Ross-on-Wye Town Council

Risk Management Policy and Assessment

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 the key element of the framework of governance together with community focus, structures and processes, standards of conduct and service delivery arrangements

1 The focus of good risk management is to identify what can go wrong and take proportionate steps to avoid this or successfully manage the consequences. The failure to manage risks effectively can be expensive in terms of litigation and reputation and the Council's ability to achieve its desired targets.

2 This Risk Management Policy forms part of Ross-on-Wye Town Council's internal control and corporate governance arrangements.

3 The policy explains the Town Council's underlying approach to risk management, documents the roles and responsibilities of councillors, the Town Clerk and staff. It also outlines the key aspects of the risk management process and identifies the main reporting procedures.

4 The Council commits to integrate the principles of risk management into its culture. It aims to promote awareness and encourage learning opportunities whenever possible.

5 There are four recognised ways of dealing with risk:

- remove the risk
- reduce the risk to an acceptable level
- transfer the risk (e.g. to a contractor) or insure against it
- accept the risk

6 The following key principles outline the Town Council's approach to risk management and internal control:

- the Town Council, as a whole, has responsibility for overseeing its own risk management
- an open and receptive approach to managing risk is adopted by the Town Council
- the Council's officers support, advise and implement policies approved by the Town Council
- the Town Council makes conservative and prudent recognition and disclosure of the financial and non-financial implications of risk

7 The role of the Town Clerk/Responsible Financial Officer in relation to risk management is as follows:

- to identify and evaluate the significant risks faced by the Town Council for its consideration
- to propose measures to avoid, reduce or control risk or its consequence
- to implement policies on risk management and internal control
- to provide adequate information in a timely manner to the Council on the status of

risk and controls

- to arrange for the Internal Auditor to undertake an annual review of effectiveness of the system of internal control and provide a report to the Town Council. He/she should check the minutes for any suggestion of unusual activity and evidence that risks are being identified and managed.

8 Risk Management as part of Internal Control

The system of internal control incorporates risk management. This system encompasses a number of elements that together facilitate an effective and efficient operation, enabling the Town Council to respond to operational, financial and commercial risks. These elements include:

- policies and procedures
- monthly reporting
- planning and budgeting
- scrutiny and oversight by the Finance & Property Sub-Committee
- Internal Auditor (responsible for aspects of the annual review of effectiveness of internal control systems)
- third party reports (e.g. external consultants)

The Town Council will be managing many risks when it reviews its insurance and its systems. The minutes will record such reviews. Budget setting and insurance review are annual activities, but the review of systems may be less frequent. An exercise to review systems should be carried out every four years, unless triggered by internal or external audit reports, or when a risk changes or if there is a change in Town Clerk/RFO.

9 Role of Internal Audit

Internal Audit provides an important scrutiny role by carrying out audits to provide independent assurance to the Council that the necessary risk management systems are in place and all significant business risks are being managed effectively. Internal Audit assists the Council in identifying both its financial and operational risks and developing and implementing proper arrangements to manage them.

10 Annual Review of Effectiveness

On production of the Internal Auditor's annual report, the Finance & Property Sub-Committee will:

- review the previous year and examine the Town Council's track record of effectiveness on risk management and internal control
- consider the internal and external risk profile of the coming year, noting any new areas of risk, and consider whether current internal control arrangements are likely to be effective
- evaluate the potential consequences to the Town Council if an event that has been identified as a risk takes place and consider measures to avoid, reduce or control same;
- make recommendations to the Town Council on its findings

In making any recommendations, the Finance & Property Sub-Committee will consider the following aspects:

- timely identification and assessment of significant risks
- prioritisation of risks and allocation of resources to address areas of high exposure
- quality and timeliness of information on significant risks
- time it takes for control breakdowns to be recognised or new risks to be identified
- ability of the Town Council to learn from its experience
- commitment and speed with which corrective actions are implemented

	Each risk is identified with risk level of high, medium or low. Control measures show actions or procedures which serve to reduce risk. This then leaves a residual risk rating.		Risk management seeks to identify then reduce risks to their lowest potential of harm. No risk can be completely eliminated but planning for potentially harmful eventualities is a big part of successfully running any type of business.	The risk management scheme is submitted for approval to the full Council meeting each July and forms an integral part of governance and risk management as part of the annual audit. Appropriately managing risks is a specific declaration within the Annual Governance Secton of the external audit AGAR form (Annual governance and Accountability Return)	A range of written documents support risk control and record due diligence and governance tools to protect the Council from financial or reputational risk.	Residual risk is that which is left after all risk-reduction measures have been put in place.
Ross-on-Wye Town Council Risk Management 2024/25						
Ross-on-Wye Town Council is committed to ensuring business risks are appropriately managed, whether relating to Council premises and people, public money, Council activities or Information Technology and Communications						
This document sets out how Ross-on-Wye Town Council will manage and minimise risk in all its areas of operation. It is reviewed annually as part of the annual audit process . New risks arising are incorporated when identified						
Tabled for Adoption January 2025 Review date January 2026						
ACTIVITY	RISK	RISK LEVEL	CONTROL MEASURES	ADDITIONAL INFORMATION	SUPPORTING DOCUMENTS	RESIDUAL RISK
FINANCE						
Payment of Accounts	Errors in payment. Fraud.	High	Payment on receipt of formal invoice only. Bank details are checked verbally with any new payees. All accounts approved at monthly Council meeting prior to payment. A payment schedule is provided for	Payment signatories are agreed at the annual meeting of the council, with a diary set for the year.	Council's Financial Regulations. Monthly bank reconciliation. Service provider invoices. Cheque book counterfoils. Purchase Daybook and Purchase	Low

			Councillors to check. Minutes confirm approval to pay. Two signatories required for each online payment or cheque or bank will not pay. Purchase Payment print out is signed by both signatories.		Payments kept in file and on accounting system	
Banking	Errors By Bank. Loss of signatories. Insufficient checks on records.	Medium	Tailored risk-assessment completed before any activity is carried out. Risks assessed include people, places and equipment. Control measures in place to mitigate each risk to its minimum.	Income and expenditure is balanced to movement on bank account for the same period. Chairman signs monthly bank reconciliation and income and expenditure accounts at each month's Council meeting.	Council's Financial Regulations. Council meeting agenda and minutes.	Low

Petty Cash	Fraudulent claims. Dishonesty. Theft via burglary.	High	One member of staff is responsible for payment of receipts and entering payments onto the accounting system. Locked petty cash tin retained in safe. Expenditure balanced monthly by responsible person. Confirmed and signed in the receipts folder. Restricted list of items for purchase with petty cash. The transfer of money to petty cash from the bank account is confirmed and completed by the Clerk/RFO		Council's Financial Regulations. Cash Book and Day Book from accountancy software. Signed documentation in the receipt book	Low
Grant awards given	Applicant is not bona fide organisation. Grant is not used for stated purpose. Grant is unspent or activity not delivered.	Medium	Standard application form. Pre-set criteria for awards set out in grants policy. Terms and conditions must be signed if grant application is successful.	Applicants are required to submit the latest bank statement, last set of accounts and balance sheet and copy of constitution if they have one.	Grant application form with required supporting documents. Grant policy. Council minutes record awards made.	Low

			Grants may not be paid to individuals. Applicants must submit a final report to the Council and may be required to conduct a presentation at the Annual Town Meeting. Policy states unspent grants must be repaid		Confirmation letter to applicant. Signed Service Level Agreements.	
Grant awards received	Grants are not received.	n/a	To ensure constant communication and diary reminders to chase grants monies due. Invoices raised and generated to ensure audit trail		Minutes and Agendas recording grants received. Invoices raised provides audit trail	n/a
Income receivable	Non payment of monies due. Misappropriation of sums paid.	High	Formal invoices issued for each income payable. Workflow reminder to check income has been received. Formal agreements held relating to charges. Incremental measures in case of non-payment. BACS payments encouraged so no	Payment due date clearly stated on invoice, then payment is chased in writing and verbally. Cheques and cash are paid into the bank the same or the next day.	Numbered invoices. Bank statements. Council's Financial Regulations. Written record of correspondence.	Medium

			actual money changes hands. Receipt or other written acknowledgement sent to confirm payment has been received.			
Precept	Precept is insufficient to cover statutory duties, activities and operations.	Medium	Monthly budget statements to Council provide overview of expenditure against previous year's budget. Annual budget summary, budget report and draft budget prepared by Clerk and reviewed by Council prior to setting following year's budget. Final budget formally approved at Council meeting. Precept raised in writing. Receipt of precept formally reported at Council meetings.	Precept is received in two equal instalments in April and September each year.	Monthly budget statements. Annual budget summary Annual pre-budget report with draft budget. Final budget statement. Precept claim form. Council agenda and minutes. Bank statements. Cash book record of income.	Low

Annual Budget	Funds are overspent. Funds are underspent.	Medium	Monthly budget statements presented at Council meetings, including sub-committee meetings, enable regular review of actual expenditure against forecast. Transfer of funds from other budget headings or from financial reserves approved if necessary.	Some invoices are received annually only in March of each year so it is essential to contact these providers in advance to establish costs for the year ahead.	Monthly budget statements. Council meeting agendas and minutes.	Low
Financial Records	Inadequate records maintained.	Medium	Staff are suitably trained. Suitable software packages are used. Back ups of software data. Annual feedback from Internal and External Auditor acted on. Monthly summaries approved at each monthly Council meeting.	Audit feedback is collated into an annual action plan. 'Proper practices' employed in the preparation of all financial statements.	Auditor recommendations action plan. Conclusion of audit feedback from external auditor. Council meeting agendas and minutes.	Low

Audit	Records are inadequate. Financial irregularities come to light. Audit is not completed by the statutory deadline. Public inspection period not correctly publicly notified. Conclusion of Audit not correctly publicly notified. Audit results in' except for' matters or audit failure.	Medium	Clerk employs strict planning for audit deadlines. Clerk is suitably qualified to prepare for audit. Internal auditor commissioned well in advance. Clerk follows annual guidance published by external auditor. Only current year template AGAR forms provided are used. Only current year template inspection and conclusion of audit Notices are used. Feedback from previous year's audit incorporated into financial practices.	Additional training around audit may be provided if necessary.	Internal Auditor's report. AGAR form. Annual risk-management review. Public inspection rights Notice. Conclusion of audit Notice.	Medium

Staff Salaries and Pensions	Salaries are incorrectly calculated or unpaid. Payment is made due to fraudulent claim. Payment for wrong amount issued.	Medium	Salary rates are formally approved by Council at recruitment and reviewed annually. Accounting package calculates salaries. HMRC notifications of tax codes used. Each staff member completes a weekly time sheet detailing hours worked and any holiday or sick leave taken. Salary payments approved by two signatories on a monthly basis. They are also notified quarterly to Full Council or Management Committee. Tax and National Insurance contributions are calculated and paid monthly. Pensions are calculated and contributions paid monthly. Salaries are paid	Clerk may not be a signatory.	Accounting package. Cash-book entry. Bank statements. Employee wage slips. Council meeting agendas and minutes.	Low

			electronically with usual requirement for signatories.			
Expenses	Misappopriation of funds.	High	Expenses may not be paid in cash, and can only be submitted on the Council's expenses form. Payment may not be made unless supported by the correct receipt. Payment may not be made unless approved by Council. Any alterations on	The Clerk is the only member of staff empowered to sign off expenses claims.	Sign claim forms for expenses. Cash book and expenditure statements.	Low

			forms must be initialised by Clerk. Claims for travel expenses must be signed by the Clerk and Chairman, Clerk and Deputy where the expense claim is the Chairman's, and Chairman when the claim is the Clerk's.			
Councillor Allowances	Allowances are paid at the wrong rate. Income tax on allowance is not deducted where due.	Medium	The Mayor receives the allowance set by the Council. Wage slips are created for the allowance. Emergency Tax code used if no formal tax code notification to the contrary provided. Payments are subject to usual signatory requirements.	Additional care required where Councillors are in paid employment.	Adopted Financial Regulations Council minutes. Wage slips. HMRC PAYE records. Bank statements.	Low

Value-for Money	Contract and/or service costs are exorbitant or do not reflect value for money.	Medium	Contracts issued/expenditure approved only in line with Financial Regulations. Competitive quotes sought where Financial regulations stipulate. Contract sums reviewed annually unless otherwise specified to enable cost reductions.	Council has some multiple year contracts if this can achieve further reductions and the appropriate procedure stipulated by Financial Regulations has been followed. Ross Town Council does not commission large-scale contracts.	Adopted Financial Regulations. Tender documents. Comparitive quotations received (minimum of 3) Council agendas and minutes.	Low
PREMISES						
Insurance	Buildings or premises are not adequately insured. Insurance does not cover premises, equipment and people.	High	Insurance in place for buildings, contents, Public Liability and Employer's Liability. Insurance contract covers all insurable risks and is reviewed annually. Appropriate annual increase in level of cover across all insured risks (rebuild costs). Any changes in premises reported to insurer as they	Premises covers all physical areas where the Council operates including office, allotments and public conveniences.	Annual insurance renewal, schedule and register of assets.	Low

			happen. Changes to be followed up by Office/insurer in writing. Public Liability insurance to be in place at all times and for all premises.			
Fire Risk	Risk to people or premises caused by fire.	High	Formal written Fire Risk assessment. Formal fire plan and evacuation procedure. Fire extinguishers in place and tested annually. Fire hazards recorded and remedied immediately. Fire risks reported the same day. Fire alarm tested weekly and logged Quarterly formal inspection of premises Fire alarm and emergency lighting		Fire risk Assessment. Fire safety plan. Fire evacuation procedure. Fire alarm testing records. Fire drill records. Formal building inspection forms. Contractor Invoice for PAT testing. Operations Manager monthly health and safety report. Council	Low

			serviced six-monthly. Risks and near misses reported to Council each month.		meeting agendas and minutes.	
Health and Safety	Non-compliance with statutory requirements. Inadequate Health and safety controls in place.	High	Staff are suitably trained on H&S matters. Town Council H&S procedures adhered to. Operations Manager designated as delegated Health and Safety Lead Officer. Appropriate procedures and risk assessments in place. All building and repair work carried out by suitably-qualified contractors.	The staff handbook makes clear that the safety of employees is paramount, also what duties are incumbent on employees to observe safe practices.	H&S and associated Policies. Asbestos register COSHH risk assessments. Relevant Risk assessments. Operation Managers monthly health and safety report to Council. Council meeting agendas and minutes. Staff handbook.	Low

Building security	Break in, vandalism, theft.	Medium	Insurance cover for all risk events - buildings and contents and Public Liability. Written record of key-holders - staff only plus the Office cleaner. All staff obliged to comply with office security measures. New staff sign for 1 set of keys and sign their return at end of employment. All spare sets of keys unlabelled and stored in locked key cabinet. Key log-book stored in office safe. Rear entrance door kept locked at all times. Small amounts of cash only retained in office in locked cabinet. Prompt banking procedures. Any cash or cheques in the office are locked into a petty cash tin	A full walk of the premises is conducted to ensure all windows are closed and all office, front and back doors are locked before exiting the premise. Alarm set.	Key-holding records. Insurance documents including certificate.	Low

			which in turn is locked in a drawer			
Equipment	Inadequate or faulty equipment causes service failure or risk of injury	Medium	Equipment is insured within the contents section of the insurance policy. Annual PAT testing of equipment. Regular service and maintenance of equipment. Equipment is robust and fit-for-purpose. Operating instructions available and staff instructed on use of the equipment. Items replaced when necessary.	see also ***people*** section below.	Purchase invoices. Operational instructions. Risk assessment.	Low
PEOPLE						
Elections	Insufficient funds available.	Medium	Annually a contingency sum is budgeted for to cover the cost of one election and an advertisement in the press.		Budget statement.	Low

Recruitment	Staff recruited are not suitably skilled to carry out required duties.	High	Quality, in-depth interview process. Council approve procedure for recruitment. Job description and person-specification clear for each role. References sought prior to formal confirmation of employment offer. Comprehensive induction package. Six-month probationary period. Skills and training audit for new staff.		Application forms. Interview feedback and test results. Job Description. Person-specification. Contract of employment. Formal records staff appraisals.	Medium
Workplace Arrangements	Use of facilities or equpiment causes injury or illness. Premises and/or equipment not adequately maintained.	Medium	Induction of staff member explains use of facilities and equipment. Building inspected quarterly. Repairs carried out promptly by suitably-qualified contractor. Tailored review of desk, chair, computer set-up. Annual display Screen Equipment	Reasonable adjustments will be made to accommodate any special requirements by staff. Risk assessments to be reviewed to accommodate changes in staff such as new members joining or pregnancy.	Accident book records. Building inpection records. Works orders and invoices. Minutes of formal meetings. Monthly health and safety report to Council meeting by	Low

			assessment carried out for each staff member. All incidents recorded in accident book and acted on. User instructions in place for all office equipment.		Operations Manager	
Staff use of equipment or substances	Inadaquate safety measures. Incorrect use of equipment may damage it or cause injury. Materials used cause injury or illness.	HIgh	COSHH instructions available for all products used. Staff fully inducted and trained on any and all equipment they will use. Staff provided with all relevant risk assessments for activities, use of tools and equipment. Personal Protective Equipment is provided free of charge where its use is necessary to protect the employee. Any incidents to be written up in accident book, and acted on.	Control of Substances Hazardous to Health is a legal responsibility placed on employers to ensure products used do not damage the health and well-being of employees.	COSHH product sheets. Risk assessments for using tools and equipment. Tool and equipment servicing records. Tools and equipment purchase records. 'PAT tested 'stickers on electrical tools and appliances. Accident book records. Insurance documents.G34. Monthly 'Toolbox Talks'.	Low

			Employer's Liability Insurance is in place.		Employer's Liability Certificate.	
Staff Competency	Staff fail to perform to the required standard. Errors cause financial or reputational loss.	Medium	Adequate recruitment processes. Appropriate line-management procedures in place, include regular review of staff tasks and competency. Annual review sets targets and areas for improvement. Ongoing review of staff training requirements. Employer's liability insurance.	Golden threads of honesty integrity and maintaining confidentiality run through all Council operations. Shortfalls in performance are tackled early to prevent repeat or escalation.	Personnel records. Job description. Person-specification. Training records. Performance improvement procedure. Disciplinary Procedure. Insurance Documents.	Low
Conduct of Staff	Poor or inappropriate staff conduct causes financial or reputational loss. Disharmonious workplace environment.	Medium	Adequate recruitment processes. Training on standards of behaviour required. Appropriate line-managment procedures in place. Inappropriate behaviour is managed robustly	New staff induction focusses on standards of behaviour and team working in addition to working practices. 6 monthly probationary period, followed by appraisals allow for any issues to be discussed/reviewed.	Personnel records. Job description. Personnel records. Training records. Performance improvement procedure. Disciplinary Procedure. Insurance	Low

			and promptly. Staff are instructed to call emergency services should a serious risk arise. Employer's Liability Insurance		documentation. Appraisals.	
Staff shortages, planned and unplanned.	Statutory duties not complied with. Deadlines missed. Inadequate financial checks. Poor decision making. Increased pressure on remaining staff. Increased sickness absence.	Medium	Adequate staffing levels. Supervision and annual review records. Succession planning where staff are anticipated to leave. Well-written information to guide staff through all key Council activities and procedures. Arrangements in place for employment of temporary workers if staffing levels dictate a need. Annual review of resourcing requirements as part of budget-setting. Staff feedback		Personnel Sub-Committee minutes. Budget-setting report and budget provision. Line-management and annual appraisal documentation. Sickness absence records. Staff interviews.	Low

			taken into consideration.			
Insurance	Personal injury or damage to staff belongings is inadequately insured.	Medium	Employer's liability insurance renewed every year. Cover is adequate to provide for all appropriate risks. Level of cover required re-evaluated with insurer each year.	Staff are covered at all times when working within Council premises.	Annual insurance schedule and certificate of insurance.	Low
Health and Safety	Staff fail to comply with H&S requirements, including Risk Assessments or COSHH assessments. Injury or harm is caused to people or their belongings.	Medium	Accident, incident and near-misses book on premises for completion, and each entry subject to formal review. All relevant risk assesments made available to staff. Repeated or deliberate breaches treated as competency or disciplinary matters. Employer's liability insurance.	Each entry in the Accident book reviewed, remedial measures implemented where necessary, and signed off when complete. Any new activity would need to be risk-assessed and training may be required.	Staff handbook. Accident book records. Personnel records. Risk assessments. COSHH information sheets. Disciplinary Procedure. Insurance documents.	Low

Councillor Probity	Councillors fail to meet standards legally required of them.	Medium	Councillors sign statement of eligibility prior to election. Councillors sign formal Declaration of Interests form - written Register held by Monitoring Officer and put on website. Councillors sign acceptance of formal Code of Conduct. Councillors adopt formal standing ordes detailing processes and standard of behaviour required. Declaration of interests required for each agenda item at each Council or Committee meeting. Suitably qualified Clerk advises on requirements and report matters to statutory authorities when necessary.	The Clerk will ensure appropriate guidance to Councillors to ensure boundaries are not over-stepped and that proper practices are conducted at all times. Complaints are acted on when appropriate. Misdoings requiring formal reporting are acted on promptly. Openness and accountability is required at all times when conducting Council business.	Election forms Councillor Code of Conduct. Declaration of interest forms. Good Councillor guide. Adopted Standing Orders. Council's Financial Regulations. Equality and Diversity Policy. Minutes of meetings.	Low

			All complaints against probity investigated and reported to Monitoring Officer when required.			
Conduct of Councillors	Councillors fail to meet expected standards of behaviour.	High	Councillors sign acceptance of formal Code of Conduct . Councillors adopt formal standing order detailing processes and standard of behaviour required. Clerk is suitably qualified to provide guidance on acceptable behaviour and to report breaches to external bodies when necessary. Where required breaches of standards will be formally reported.	The Clerk will ensure appropriate guidance to Councillors to ensure boundaries are not over-stepped. Decent, non-threatening behaviour is required throughout all Council activities.	Good Councillor Guide. Councillor Code of Conduct. Harrassment policy Adopted Standing Orders. Equality and Diversity Policy Written records.	Low
ACTIVITIES						
Risk Assessment	Accidents or incidents during activities damage or injure people or property.	High	Tailored risk-assessment completed before any activitiy is	Standard format risk assessment document tailored to each type of activity.	Written risk-assessments. Signed off by Clerk.	Medium

			carried out. Risks assessed include people, places and equipment. Control measures in place to mitigate each risk to its minimum. All partner organisations provided with Risk assessment and Event Management Plan prior to the event. All organisations involved in the event work to the same level Risk assessment.		Computer records.	
Insurance	Insurance does not cover an activity or people involved.	High	Public Liability insurance renewed every year. Public Liability insurance covers activities at all Council premises. Check with insurers before carrying out any new or unusual activities. Ensure all contractors or traders have appropriate		Insurance Documents and relevant certificates.	Medium

			insurance, licensing and regulatory requirements in place.			
Safeguarding	Vulnerable children and adults are placed at risk through Council activities.	High	All activities fully risk-assessed prior to commencement. Where staff, Councillors or volunteers will be working alone directly with children or vulnerable adults ensure DBS checks are in place. Adequate knowledge of Safeguarding procedures to enable reporting in line with statutory requirements.	Disclosure Barring Services checks should be renewed every 3 years to support safeguarding measures.	DBS documents. Written risk assessments. Written records of safeguarding reports retained ad infinitum	Low
INFORMATION TECHNOLOGY						

Computers and Devices	Data is not secure. Portable devices are lost or stolen. IT system is hacked.	High	Individual passwords required for each user on each IT device. Different passwords used for different software. All suspicious activity investigated and reported, including to the police if appropriate. Passwords changed quarterly or immediately if any security breach suspected or detected. Individual log-in security for each software package. Password protection and/or encryption of sensitive or high-risk data. Anti-virus protection kept up-to-date. Software updates installed promptly.		Privacy Policy. Data Protection Policy. Data Security Incident Procedure Document Retention Policy	Medium

Digital Records	Digital records may become corrupted or lost.	High	Microsoft or other proven software only is used. Staff are not to plug in their own devices or download software without approval from their line manager. System back-up is run weekly. Back-up drive stored away from office. Anti-virus protection kept up-to-date. Software updates installed promptly. Expert IT contractor used.		IT support contract.	Medium
Website	Website failure results in inability to publish statutory information.	High	Website updated weekly to check functionality. Service agreement with website host manager enables instant fault reporting and prompt resolution.	Any outage longer than a few days will require the website host to put up a notice requesting to contact the Town Clerk for information or advice.	IT support contract.	Medium

Data protection	Data protection regulations are breached. Personal data is shared by accident or design. Data breach causes harm or loss.	Medium	Staff and Councillors trained on Data protection Regulations. Confidentiality required from all staff and Councillors. Deliberate breach of DP regulations treated as misconduct. Personal data processing kept to a minimum. Explicit consent sought where data may be shared. All paper containing personal data are shredded. Regular housekeeping to clear old emails and databases. Group emails only to be sent via 'Blind Carbon Copy'. Appopriate insurance cover in place.	All staff and Councillors are required to read, understand and comply with the Council's Data Protection Policy and Privacy Notice.	Data Protection Policy. Privacy Notice. Data consent forms. Insurance documents. Data Security Incident Procedure Document Retention Policy	Medium

Insurance	IT devices and equipment are not properly insured.	Medium	Insurance is in place and level of cover for equipment is reviewed annually. New or replacement equipment is valued then added to the insurance schedule immediately after purchase. Equipment only used at out of office locations when strictly necessary.	All Council Assets are photographed and included in the Asset Register for recording purposes.	Annual insurance documentation. Insured Schedule of Assets and Fixed Asset Register.	Low
ASSETS						
Premises other than office.	Fire, theft, burglary or other risk. Harm or injury to public.	High	Appropriate and adequate Insurance in place. Regular, documented inspection reports. Day-to-day and planned maintenance regime. Photographic records of condition and inclusion in Asset Register. Play area formally inspected annually	Assets are set out in the Insurance Schedule and Asset Register, with a financial valuation as well as a rebuild cost if appropriate. Assets in this category are play areas, public toilets, notice boards, lifebuoys, benches.	Written inspection reports. Photographic records of asset. Photographic records of any harm or damage. Insurance schedule and Asset Register. Insurer's inspection reports.	Medium

			and monthly by Amenities team. Public Toilets locked between 5pm and 7am. Public Notice boards locked, only staff have keys. Emergency repairs arrangements for Out of Hours repairs.			
IT devices	See Information Technology section above.					
Portable assets	Theft, loss or damage.	Medium	Frequent specialist cleaning of Robes, tricorn etc. Specialist check of Chain of Office, when required. Adequate insurance cover.	Portable assets include the Mayor and Deputy Mayor's ceremonial outfit and chain of Office, both of which are specialist items. Other items are a projector, laptops and screen.	Schedule of insured assets and Asset Register containing monetary valuation as well as insurance valuation. Schedule of assets as part of annual audit risk reporting.	Low

Insurance	Cover is inadequate. Event is not covered.	Medium	Insurance renewal dates diarised by Clerk. Renewal quotations received one month before cover expires to allow review and any amendments. Cover must be sufficient and cover all likely insurable risks.	Assets are valued for insurance purposes at the cost of replacement if lost. Their actual financial value as an asset may often be lower. New or disposed assets should be reported as and when to the insurer.	Schedule of insured assets and Asset Register. Insurance certificate and policy.	Low.
GENERAL						
Council decisions	Council does not have an appropriate legal power. Decisions not lawful at inquorate meetings. Decisions are not recorded properly. Poor decisions cause reputational damage.	Medium	Clerk is required to be CiLCA qualified to advise appropriately. Inquorate meetings are disbanded prior to commencement. Councillors formally approve draft minutes or request amendments at next meeting.	Record book of minutes retained. Council decisions recorded in bold text. Complaints relating to council decisions responded to and formal records kept.	Minutes of Council and Committee meetings. Complaints procedure. Complaints records.	Low
Business Continuity	Office is not occupiable and/or damage restricts use of IT devices and telephone.	Medium	Business Continuity plan. Office laptop kept away from premises.	A simple plan is in place covering diversion of office phone to home or mobile numbers, working from the	Financial Reserves Policy. Home and Hybrid Working	Low

	Foul weather prevents staff reaching office.			laptop, posting notices on the website. In instances of foul weather Councillors and staff within easy walking distance of Office are called on to 'hold the fort'.	Procedure Risk Management Policy Data Security Incident Procedure	
Risk Reporting	Councillors are unaware of contemporary risks. Councillors fail to act effectively to known risks.	HIgh	Clerk reports monthly to Council meetings on risks, including accidents, incidents and near-misses. Formal approval of remediation requested by Clerk when processes require change as a result of risk or incident. Annual risk report formally approved by the Council as part of annual audit.	Remember to update any supporting documentation such as Standing Orders or Financial Regulations if processes or control measures are amended.	Monthly risk report. Annual audit risk summary. Annual Governance Statement. Council agenda and minutes.	Medium.

Reviewed by the Management Committee
January 2025