

**LEDBURY TOWN COUNCIL**

**RISK REGISTER**

Ledbury Town Council recognise that the greatest risk to a local authority is not being able to deliver the activity or services expected of the Council.

Management of risk is an essential part of the Council's work - it ensures that those who use our facilities are safe, giving the staff the protection to get on with their work, and protecting the assets that the Council hold. Risk assessment is a systematic examination of working conditions, workplace activities and environmental factors that enable the Council to identify any and all potential inherent risks. Ledbury Town Council will take all practical steps to reduce or eliminate the risks insofar as is reasonably practicable and making sure that all employees are made aware of the contents of this Risk Register and any related risk assessments.

Subject	Possible Risks	Actual			Management & Controls	Review/Assess/ Revise	Residual		
		Likelihood	Severity	Risk			Likelihood	Severity	Risk
<b>1) FINANCIAL</b>									
Business Continuity	Risk of Council not being able to continue its business due to an unexpected or tragic circumstance	1	3	3	Daily back-ups of council files made and stored to cloud storage	Appropriate back up measures in place.	1	2	2
	Loss of Clerk	1	3	3	In the event the Clerk is unable to work Deputy Clerk to act up	Appropriate back up measures in place.	1	2	2
Precept	Adequacy of precept	2	2	4	Regular budget updates provided throughout the year to check the adequacy of the precept which is fixed by council.	Existing procedures adequate	1	1	1
	Council budget overspend	1	4	4	Payment procedures in place to ensure all receipts and payments are reported to councillors at each finance meeting. All cheques to be signed by two councillors and counter-signed by Clerk or Deputy Clerk.	Appropriate back up measures in place.	1	3	3
	Failure to set a precept by HC deadline	1	3	3	Set a project plan for the budget development plan and agree this at the first meeting of the Finance, Policy & General Purposes Committee after September. Clerk ensures decision made before HC deadline, if not made on time HC would impose precept based on previous year	Review process regularly	1	3	3

Bank & Banking	Inadequate Checks	2	3	6	The Council has adopted the model Financial Regulations which set out the requirements for financial reporting to the council.	Review financial regulations annually	1	1	1
Bank & Banking	Bank error/failure/fraud	1	4	4	Council use a major clearing bank and a portfolio approach to reserves - Bank accounts reconciled monthly by RFO and chair of Finance	Review banking arrangements regularly	1	1	1
	Internal Fraud	2	4	8	Cheques require 3 signatories (2 x Cllr and either TC or DTC), internal audit, Cllr reconciliations, Committee approval of payments	Review and update processes regularly	2	1	2
Year End	Bank reconciliations not signed and dated as evidence of independent review	2	2	4	Bank reconciliations to be signed monthly and prior to approval of the Annual Accounting Statements by cash custodian	To be signed monthly by Chair of Finance Committee	1	1	2
Cash/Cheques	Cheque book or cash theft or dishonesty	2	2	4	Cheque books kept in a locked draw and the office is locked at night. Financial Regulations provide limit on cash withdrawal value and minimum cash on premises. Cash held in locked tin and kept in locked safe at all times. Cash balances held to be supported with a cash statement stating the denomination and value of cash held. this should be signed and dated by the cash custodian, and an independent person. the balance held should be agreed to the balance stated in the Council's accounting system. Appropriate controls in place when receiving money from Mayor.	Review financial regulations annually	2	1	2
VAT	Re-claiming/charging	3	3	6	The Council's Financial Regulations sets out the required processes and is checked annually by the Internal Auditor	Review financial regulations annually	2	2	4
Payroll	Failure to pay staff on time	2	3	6	The payroll is managed by Autella Payroll Ltd - details to be provided by dates set by them, with email confirmation once prepared - Diarise monthly dates for sending details of hours worked and expected date of confirmation from Autella	Review process regularly	2	2	4

	Inland revenue returns and regulations	2	4	8	Required information (P32) generated by Autella Ltd as part of the payroll process - Rfo makes payment monthly upon payment of salaries - salaries reported to FP& GP Committee as part of income and expenditure	Review process regularly	2	2	4
Election Costs	Financial risk to the council of election	2	2	4	Risk is higher in an election year. An earmarked reserve is held to cover anticipated as well as unanticipated election costs	Review earmarked reserve annually and increase/decrease input accordingly	2	1	2
Reporting & Auditing	Provision of monitoring information	1	2	2	Monthly budget reports provided to FP & GP Committee which includes Bank reconciliations, breakdown or receipts and payments, balance sheet, and trial balance.	Review processes Regularly	1	1	1
	Compliance	2	2	4	Annual Internal and External audits undertaken in line with Accounts and Audit Regulations 2015	Ensure Clerk/RFO aware of amendments to Accounts and Audit	1	1	1
Annual Return	Submit within time limits	2	2	4	Annual Return is completed and approved by Council and submitted to the External Auditor on time - Internal auditor completes relevant paperwork following year end close down Diarise annual end of year close down and internal audit visit	Review process regularly	2	1	2
Direct Costs	Goods billed but not supplied	2	3	6	Council has financial regulations that set out underlying requirements	Review Financial Regulations annually	2	1	2
Orders and Invoices	Incorrect Invoicing	2	2	4	Bank reconciliations to be signed monthly and prior to approval of the Annual Accounting Statements by cash custodian	Review Financial Regulations annually	2	1	2
Debts	Loss of Stock	1	2	2	The council carries minimal stocks which are checked and monitored regularly by the Clerk	Review Financial Regulations annually	1	1	2

	Unpaid invoices	2	1	2	Unpaid invoices to the council are pursued and where possible payment is obtained in advance	Review Financial Regulations annually	2	1	2
Council budget	Budget Overspend	1	4	4	Payment procedures in place to ensure all receipts and payments are reported to monthly finance meeting.	Review Financial Regulations annually	1	2	2
	Committee budget/line item overspend	1	4	4	Financial Regulations provide procedures to be followed - finance committee to review committee budgets quarterly and agree any necessary in-year virements	Review Financial Regulations annually	1	2	2
Investment Policy	No investment policy in place to provide clear guidance on how to manage council investments	3	4	12	Council to comply with Statutory Guidance on Local Government Investments - paragraph 14 and ensure that they have in place an investment strategy	Review Annually	2	2	4
Petty Cash	Petty Cash not replenished to an agreed amount	3	3	9	Petty cash to be replenished on a top up basis to a limit of £250. Reimbursements to be supported by receipts of cash payments made.		1	2	3
<b>2) EMPLOYER'S LIABILITIES</b>									
Employment Law	Failure to comply with employment law	3	4	12	Professional bodies are available for advice, support and regular review. Staff/councillors are encouraged to identify and attend appropriate training. Council policies and procedures to be put in place, with copies provided to staff and requested to confirm receipt and reading of said policies and procedures. Budget is in place for staff and councillor training. Clerk to undertake ILM Level 5 training		2	2	4
Long term unavailability of Clerk or loss of Clerk without a period of notice		1	4	4	The appointment of a Deputy Clerk ameliorates this situation in the short term and backfill with longer term replacement if necessary. The Deputy Clerk will be supported in their studies to become CiLCA qualified.		1	2	2
Long term unavailability of the staff other than the Clerk		2	3	6	The Council will employ short term contract or agency staff. Funds included in the budget to cover cost of employing temporary staff		2	1	3

Health & Safety	Failure to maintain a safe working environment	2	4	8	Health and Safety Policy - adopt and practice		1	3	3
Staff Safety from Members of Public	Protection of office based staff from visitors	2	3	6	When Council offices are open, two staff (staff can include a Councillor) must be on the premises. When closed, an electronic door lock and speaker system is fitted (and must be used). Lone working policy in place; staff receive appropriate training. CCTV installed.		1	2	2
Lease agreements	Lease agreements not renewed or reviewed at specified times	3	4	12	Council to review and update lease agreements regularly via solicitors	Review annually	1	3	3
<b>3. OTHER LIABILITIES</b>									
The Town Council expends funds on an activity outside its legal powers		1	4	4	Clerk checks the legal position with professional bodies prior to expenditure. Internal auditor reviews expenditure annually. Financial Regulations in place. Regularly review financial regulations and procedures.		1	3	3
Document Control	Failure to maintain full document control	3	3	9	Primary copies of unsigned documents are held electronically offsite and secured to backup media within one day of creation or amendment. Stored at appropriate off-site location. A file protocol his in place..		1	3	3
Employee contracts	Contracts do not reflect employee roles and salaries correctly	3	3	9	Employee contracts to be reviewed regularly. New contracts to be issued when job role or rates of pay change due	Annually and when job role or rates of pay change	1	2	2
General Data Protection Regulations	Failure to keep records in accordance with the GDPR	3	3	9	A Council policy is in place to ensure compliance with the GDPR or FOI, as appropriate. The Policy is administered by the Clerk, who will report failings to Councillors on operation of the record keeping of the Council as soon as possible.	Reviewed if there is a change in law or every three years, whichever is the sooner. Clerk attends appropriate training.	1	3	3
	Failure to respond to Data Protection/FOI disclosure requests as required by law	3	4	12	A Council policy is in place to ensure compliance with the DPA or FOIA, as appropriate. The Policy is administered by the Clerk, who will report failings to Councillors on operation of the record keeping of the Council as soon as possible.		1	3	3

GDPR	Rule changes	3	3	9	Sreported to Council at the earliest opportunity. Staff and Councillors receive available training		1	3	3
Insurance Cover	Insufficient insurance cover for any aspect of Council responsibilities	2	4	8	All appropriate insurances are in place. List is maintained in the Council offices covering policies, types and amounts.	Annual review in FP&GP. Up to date valuations to be sought regularly	1	2	2
Register of Interests for Councillors	Failure to maintain accurate Register of Interests	2	1	2	Register of Interest forms are provided to Councillors by the Clerk upon appointment to the Council. Completed forms are returned to the Clerk and forwarded on to Herefordshire Council.	Councillors reminded annually by the Clerk of the duty of Councillors to update. It is a criminal offence with the impact on the Councillor and not the Council. Council would have to elect new Councillor in worst case.	1	1	1
Slander (Councillors)	Slander and/or libel by a Councillor	3	1	3	Councillors are personally responsible for their own actions and are covered by Code of Conduct and Nolan Principles		3	1	3
Slander (Staff)	Slander and/or libel by a member of staff	2	3	6	Staff covered by TC's liability insurance and employment conditions. Staff to be provided with relevant training and to read Council policies including the media and ICT policy. Only designated staff will have access to social media accounts and LTC website. All publications on social media and press release to be approved by Clerk or Deputy Clerk in their absence prior to publication		1	2	2
<b>4. COUNCIL PROPERTY</b>									
Weather conditions affecting Council Offices	Impact of flooding or other similar occurrences	2	3	6	Adequate insurance cover in place. Disaster recovery plan in place.		1	2	2

Weather conditions affecting Parish	Impact of flooding within Parish	2	3	6	Sandbags/HC weather alerts/processes and personnel in place	Regular monitoring of weather conditions	1	2	2
	Impact of snow/ice within Parish	2	3	6	HC gritting routes, grit bins and adequate supplies of salt		2	2	4
Cemetery	Backlog of bodies to be buried	1	4	4	Bodies would be stored by local undertakers. In the event of a more significant backlog, undertakers from further afield could be approached and in the event of major epidemic, National Government would assist		1	2	2
	Collapse of grave memorial or boundary wall at the closed churchyard and cemetery.	2	3	6	Memorial testing programme is enacted every 10 years. Visual inspection by Grounds officer to identify risks as part of general duties. Programme of inspection and repair in place for boundary walls. Grave Digger to use shoring when excavating		1	3	3
General Building Safety	Health and safety in buildings	2	4	8	All appropriate H&S legislation is complied with and a record of any events which compromise building safety of all Town Council buildings are kept and acted on by Town Clerk in conjunction with Town Councillors. This includes regular fire inspections and any action that is necessary. Appropriate liability insurance is in place.		2	2	4
Asbestos	Contractors working in areas with asbestos	2	2	4	Clerk to check Contractors are approved to work with asbestos and all safety precautions are adhered to. Asbestos survey reviewed prior to any works being undertaken		1	1	1
Play Equipment	Damaged play equipment	3	4	12	It is a key task for our Groundsman to monitor the condition of all Council play equipment on a weekly basis. Play equipment insured.	All Council play equipment has an annual inspection by appropriately qualified person	2	2	4

Trees	Falling tree or branch hits person	2	3	6	Groundsman/Contractor to monitor the state of trees in all Council grounds for any signs of damage or other weakness particularly in the event of any storm or other extreme weather conditions. Reports received by residents are acted upon where applicable.	Regular tree surveys are undertaken by tree warden and regular maintenance performed.	1	2	2
Street furniture	Damage caused to street furniture	1	2	2	All signs of damage/safety issues to be reported immediately to the Clerk. Intentional damage is reported to the Police and an incident number obtained.		1	2	2
Forced entry to Council property	Theft and damage	2	2	4	The buildings rather than the contents are the main assets. Doors are kept locked when not in use and intruder alarms fitted and set when buildings unoccupied. Council data is stored offsite; only paper copies are stored onsite. Security alarms managed by CHUBB		1	2	2
<b>5. OTHER ASSETS</b>									
Asset register	Failure to maintain a full and accurate Asset Register	4	3	12	The Asset Register is administered by the Clerk.	Register revised annually and Clerk prepares a report to FP&GP and FC.	1	1	1
<b>6. CONTRACTUAL</b>									
Tender rules	Incorrect application of tender rules	3	3	9	The Clerk checks the legal position with professional bodies, either when requested by Councillors or in his/her judgement if there is a risk to Council.		1	3	3
Tender Threshold	Incorrect tender threshold set	2	2	4	Council to review its Financial Regulations annually and set tender threshold in line with the limit set out in the Public Contracts Regulations.		1	2	3
CIC Confidentiality	Failure to maintain privacy of CIC information	4	3	12	The Clerk checks the legal position with professional bodies, either when requested by Councillors or in his/her judgement if there is a risk to Council.		1	4	4



Contracts	A member of staff and/or a Councillor commit to a contract without proper authority	2	3	6	The authority for the commitment to all contracts rests solely with Councillors at a properly convened meeting of Ledbury Town Council except when the Clerk commits to a contract for daily operation of the Council. All commitments made outside the conditions above will be considered a misrepresentation by Council and will be reported to the Police and may result in court action in either the criminal or civil court. Councillor training ensures they are aware that any contract entered into outside of these provisions is invalid and would render them personally liable.		1	2	2
Year End	Dates for Exercise of Public Rights not approved by Council	2	2	4	Council to ensure that the date set for the Period of Public Rights is recorded in Council Minutes	Annually	1	1	2
<b>7. COUNCIL ACTIVITIES</b>									
Failure to provide reports for any Council, Committee or Working Party Meeting	Failure to follow legal requirements and provide councillors with information on projects and council business	4	2	8	All minutes of meetings are prepared within agreed timescales and agreed by Councillors at the next meeting. All minutes are made available for public access on the Town Council website at the time of publishing the next agenda for each committee.		2	2	4

Allocation of grant monies	Failure to follow proper procedures during the allocation of grant monies.	1	2	2	Councillors have a personal duty to ensure that their decisions regarding the allocation of grant monies is in accordance with the Financial Regulations and Grant criteria. If the Clerk or any Councillor believes or becomes aware of any infringement of procedures in the allocation of grant monies, they must raise the matter as a point of order immediately if part of the meeting where the subject is under discussion. Councillors will consider their own position as to whether any breach of procedures warrants a code of conduct report to the monitoring officer. Grant applications are recorded on appropriate forms and final reports are produced to ensure monies are spent correctly. Approved by F&GP and ratified by FC.		1	2	2
Consultation invitations from senior authorities	Failure to respond to consultation invitations from senior authorities or other public bodies within the allotted time. This risk has little financial consequence; the primary risk is reputational damage to LTC.	2	2	4	The Clerk is responsible for notifying LTC of deadlines. Where consultation deadlines are unreasonably short, the Council will make strong representations to the relevant authority to gain an acceptable period.		2	1	2
Long term consultation processes	Failure to complete consultations on long term plans, eg Neighbourhood Development Plan	3	3	9	Hold proper consultations, involving appropriately qualified personnel. Take expert advice at the correct stages of the project. Manage the project correctly and ensure all provisions of the Localism Act are followed.		2	2	4
<b>8. NEW WEBSITE</b>									
Specification	Website not delivered to specification	3	4	12	Requirements document developed before tendering process and ratified by LTC and FC.	All tenders evaluated to the specification	1	2	2
	Specification is not what is actually required	2	4	8	Requirements document evaluated extensively by the ITC and ratified by FC		1	1	1
	Tenderer does not understand the nature of the requirement	2	4	8	Development of a requirement document and measurement of each tender against that document		1	1	1

Budget	Website not delivered to budget.	3	4	12	LTC will favour a fixed price contract which places risk on the contractor and not on LTC.		1	1	1
Timescales	Website not delivered to time	2	2	4	Prince 2 Project Management principles will be followed by LTC in its dealings with the contractors. Relevant staff to be trained in PRINCE accordingly.	Regular project reviews will take place to ensure that there are no over-runs which can be prevented by LTC.	1	2	2
Selection Process	Tendering rules not followed correctly	3	3	9	Consultation with clerk/deputy clerk and consultation with suitably qualified legal professionals		1	2	2
Appointment of website provider	Unsuitable tenderer chosen	3	4	12	Evaluation of the tenderer against the requirements document. Evaluation of the tenderer's project plan and contract requirements.		1	2	2
Lack of suitable bids	No contractor produces a suitable bid	2	2	4	LTC reserves the right not to aware the tender at all.		1	1	1