
RISK MANAGEMENT POLICY & RISK REGISTER

REVIEWED DATE	REVIEWED BY	NEXT REVIEW DATE
28 June 2021	Governance & Finance Committee	June 2022
April 2022	Governance & Finance Committee	April 2023
August 2024		

Risk Assessment Policy and Risk Register

1. Statement

The Council accepts its responsibility for risk management, appropriate to its scale and operations, and taking account of best practice as embodied in 'Governance and Accountability in Local Councils in England and Wales, a Practitioner's Guide'.

Risk is a threat that an event or action will adversely affect the council's ability to achieve its objectives, implement its strategies and provide its services. Risk management is the process by which risks are identified, evaluated, addressed and reviewed. The council recognises that it has a responsibility to take all reasonable and practical measures to safeguard its employees, the people it works with and provides services for; and to protect the natural and built environments for which it is responsible.

The council is aware that some risks cannot be eliminated fully and has in place a strategy that provides a structured, systematic and focused approach to managing risk and including where necessary, the introduction of internal controls and/or appropriate use of insurance cover.

2. Objectives

The objectives of the risk management policy are to:

- Integrate risk management into the culture of the council
- Manage risk in accordance with best practice and legislative requirements
- Minimise loss, disruption, injury and damages
- Inform policy and operational decisions by identifying risks and their likely impact
- Raise awareness of the need for risk management

3. These objectives will be achieved by:

- Identification of risk
- Undertaking risk assessments
- Managing the risk and recording actions
- Incorporating risk management considerations into council processes
- Providing appropriate training
- Establishing clear roles, responsibilities and reporting lines
- Effective communication with, and active involvement of, employees

4. Risk Register

The risk register enables the Town Council to assess the risks that it faces and confirm that it has taken appropriate steps to manage those risks.

The council has broken the risks into seven areas:

1. Finance
2. Car Parks, Toilets and Recreation areas
3. Outside Workers
4. The Old Courthouse
5. Governance & Management
6. Workplace
7. Pandemic Diseases

5. Evaluation of the Risk

Risks are evaluated on a matrix that considers the **likelihood and consequences**

Risks are measured by multiplying likelihood x consequence and **Risk Severity** is defined as follows:

		Likelihood		
Consequence		1 Low	2 Medium	3 High
	3 Major	3	6	9
	2 Moderate	2	4	6
	1 Negligible	1	2	3

Severity	Low [L]	Moderate [M]	High [H]
Score	1 - 2	3 - 4	6 - 9

6. Response

The severity of identified risks might involve one or more of the following responses:

- **Tolerate the risk** – for the risks where the downside is containable with appropriate contingency plans or if the controls cannot be justified (e.g. because they would be disproportionate; and for unavoidable risks, e.g. terrorism).
- **Treat the risk** – by imposing controls so that the Town council can continue to operate; or by setting up prevention techniques
- **Transfer the risk** – by buying a service from a specialist external body or taking out insurance
- **Terminate** the activity giving rise to the risk (or not start) which involve intolerable tasks or those where no response can bring the risk to a tolerable level.

Risk Register

1. FINANCE								
Topic	Risk	Risk			Management/control of risk	Revised Risk		
		C	L			C	L	
Precept	Request not submitted	3	M	1	Full Town Council minute showing complete precept.	1	L	1
	Not paid by District Council	3	M	1	Checked and reported to Full Council. Reserves held.	1	L	1
	Adequacy of precept	3	H	2	Review of income & expenditure against budget at every Full Council and finance meeting Maintain adequate general reserves	1	L	1
Courthouse Income	Cash and Banking Handling - failure to accurately record/fraud	3	H	2	Receipts reconciled.	1	L	1
	Income below budget	3	H	2	Reviewed and reported to Governance and Finance Committee Maintain adequate general reserves	2	L	1
Grants, CIL and S106	Not received as expected	1	M	3	RFO check & report to Full Council Not to commit expenditure until receipt of funds	1	L	1
Investment Income	Loss of surplus funds due to bad investments	3	H	2	Policy reviewed annually.	2	L	1
Reserves – General	Inadequate to cover possible unbudgeted expenditure	3	H	2	Considered at Budget setting and all other Governance & Finance Committee meetings. Opinion of RFO also considered.	2	M	2
Reserves – Earmarked (Uncommitted??)	Inadequate to cover possible expenditure	3	H	2	Considered at Budget and at year end. Opinion of RFO sought.	2	L	1

Topic Finance (contd.)	Risk	Risk		Management/control of risk	Revised Risk	
		C	L		C	L
Assets	Loss, Damage etc.	3	H 2	Quarterly inspections, insurance in force and sums insured checked annually. Asset register updated annually – internal audit	1	L 2
	Risk or damage to third party property or individuals	2	M 2	Adequacy of Public Liability Insurance reviewed annually.	1	L 2
Loss	Consequential loss due to critical damage or third-party performance	2	M 2	Adequacy of insurance cover reviewed annually.	1	L 2
Cash	Loss through theft or dishonesty	1	L 1	Adequacy of Fidelity guarantee insurance reviewed annually. Financial regulations and internal audit procedures in operation.	1	L 1
Maintenance	Wear and Tear/Damage to assets/amenities.	2	H 3	Regular inspections made by Councillors and Clerk and reported to Council. Reports from residents followed up by Clerk.	2	L 1
Borrowing/lending	Adequacy of finances to be able to repay loans	2	L 1	Financial review and cashflow quarterly forecasting	1	L 1
Legal Powers	Illegal activity or payment	3	H 2	Power to spend stated in minutes. Council informed as to legal powers. Clerk attends relevant training.	3	M 1
Best Value	Overspend on services	2	L 1	Ensure correct tendering for services in accordance with the Procurement Policy.	1	L 1

Topic Finance (contd.)	Risk	Risk	Management/control of risk	Revised Risk
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		C	L		C	L		
Salaries	Wrong salary paid	2	L	1	Payroll completed internal and checked by a member of staff Verified by internal auditor	1	L	1
	Wrong rate of pay	2	L	1	Payroll completed internal and checked by a member of staff Verified by internal auditor	1	L	1
	Wrong deductions PAYE	2	L	1	Payroll completed internal and checked by a member of staff Checked to PAYE Calculations.	1	L	1
	Information sent by email to and from payroll company in intercepted	2	M	2	Encrypt all emails containing personal information.	1	L	1
	False employee	2	L	1	Checked to PAYE Records & lists Verified by internal auditor	1	L	1
Direct Costs and overhead expenses	Goods not supplied to Town Council	1	L	1	Clerk confirms, Member verifies, Recovery of any money tendered	1	L	1
	Invoice incorrectly calculated	1	L	2	Arithmetic checked by Clerk; invoice examined by two councillors.	1	L	1
	Cheque/payment payable	2	L	1	Invoice/payment authorised by 2 councillors. Submitted for approval to the Governance and Finance Committee.	2	L	1
	Cheque/payment made to wrong party	2	M	2	Signatory checks by 2 councillors.	2	L	1
Grants & Support	No agreement of Council to pay	2	M	2	All grant approvals to be minuted at Full Council Meetings.	1	L	1
	No conditions agreed/unreasonable conditions	3	H	2	Conditions checked by RFO and to be agreed in advance of any payments.	2	L	1

Topic Finance (contd.)	Risk	Risk		Management/control of risk	Revised Risk			
		C	L		C	L		
Election Costs	Estimate only given by NSDC – Late submission of District Council invoice therefore cost not fully covered by budget	2	H	3	Full Council to approve annual budget to transfer to election reserve.	1	M	3
VAT irrecoverable	VAT element not recorded	1	L	2	All items verified by internal audit.	1	L	1
	Exemption doesn't apply	1	L	2	RFO verifies.	1	L	1
	Not claimed within time limits	2	M	2	Reported to Full Council – minute. Verified by internal auditor	1	L	1
Financial and Council Records	Inadequate records	3	H	2	Checked annually plus regular internal audit.	1	L	2
Minutes	Failure to be accurate and legal	3	H	2	Reviewed by Council/Committee at following meeting.	1	L	2
Members interests	Conflict of interest	3	H	2	Declarations of interest updated at each Council meeting with reminder note printed on agenda.	1	L	1
RFO/Councillors committing fraud	Public funds Reputation of Town Council	3	H	2	Insurance cover of £500,000 Finance Regs and internal audits	3	M	1
Loss of money at bank	Public funds	1	L	1	Financial Services Compensation Scheme covers up to £85,000 per authorised bank or building society	1	L	1

2. CAR PARKS/PUBLIC CONVENIENCES/RECREATION GROUNDS								
Topic	Risk	Risk			Management/control of risk	Revised Risk		
		C	L	L		C	L	L
Access	Trip/Slip when entering	3	H	2	Disabled access available. Regular inspections and marking of trip hazards	3	M	1
Flooring	Trip/Slip on wet floor	3	H	2	Examined routinely by cleaner – notices erected when floor is wet.	3	M	1
Equipment	Electrical & plumbing failure	2	M	2	Caretaker/cleaner visit daily. Repairs carried out when required. Annual inspection by staff	2	L	1
Claim on Council Following accident to member of the public	Potential for claim against Council and possible prosecution	3	H	2	Insurance cover in operation.	3	M	1
Lone Worker Assault	Assault on Caretaker/Cleaner/Groundstaff	3	H	2	Lone worker policy – polict reviewed Aug 24	3	H	2
Vandalism	Damage to facilities	3	H	3	Toilets closed within the hours of darkness. Facilities visited daily by cleaning contractor and caretaker.	3	H	2
Structure of Building	Falling debris on Staff/Public	3	M	1	Ongoing and Annual inspection carried out by Staff	3	M	1
Trees	Staff/ Public being struck by fallen branches	3	M	1	Examined regularly by Staff as per Woodland Management Policy Any problems rectified or areas closed if this is not possible	3	M	1

3. OUTSIDE WORKERS

Topic	Risk	Risk			Management/control of risk	Revised Risk		
		C	L	L		C	L	L
Toxocariasis	Infection	3	H	2	Rubber gloves worn and litter pickers used Informed staff of equipment & protective clothing to be used	3	M	1
Car Parks	Slipping on wet/frozen surfaces	3	H	2	Warning notices erected	3	M	1
Needles drug paraphernalia HIV/Hepatitis Infection	Infection when disposing of item	3	H	3	Any paraphernalia found to be notified to Clerk (or Deputy Clerk if not available) for decision on method to be used. Special gloves to be worn and sharps box used	3	M	1
Litter and Broken Glass	Cuts/Infection Back Problems	3	H	3	Remove and dispose of using thick gloves and litter picker to prevent close contact with litter and bending.	3	M	1
Accidents	Any accident to staff	3	H	3	Protective clothing to be worn. No electrical work to be carried out. No road work carried out unless carried out and supervised by trained authorised personnel. First aid equipment issued. Staff informed to report any accidents to Clerk.	3	M	1
Contractors	Employment issues	3	M	1	Contracts issued Inland Revenue documents submitted when required. Must abide by Council's Health & Safety Policy	2	L	1
Assault	Assault on Staff	3	H	3	Staff training and Insurance cover in place	3	H	2

4. The Old Courthouse

Topic	Risk	Risk		Management/control of risk	Revised Risk	
		C	L		C	L
Steep steps and stairs	Unsuitable for the disabled. Trip/Slip	3	H 2	Permissive isabled access from adjoining offices Salt placed on steps in bad weather. Annual inspection to be carried out by Town Environment Committee.	3	M 1
Flooring and Stairs	Trip/Slip	3	H 2	Stairs to be kept clear of objects. Carpets to be kept defect free.	3	M 1
Stair Lift	Falling Off, Trapping people on the stairs	3	H 2	Clear Instructions and warning notices. Stairlift checked regularly Annual inspection to be carried out by Town Environment Committee	3	M 1
Equipment	Trip/Slip/damage to person	3	H 2	Equipment examined regularly. Repairs carried out when necessary. Annual inspection carried out by Risk Committee	3	M 1
Electrical Equipment	Burns/Electrocution	3	H 3	Visual inspection monthly Circuit breakers installed. Door to electrical cupboard locked 5yr and annual testing carried out by a qualified electrician.	3	M 1
Dangerous substances	Dangerous cleaning materials	2	M 2	Dangerous cleaning materials kept in a locked cupboard. Staff trained and provided with Personal Protective Equipment	2	L 1
Structure of Building	Falling debris	3	H 3	Exterior of Building & walls inspected monthly and as appropriate	2	L 1

Topic The Old Courthouse (contd.)	Risk	Risk			Management/control of risk	Revised Risk		
		C	L			C	L	
Car Park	Trip/Slip	2	M	2	Examined regularly by Grounds Staff Any problems rectified or car park closed if this is not possible. Annual inspection carried out by Town Environment Committee	2	L	1
Fire Equipment	Failure of equipment	3	H	3	Fire Alarm serviced every 6 months, Fire Extinguishers serviced every 12 months. Fire blanket and signs reviewed every 12 months.	3	M	1
Fire	Fire	3	H	2	Preventative measures to be undertaken: Ensure fire escapes are working and clear Remove any combustible items from the courthouse Action: Call the fire brigade Evacuation procedure explained to staff Fire Drill, Muster point and Fire Marshals exercised annually Attendance Register kept up to date	2	M	2
Legionella	Severe illness	3	M	1	Legionella Policy in place Weekly & Monthly Testing Training for staff	3	M	1
Medical emergency	Severe illness	2	M	2	Call ambulance, call designated First Aider. Defibrillator on the outside of Building	1	L	2

5. GOVERNANCE & MANAGEMENT								
Topic	Risk	Risk			Management/control of risk	Revised Risk		
		C	L			C	L	
Lack of forward planning and budgetary controls	Lack of direction and prioritisation; insufficient funds to cover spend	3	H	2	Budget in operation and regularly reviewed.	3	M	1
Poor reporting to council	Poor quality decision making Council becomes ill informed	3	H	2	Timely and accurate financial reporting. Clear instructions to staff. Matter raised at meeting	3	M	1
Failure to keep proper financial records in accordance with statutory requirements	Inadequate financial control	3	H	2	Proper arrangements for the notification of income and approval of expenditure. Review of internal controls in place and their documentation by Internal auditor.	3	M	1
Failure to respond to electors' wish to right of inspection	Loss of confidence. Loss of reputation	3	L	1	Operating protocols set by external auditor	3	L	1
Poor document control	Information not passed on in a timely manner. Deadlines missed, Lack of achievement	3	H	2	Clear job descriptions	3	M	1
Failure to ensure that the Council complies with law in particular: *Health and Safety *Equal Opportunities *Data Protection *Human Rights *Disability Discrimination *Employment Law *Racial Discrimination	Fines and Penalties from regulation bodies Loss of reputation	3	H	2	Policies and procedures kept updated and reviewed annually by Governance and Finance Committee Regular review of law. Training and Induction carried out	3	M	1

Topic Gov & Management (contd)	Risk	Risk		Management/control of risk	Revised Risk			
		C	L		C	L		
Failure of the provision of services being carried out under agency/partner agreements with principal authorities	Loss of reputation	3	H	2	Clear service level agreements. Review of adequacy of insurance cover provided by suppliers	3	M	1
	Poor public image							
Failing to ensure that all business activities are within legal power	Illegal expenditure	3	H	2	Recording in the minutes the precise power under which expenditure is being approved	3	M	1
Failure to provide proper, timely and accurate reporting of Council business in the minutes	Confusion and misunderstandings	3	H	2	Draft Minutes published within 10 working days after the meeting. Approval by Committee/Town Council. Minutes properly numbered. Master copy kept in safekeeping	3	M	1
	Actions not reflecting the intentions of Council							
Failure to meet the laid down timetables when responding to consultation invitation	Affect reputation.	2	M	2	Agenda to state closing date for responses. Extraordinary Meetings called and/or delegated procedures in place	2	L	1
	Ineffectual involvement							
Council lacks relevant skills and commitment	Council fails to achieve its purpose. Decision making bypasses Council. Poor value for precept income.	2	M	2	Training for Councillors Close review of attendance	2	L	1
Council becomes dominated by one or two individuals.	Conflicts of interest. Pursuit of personal agendas. Decisions made outside Council Meetings	3	H	2	Clear Standing Orders regarding conduct of meeting and conflict of interests	3	M	1

Topic Gov & Management (contd)	Risk	Risk		Management/control of risk	Revised Risk			
		C	L		C	L		
Councillors benefiting from being on the Council	Affect reputation	3	H	2	Clear Standing Orders Code of Conduct and Standard guidance issued to all members.	3	M	1
	Conflicts of Interest							
Failure to register Members' interest, gifts etc	Member could make inappropriate gains Could affect reputations	3	H	2	Procedures in place for recording and monitoring Members' interests and gifts	3	M	1
Lack of maintenance of Council owned land or property	High cost of repair. Injury to third-party leading to claims. Damage to property. Trees or branches fall	3	H	2	Regular routine inspections. Maintenance when required. Insurance cover Trees examined regularly as per Land Management Policy Any problems rectified or if this is not possible the area is cordoned off	3	M	1
Damage or loss to Council owned property	High cost of repair	3	H	2	Insurance cover. Police report or damage report Good fire alarm.	3	M	1
Legal liability as a consequence of asset ownership	Damage to public property or person	3	H	3	Public Liability Insurance Cover	1	M	3
Damage to third party property or individual due to service or amenity provided	Claim against Council	3	H	3	Public Liability Insurance Cover Comprehensive event planning. Regular checks of facilities. Ensure all amenities/facilities are maintained to appropriate level	1	M	3

Topic Gov & Management (contd)	Risk	Risk		Management/control of risk	Revised Risk			
		C	L		C	L		
Loss of records	Services not provided? Inability to carry out functions? Loss of historical records (irreplaceable) IT passwords	3	H	3	Digitisation of important documentation Ensure regular backups are undertaken and copied to cloud storage. IT security policy	3	M	1
Cyber Security	Loss of sensitive information Loss of funds Lack of confidence in the Council. Disruption of services	3	H	3	Use a good quality paid for Anti-virus. Full firewalls in place. Encryption on the hard drives in place, to prevent access if the computers are stolen	3	M	1
Safeguarding – Assault/injury Failure of the Council to take reasonable steps to ensure anyone carrying out duties for or on behalf of the Council is adequately safeguarded. This includes not placing any such person in a potentially vulnerable position.	Injury/assault on a member staff or councillor	3	H	3	Site meetings to be carried out by any Councillor to be notified to the office in advance and accompanied where possible. If unable an Office Lone-Worker Device to be given to the Councillor or member of staff. All other precautions stated in the staff risk assessment to be applied to councillors.	3	H	2
Misinformation in the public domain (new item)	Damage to reputation through misinformation about council in social media gaining traction	3		2	Monitoring of main social media Councillors and Staff to report any misinformation on social media to Clerk/Office Chair & Clerk to decide on next course of action	2		2

6. WORKPLACE								
Topic	Risk	Risk		Management/control of risk	Revised Risk			
		C	L		C	L		
Workstation	Repetitive strain injury Eye damage/VDU Screen	2	M	2	Computer screen free from defects. Keyboard adequate. Good lighting. No glare. Adjustable chair, footrest. Staff self- assessments Eye test every two years. Annual inspection of office	2	L	1
Vibration-related health harm (new item)	Extended or frequent use of vibrating tools may result in disabilities associated with damage to blood vessels, joints and nerves.	2	M	2	HSE Risk Assessment process to be followed: Identify equipment and processes likely to result in hand-arm vibration risk, including use of exposure calculator. Consider replacing vibrating tools with those of lower risk. Limit time spent using vibrating tools. Consider alternative ways of carrying out tasks, including possible automated processes.	2	L	1
Accident occurring in office	Injury to staff, Councillors, visitors or contractors	3	H	2	Flooring inspected regularly for defects. Filing cabinets closed when not in use and only one drawer open at one time. Equipment regularly checked for defects & annual inspection Electrical inspection annually. First Aid equipment & insurance cover provided.	3	M	1
Lone Worker Assault	Injury to staff, Councillors, visitors or contractors	3	H	3	Lone Worker Policy in place and adhered to. Insurance cover.	3	H	2

7. Pandemic Diseases – all of this section needs to be reviewed in line with local health plans, needs to be more generic to possible future risks, Emergency Plan

Topic	Risk	Risk		Management/control of risk	Revised Risk			
		C	L		C	L		
Health and safety during Covid-19, or any other serious epidemic Extreme scenario (Lockdown)	Infection risk to staff at the workplace	3	H	3	Guidance issued and staff set up to work from home Online meetings for staff, Councillors, contractors and members of the public when required Support system for staff - regular contact via zoom, telephone and WhatsApp group	3	H	2
	Infection risk to staff and contractors carrying out tasks e.g. cleaning toilets, clearing litter, grass maintenance	3	H	3	Review of all cleaning and maintenance duties including issue of PPE Consider risks for individual grass cutting areas Consider alternative duties for staff if not possible to continue safe cleaning/maintenance	3	H	2
	Infection risk to public at Southwell Town Council owned or leased property such as public toilets, car parks, play areas, open spaces with seating	3	H	3	Consideration be given to closure on a case-by-case basis based on government guidance and the most recent medical advice. Appropriate signage	3	H	2
	Meeting Rooms risk of infection to staff, contractors, visitors and volunteers.	3	H	3	Closure of room with regard to the latest medical advice,	3	M	1
	Risk of staff/contractors being infected when they are in the workplace.	3	H	3	Consider if it is necessary for staff/contractors to be in the workplace as the risks for each epidemic	3	H	3

<p>Health and safety during Covid-19, or any other serious epidemic Less extreme scenario (social distancing)</p>				<p>scenario will be different; staff should continue to work from home if necessary</p> <p>No personnel should return to work if exhibiting symptoms, during an isolation period, or if in quarantine</p> <p>Provide Government Guidance on Guidelines to all staff (if/when available)</p> <p>Display Government Guidance Compliance ‘Staying COVID-19 Secure</p> <p>Screens separating staff/contractors must be used and desks separated</p> <p>Maintain PPE stocks, hand sanitiser, soap, wipes and disinfectant</p> <p>Cleaning and handwashing hygiene procedures & stations in place/hygiene notices displayed</p> <p>Frequent disinfecting of objects and surfaces that are touched regularly, door handles and keyboards</p> <p>If cleaning after a known or suspected case of COVID-19 (or other significant health risk) then we should refer to specific guidance</p> <p>Careful consideration be given to permitting non-essential personnel into the The Old Court House</p> <p>Review risk as situation evolves</p>		
	<p>Public at risk of being infected whilst at the The Old Court House</p>	3	H	<p>3</p> <p>Careful consideration should be given to the latest medical guidance</p> <p>Visitors to be briefed at arrival on the safety precautions in place, and procedures that must be followed</p>	3	<p style="background-color: yellow;">M</p> <p>1</p>

				No one to be allowed entry if exhibiting symptoms, during an isolation period, or if in quarantine				
	Infection risk to public at Southwell Town Council owned or leased property such as public toilets, car parks, play areas, open spaces with seating	3	H	3	Consideration be given to reopening on a case-by-case basis based on government guidance and the most recent medical advice. Individual risk assessments for play areas/outdoor fitness equipment and toilets performed and	3	H	3
	Risk of Legionella infecting stagnated water at Southwell Town Council property whilst water systems not in use	3	H	3	Before water is used, follow the Legionella Control Procedure as defined in the Health and Safety at Work Act (1974), and any updates to that guidance	3	M	1
Decision Making	Continuity of business during lockdown	3	H	3	Scheme of Delegation agreed	3	M	1
Finance	Access to accounts software Ability to pay invoices Ability to pay staff Annual accounts, sign offs, Annual Return	2	L	1	Payments and accounts operated remotely and via email for authorisation. Consider training for additional staff to access accounts system should the RFO be unavailable	2	L	1
Operations	Inability to carry out services Statutory duties to inspect play areas and attend to any maintenance Grass cutting Toilets cleaning and restocking Visits to TH, Meter readings, H&S checks etc Council meetings	3	H	3	Closure of all play areas Notice on all play areas Payments and accounts operated remotely and via email for authorisation. Consider training for additional staff to access accounts system should the RFO be unavailable Replacement and inspection of equipment in play areas/seating areas where necessary	3	M	1

					Maintenance continued in play areas and SPC land if no risk to staff member Staff to display good social distancing guidance Toilets closed and locked Visits stopped or limited if necessary, virtual meetings to be used via Zoom Council meetings done by Zoom Meter readings done by staff members			
Communication	Public confusion and misinformation	3	H	3	Details on Website Posters on notice boards Details on Facebook Keep Residents informed via email Email and phone call to those not on social media Councillors kept updated regularly via Zoom and email.	3	H	2
Resilience & Continuity	Council unable to function due to unforeseen circumstance	3	H	2	Emergency Plan for council	3	M	1