> April 2019 – Minute: 0617/1819 (reviewed 21 May 2019 minute 0028/1920)**

**Reviewed, without amendment 18/05/2021, minute number 0025/2122 xi)**

### **Definition of Risk Management**

Risk is the threat that an event or action will adversely affect an organisation's ability to achieve its objectives and to successfully execute its strategies. Risk management is the process by which risks are identified, evaluated and controlled. It is a key element of the framework of governance together with community focus, structures and processes, standards of conduct and service delivery arrangements.

This document has been produced to enable the Town Council to assess the risks that it faces and satisfy itself that it has taken adequate steps to minimize them. The Council is aware that although some risks can never be eliminated fully, it has in place a strategy that provides a structured, systematic and focuses approach to managing risk, which:

- Identifies the subject
- Identifies what the risk may be
- Identifies the level of risk
- Evaluates the management and control of the risk and records findings
- Reviews, assesses and revises procedures if required.

<b>MANAGEMENT</b>				
<b>Subject</b>	<b>Risk(s) Identified</b>	<b>Level of Risk (High/Medium/Low)</b>	<b>Management/Control of Risk</b>	<b>Review/Assess/Revise</b>
Business Continuity	Council not being able to continue its business due to an unexpected or tragic circumstance	L	Business Interruption Insurance policy for up to 12 months (£55k).	Review as necessary
Council Records	Loss through theft, fire, damage  Current volume of in-house archived material is significant and there is some risk that important documents are not readily available	M	Review of In-house archives required to ensure that only relevant records are retained  Council Papers over 6 years old to be archived with County records office.	Damage or theft unlikely so provision adequate.
Council Records (electronic)	Loss of records		Town Council Minutes and agendas published on website and therefore retrievable Remote back-up and regular maintenance contract.	.

<b>FINANCE</b>				
Subject	Risk(s) Identified	Level of Risk (High/Medium/Low)	Management/Control of Risk	Review/Assess/Revise
Precept	Adequacy of precept	L	Sound budgeting to underlie annual precept. The Town Council receives monthly budget update information. Detailed reports to Councillors prepared in the Autumn followed by formal budget consideration at budget meetings in November thru; January. The precept is an agenda item at the January meeting.	Existing procedures adequate. Reviewed by Internal auditor annually
Insurance	Adequacy Cost Compliance Fidelity Guarantee	L L L M	Insurance reviewed annually (July). Employers Liability and Fidelity Insurance (to include councillors) included.	Existing procedure adequate. Review provision annually.
Banking	Inadequate checks	L	Financial regulations issued which detail procedures.	Existing procedures adequate. Review financial regulations annually.
Cash	Loss through theft or dishonesty	H	£500 petty cash held by Finance Officer in lockable container. Petty cash transaction checked by Clerk on a monthly basis. Imprest cheque signed at Council meetings with petty cash transactions attached.	Existing procedures adequate.
Credit Card	Loss through theft or dishonesty	L	Corporate Credit card (limited to £1,500) held by the Town Clerk. Reconciliation and payment undertaken by the RFO on a monthly basis	Existing procedures adequate.

Supplier Fraud	Inadequate checks on setting up/amending account details	L	<p>New accounts set up using the following information:  full company name – not just a trading name;  VAT number if VAT registered;  full postal address;  telephone and email details;</p> <p>If correspondence received informing of new names/addresses going forward etc the company are contacted using existing contact telephone numbers to confirm</p> <p>Purchase orders are issued and checked against invoices</p> <p>Training provide to staff to make them aware of the potential risks of providing sensitive company information relating to contracts and accounts</p>	Existing procedures adequate.
Financial controls and records	Inadequate Management checks	L	<p>Cheques require signatures of 2 councillors.  Accounts reconciled by a councillor each month against published finance statement.  Internal Auditor appointed annually, Accounts externally audited annually.  Direct Debits approved annually (Apr).</p>	Existing procedures adequate.
Clerk	Loss of Clerk	M	<p>Shared responsibilities for most activities.  Job description exists.  Locum services available through SALC and others</p>	Existing procedures adequate.

	Fraud	M	Adhere to requirements of Fidelity Guarantee insurance.	Review annually with insurance.
	Actions undertaken	L	Clerk should be provided with relevant training, reference books and membership of SLCC.	Provision to be incorporated in annual budget.
Election Costs	Risk of election cost other than 4 yearly elections	L	There are no measures, which can be adopted to reduce the risk of having a contested election. A contingency fund should be established to meet the costs	Council choose to rely on the general reserve in the event of a contested election.
Salary	Non-payment	M	Pay roll outsourced to Shropshire Council to ensure electronic payment. BACS payment procedure WEF Apr 2019.	Existing procedures adequate.
Budget	Unexpected significant expenditure	M	Town Council to maintain sufficient balances - 3 to 12 months precept (£153K to £613K).  General Reserves Policy Adopted By Council December 2017	Balances to be reviewed as part of the annual budget process.

<b>ASSETS</b>				
<b>Subject</b>	<b>Risk(s) Identified</b>	<b>Level of Risk (High/Medium/Low)</b>	<b>Management/Control of Risk</b>	<b>Review/Assess/Revise</b>
College House	Damage to property	L	Building and contents insurance taken out and index linked.	Review annually
College House	Fire Risk	L	Fire Risk Assessment conducted	Review annually
Castle Hall	Damage to property	L	Building and contents insurance taken out and index linked.	Review annually
Castle Hall	Fire Risk	L	Fire Risk Assessment conducted	Review annually
North Gate	Damage to property	L	Building and contents insurance taken out and index linked.	Review annually
North Gate	Fire Risk	L	Fire Risk Assessment conducted	Review annually
Bridgnorth Community Hall (Low Town)	Damage to property	L	Council is Sole Trustee Building and contents insurance taken out and index linked.	Review annually
Bridgnorth Community Hall (Low Town)	Fire Risk	L	Council is Sole Trustee Fire Risk Assessment conducted	Review annually
Severn Park	Personal Injury	L	Regular equipment and ground checks undertaken by staff.	Existing procedures adequate.
Severn Park – Car Park	Damage to Property	M	Regular equipment and ground checks undertaken by staff. Only cashless payment available.	
	Loss of income	L	Regular equipment and ground checks undertaken by staff.	

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Castle Grounds	Personal Injury	L	Gates locked evening thru' early morning	Existing procedures adequate
	Damage to Property	M	Regular equipment and ground checks undertaken by staff. Gates locked evening thru' early morning	
Play Park areas	Damage to equipment	M	Regular checks undertaken during daylight hours	
	Personal Injury	M	Regular maintenance checks undertaken by trained staff. Annual RoSPA inspection.	
Cemetery	Damage to Chapels	L	Building and contents insurance taken out and index linked.	Review annually
	Damage to Headstones	L	Undertake regular inspection of cemetery grounds	
Public Toilets	Damage to property	L	Buildings insurance in place. Contingency for non-routine maintenance in annual budget. Contractor engaged to visit and clean daily - any damage reported.	Existing procedures adequate.
	Loss Of Income	H	Coin operated machines have been the subject of theft and vandalism. In September 2018 the Council went cashless with payment being made via contactless technology	
Allotments	Damage to Property	L	Regular visits by grounds maintenance team	Existing procedures adequate.
CCTV	Damage to property	M	Cameras and other hardware insured	Existing procedures adequate.
Street Lights	Damage to street lights	H	Cost of insurance too high for all lights to be covered, Contingency fund within earmarked funds.	Existing procedures adequate.
	Change in Technology	H	LED Lighting Upgrade scheduled for consideration in FY 2019/20	Review January 2020

<b>LIABILITY</b>				
<b>Subject</b>	<b>Risk(s) Identified</b>	<b>Level of Risk (High/Medium/Low)</b>	<b>Management/Control of Risk</b>	<b>Review/Assess/Revise</b>
Legal Powers	Illegal Activity or payments	L	All activity and payments made within powers of the Town Council (not ultra vires) and to be resolved and minuted. General Power of Competence taken on to widen powers.	Existing procedures adequate
	Working Groups taking decisions	L	Ensure Working Groups established with clear terms of reference.	Monitor as required.
Minutes/Agendas/ Statutory documents	Accuracy and legality	L	Minutes and agendas are produced in the prescribed method and adhere to legal requirements. Minutes are approved and signed at next meeting. Minutes and agendas are displayed according to legal requirements.	Existing procedures adequate Members and staff to undertake adequate training. Staff adequately trained – consideration to be given to providing additional training to members.
	Non-compliance with statutory requirements	L	Business conducted at Council meetings should be managed by the Chairman.	Members to adhere to code of conduct.
Freedom of Information Act	Policy Provision	L	The Council has a model publication scheme for Local Councils in place. The Clerk is aware that if a substantial request arrives then this may require many hours of additional work. The Council is able to request a fee if the work will take over 15 hours. However the request can be resubmitted, broken down into sections, thus negating the payment of a fee.	Monitor and report any impacts made under Freedom of Information Act



Data Protection	Non compliance with statutory requirements	M	The Council has a data protection policy in place and has some internal procedures to report breaches to the ICO. All staff are briefed on the importance of the protection of personal data. Computers and phones have third party authentication systems on them.	Existing procedures adequate
Public Liability	Risk to third party, property or individuals.	M	Insurance in place. Ground Maintenance and Caretaking Staff trained in wide range of safety issues:  Legionella / Fire Risk / Machine operation/ Play equipment Checks.	Existing procedures adequate
Employer Liability	Non compliance with employment law	L	Councillors to undertake adequate training and seek advice from county association and NALC. Unitary authority able to provide initial assistance under the Parish Charter. HR Contract in place with Shropshire Council.	Existing procedures adequate
Legal Liability	Legality of activities	M	Clerk to clarify powers for undertaking new activities.  Clerk to use the services of the legal services of NALC as required  Continue with membership of ALC and NALC	Existing procedures adequate
	Properly and timely reporting via Minutes	L	Council receives and approves minutes at monthly meetings.	Existing procedures adequate
	Proper document control	L	Retention of document advice provided by NALC (Legal Topic Note 40 June 2016)	Existing procedures adequate

<b>SERVICES</b>				
Interments	Loss of adequate space	M	<p>Cemetery has limited capacity. Project underway to acquire additional land. Outline drawings being prepared.</p> <p>Planning application will be required. Planning Consultant/ specialist required to draw up plans.</p> <p>CIL funding requested to support project</p>	<p>Continue to look for additional/suitable land. Local Unitary authority unwilling to engage at this stage due to competing planning demands.</p> <p>Secure option agreement with land owner</p> <p><i>Lobby central government to extend power to reuse burial ground in general cemeteries</i></p>
	Memorial Safety	L	<p>All memorials require approval prior to installation.</p> <p>In situ headstones should be examined on an annual basis. Consider DLF supervisor undertaking formal training.</p>	<p>Existing procedures adequate.</p> <p>Formal process will need documenting to provide evidence.</p>
	Increase in net expenditure	M	Review fees annually	Existing procedures adequate
Allotments	Increase in net expenditure	M	Review fees annually	Existing procedures adequate
Street Lighting	Loss of Service	M	Annual servicing contract in place	Existing procedures adequate.
Weddings	Increase in net expenditure	M	Review fees annually	Existing procedures adequate
	Loss of wedding - coordinator	L	Additional staff trained to provide cover.	Existing procedures adequate
Devolution of Services from principal authority	Increase in services required by the Town Council – upward	H	Asset Transfers need to include funding.	Formal agreements to be in place before taking on or funding additional services.

	pressure on level of precept			
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<b>COUNCILLORS PROPRIETY</b>				
<b>Subject</b>	<b>Risk(s) Identified</b>	<b>Level of Risk (High/Medium/Low)</b>	<b>Management/Control of Risk</b>	<b>Review/Assess/Revise</b>
Members interests	Conflict of interest	M	Councillors have a duty to declare any interest at the start of each meeting.	Existing procedures adequate.
	Register of members interests	L	Register of Members' interests form to be reviewed at least on an annual basis.	Members to take responsibility to update their register.

<b>MISCELLANEOUS</b>				
Local governance	Disengagement of the population	M	Facebook page / Town Council website used to inform the public of council issues. Annual Town Meeting has an open invitation to the public to discuss matters affecting the Town.	Continually consider