

Saxmundham Town Council – Risk Assessment

ITEM 7B SUBJECT:	NO.	RISK IDENTIFIED	POTENTIAL IMPACT (H/M/L)	LEVEL OF RISK (H/M/L)	MANAGEMENT/CONTROL OF RISK	REVIEW/ASSESS/REVISE
BUSINESS CONTINUITY	1.	Council unable to continue business as a result of an unexpected or tragic event	H	L	All files and recent records are retained at the council's office. There is a secure, cloud-based IT system for digital records. Paper documents, both current and archived, are filed in the Saxmundham Town House.	Review regular updating of user passwords. Personnel files are stored in locked, metal filing cabinet. All other paper-based documentation has been reviewed but historical documentation is yet to be logged and archived appropriately. Assistant clerk and clerk share information about each other work.
BUSINESS CONTINUITY	2.	Town Clerk temporarily absent or otherwise unable to carry out duties.	H	M	In the event of the clerk being indisposed the assistant town clerk will provide clerical support. An operational plan is in place including temporary clerical support. Appointment of Finance and Administration Officer to ensure financial continuity	Ensure that both members of staff have reasonable day-to-day experience of all systems to ensure continuity. Council to revert to using cheques in an emergency.
BUSINESS CONTINUITY	3.	Council records: Loss through damage, fire or theft	H	L	IT system files are backed-up using a cloud-based system. This occurs at file creation and updating. See Business Continuity 1.	Also refer to Business Continuity 1. Provide an emergency contingency plan.
BUSINESS CONTINUITY	4.	Access to confidential information by non-authorized personnel.	M	L	Only the town clerk, the assistant town clerk, and the IT administrator have access to the IT system.	Password updating procedure in place with our IT support. Contact IT support if access is required. See Financial Regulations. Cabinets/Offices to be locked when Clerk/Assistant Clerk not present.

BUSINESS CONTINUITY	5. Meeting location adequacy: Health and Safety	H	L	Full Council meetings are normally held in the Market Hall. Committee meetings are normally held either in the Market Hall or Saxmundham Old Police Station. The clerk and assistant town clerk hold keys/access codes to both. The premises are considered satisfactory providing all statutory health and safety obligations are observed.	<p>Statutory health and safety obligations for both the Market Hall and the old police station reviewed and will be continued Relevant documentation retained in STC Office.</p> <p>Clerk has arranged for Town House door code to be reset.</p> <p>When the Council has locally based key holders, they may want to consider alarm systems for the buildings.</p>
FREEDOM OF INFORMATION ACT (FOA)	6. Policy Provision	M	L	The council has a model publication scheme for local Councils in place. The Town Clerk is aware that if a substantial request arrives it may necessitate additional hours of work. The council is able to request a fee if the work will take in excess of 15 hours to complete. The request can be resubmitted in sections to negate the payment of a fee.	<p>Monitor any report and potential impacts made under the FOA.</p> <p>Review files for any previous information requests. On receipt of an FOI, the Chair and Vice-Chair should be informed and monitoring of compliance to time to respond should be monitored</p>
DATA PROTECTION	7. Failure to comply with GDPR (General Data Protection Regulation) 2018 or later regulations	H	L	Follow good administrative practice for securing personal and GDPR related data	<p>Audit and action sheet completed 2019 officers to review risks on an annual basis.</p> <p>Ensure all software packages are compliant with GDPR</p> <p>Clerk and administration staff to receive online update training.</p>

FINANCE	8. Precept adequacy	H	L	Sound planning and budgeting process to support the annual precept requirement. The process should take account of each committees' recommendations. The Resources Committee reviews the planned budget in October/November with recommendation/agreement by Full Council each January.	Minute to be made on budget, submission of precept request and receipt of precept payments. Copy of the approved budget to be sent to all members.
FINANCE	9. Budgetary control	H	H	The RFO to regularly provide the council with regular updates regarding receipts and expenditure against each budget category.	Part of Financial Standing Orders Section 4. Budgetary Control and Authority to Spend. Financial Regulations reviewed 2020 and will be reviewed reported to Resource Committee & Council annually Resources Committee to receive regular budget/forecast detailed update. Full council to receive regular updated summary budget sheet.
FINANCE	10. Insurance adequacy	M	H	Statutory requirement: Employers' Liability, Public Liability, Fidelity Guarantee. Annual review completed. Part of annual audit.	Asset Register to be reviewed annually or updated more frequently as required. Market Hall to have a separate asset list. RFO to report to Council on general adequacy of insurance.
FINANCE	11. Banking: Adequacy of checking procedure	L	L	The council has agreed Financial Regulations which determine the procedure. Annual independent audit.	Review Financial Regulations annually and as required. Online banking mandate to be reviewed by Full Council, when necessary.

FINANCE	12. Cash: Control to prevent loss through theft	H	L	<p>Regular reconciliation of bank statements prepared by RFO. Checked and signed by designated Councillor. Two authorised signatures required for cheques.</p> <p>Annual internal and external audits completed.</p> <p>For internet banking payments will be initiated by the clerk and approved by an authorised signature.</p>	<p>Part of Financial Standing Orders. Review as required.</p> <p>Review procedure for on-line banking and on-line payment authorisation. On-line banking mandate to be reviewed and agreed by Council</p> <p>Move banking to facilitate 2 councillors approving online payments.</p> <p>Organise card facility to minimize funds to councillors and officers.</p>
FINANCE	13. Approval of expenditure: authorisation levels	H	L	<p>Any financial decision must be resolved and clearly recorded prior to any commitment. This usually takes place at Committee meetings.</p> <p>All income and expenditure must be detailed in the monthly financial reports presented to the Resources Committee and quarterly reports to Full Council.</p> <p>Financial Regulations have been reviewed and specific limits specified.</p>	<p>Monthly Payment report contains authorisation notes to be completed by Clerk and presented to Full Council.</p> <p>Internal auditor to randomly sample minute numbers and check financial decisions.</p>
FINANCE	14. Fraud	H	L	<p>Internal procedures are observed.</p> <p>Fidelity Guarantee insurance must be in place.</p>	<p>Monitor adherence to Financial Regulations.</p> <p>Annual check of fidelity insurance.</p>
FINANCE	15. VAT & other Taxes	H	L	<p>The council has Financial Regulations which define the requirements for VAT recovery which is completed on a quarterly basis.</p> <p>PAYE tax & NI paid as defined by HMRC regulations.</p>	<p>Council to review the VAT in relation to the Market Hall before embarking on major refurbishment.</p>
LAND AND PROPERTY	16. Don't have key documents of ownership and possession.	L	L	<p>Clerk to review all documents and seeing information from Land registry where there are gaps</p>	<p>Council to consider whether to pursue registering any unregistered property/land.</p>

LAND AND PROPERTY	17. Licenses and Leases	L	L	Clerk to review all documents and seeing information from Land registry where there are gaps	Council to consider whether to pursue registering any unregistered property/land
LIABILITY	18. Damage to building assets, street furniture, IT equipment, play equipment and other equipment	M	L	An Asset Register is maintained, and insurance is held at the appropriate level for all items. Regular checks are made on all equipment by the appropriate service providers and members of the council. Capital Replacement Fund now in place.	An inventory of equipment is required and a central log should be maintained for any items of equipment or documentation which are lent out. This to include a signature by the borrowing party. See comments on Asset Register and Insurance Cover.
LIABILITY	19. Legal Powers: Illegal activity or payments	H	L	All activity and payments made within the powers of the Town Council (not ultra vires) are to be resolved and clearly recorded in the minutes.	Include details of powers being used by Council in the minutes and papers.
	Legal powers: Working Parties taking decisions	L	L	Terms of reference are in place and agreed for Committees and Working parties.	
LIABILITY	20. Agendas, minutes and statutory documents: Accuracy and legality and/or non-compliance	L	L	Agendas and minutes are produced in the prescribed method and adhere to legal requirements. Minutes are approved and signed at the next meeting where possible. Agendas and minutes are displayed according to legal requirements. Business conducted at Council meetings should be managed by the Chairman according to Standing Orders. (Covid -19 has impacted on signatures)	Existing procedures adequate. Undertake adequate training to ensure adherence to procedure. Members to adhere to Code of Conduct and Standing Orders. Review Standing Orders at least annually to ensure relevance.

LIABILITY	21. Public Liability: Risk to third party, property or individuals	H	L	Insurance is in place. Risk assessment of any individual event is undertaken. Separate insurance is taken for one-off events. Health and safety risk assessment, training and instruction routinely completed.	Existing procedures adequate. An annual review of insurance cover to be completed at the start of each financial year.
COUNCIL REPUTATION	22. Conflict of interest	L	L	Councillors have a duty to declare any interest at the start of a meeting or when an interest becomes apparent during a meeting. Councillors with a pecuniary interest must leave the meeting while that item is discussed.	Existing procedures are adequate. Reminder to be issued regarding updates to the Interest Register at the start of each financial year.
	Register of Members' Interests	L	L	Register of Members' Interests form to be reviewed at least annually.	Members to take individual responsibility to update the register on-line.
COUNCIL REPUTATION	23. Councillors and Staff: Bringing the Council into disrepute	M	L	Councillors understand and receive training on the Code of Conduct. A professional approach is undertaken for all Town Council matters. An e-mail protocol policy is available.	Members to identify training requirements. Clerk to issue a reminder covering available training at the start of each financial year. Review e-mail protocol policy and update as required.
HEALTH & SAFETY	24. Accident/injury public and staff	H	H	Staff have risk assessments and regularly monitor the Health & Safety risks Councillors have undertaken annual sites visits to record health and safety and Maintenance issues.	The Council are considering appointing an external body to be the competent body for Health and Safety for the Town Council.
COVID-19	25. Sustained disruptions to service and budget. Public health risks to staff and public	H	H	Specific risk assessments in place which are constantly reviewed considering government guidance.	Budget to include contingency for responding to unexpected events. Staff & public welfare to be considered by relevant Committee in the event of a changing situation.

EMERGENCY PLAN

26. Sustained disruptions to service and budget.
Public health risks to staff and public

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Council to consider developing Emergency Plan in event

To be reviewed annual to ensure information is UpToDate.

Reviewed November 2022