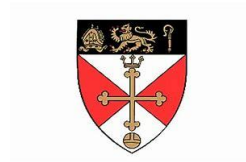


Malmesbury Town Council



Risk Management Scheme

AUTHOR: Town Clerk

RESPONSIBILITY: Malmesbury Town Council




DATE ADOPTED: 23.7.19

REVIEW DATE: July 2020

- i. The purpose of the Risk Management Scheme is to ensure that Malmesbury Town Council is fully aware of its risks and has in place a strategy to manage these risk.
- ii. This Risk Management Scheme aims to ensure that Malmesbury Town Council protects its employees, assets, liabilities, reputation and community against potential losses. Malmesbury Town Council recognises that it has a responsibility to manage internal and external risk, and is committed to the implementation of a risk management strategy to protect the council.
- iii. The Risk Management Scheme is an essential feature of good governance. The Scheme recognises that risk management applies to all aspects of the Council's work.
- iv. The Risk Management Scheme will be reviewed on an annual basis, or as needed should circumstances change or give rise to the need to re-assess the Councils control measures. To this end the Council recognises the Risk Management scheme is both record, as well as a working document that should be used to enable continuous improvement in respect of safeguarding Malmesbury Town Council's concerns and assets.

v. A six point matrix system, as outlined below, is used to assess and rate the risks as identified.

		Impact					
		Incidental	Minor	Moderate	Major	Severe	Catastrophic
Likelihood	Highly unlikely	1	2	3	4	5	6
	Very unlikely	2	4	6	8	10	12
	Unlikely	3	6	9	12	15	18
	Likely	4	8	12	16	20	24
	Very likely	5	10	15	20	25	30
	Highly likely	6	12	18	24	30	36

-  Acceptable risk
-  Medium to long term resolution
-  Short to medium term resolution

Management								
	Subject	Risk(s)	Likelihood	Impact	Rating	Control	Post Control Rating	Actions
1	Business continuity	Council unable to continue business due to an unexpected or tragic circumstance.	2	5	10	<p>Hard drive backup daily Individual Keys and passwords stored securely off site.</p> <p>Keep Firefly contact details re: recovery/access.</p> <p>Staff contact details securely kept by Town Clerk/ Council Chairs.</p>	1x5=5	<p>Review when necessary.</p> <p>Staff contact list.</p>
2	Meeting rooms	Health & Safety Accessibility inadequacy.	2	4	8	H&S and access check prior to meetings.	1x4=4	As needed.

3	Council Records	Loss through theft, fire, damage, or corruption.	2	5	10	<p>Ensure security of Council Office and mitigate risks posed by fire or flooding.</p> <p>Ensure adequate backups and insurance.</p> <p>Ensure anti-virus software in place and enforce IT user policy.</p>	1x5=5	<p>Review annually.</p> <p>To do IT user Policy.</p>
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Finance								
	Subject	Risk(s)	Likelihood	Impact	Rating	Control	Post Control Rating	Actions
4	Banking	<p>Inadequate checks.</p> <p>Error, fraud.</p>	2	4	8	<p>Financial Regulations are in place.</p> <p>Daily/weekly accounting by Deputy Clerk.</p> <p>Bank reconciliations checked by Town Clerk monthly.</p> <p>Payments made electronically were possible. Set up by</p>	1x4=4	Financial Regulations reviewed annually.

						<p>Deputy Clerk, and approved by x2 of Town Clerk / Cllr/s.</p> <p>Electronically monitored by Cllr e-signatories.</p> <p>Cheques issued on only when necessary; x2 Cllr signatories.</p> <p>P&R quarterly reports.</p>		
5	Cash	<p>Loss through theft or dishonesty.</p> <p>Error.</p>	3	3	9	<p>Petty cash payments / receipts to be filed securely /chronologically.</p> <p>Petty cash payments are checked via the accounting package and during Internal Audit.</p> <p>Petty cash topped up by triple signed cheque.</p> <p>Petty cash only used where electronic payment is not practical.</p> <p>Petty cash handled by Deputy Clerk.</p>	1x3=3	<p>Review annually.</p> <p>Petty cash system to be reviewed for adequacy of evidence trail.</p>

						<p>Town Clerk to monitor monthly via reconciliations.</p> <p>Cash handling to be kept to minimum number of staff (TIC /reception – Deputy Clerk). THA currently cashes up for Cinema.</p> <p>Cash stored in safe; banked as required.</p>		<p>THA role under review; to withdraw involvement in cash handling re: cinema when / booking system sync'd. (July/August 2019) – Town Clerk to monitor.</p>
6	Financial controls and records	<p>Fraud, error, loss.</p> <p>Inadequate checks.</p> <p>Records lost.</p>	1	4	9	<p>Financial Regulations are in place.</p> <p>Back up RIALTAS Omega accounts/ IRIS Payroll</p> <p>Internal and external audits in Feb/Mar, and May/June. Ensure AGAR published and completed correctly and at right time. Council to sign off AGAR, receive audit reports June.</p>	1x4=4	<p>Financial Regulations reviewed annually.</p> <p>Check current RILATAS/ IRIS back up practice.</p>
7	Clerk RFO / Deputy Clerk	<p>Loss of Clerk/ RFO / Deputy Clerk through illness or resignation.</p> <p>Fraud.</p>	3	1	12	<p>Notice period built into contracts.</p> <p>Account / Payroll practice to be handed over.</p>	3x1=3	<p>Existing procedures adequate.</p>

		Incompetence.				<p>Succession/ training of finance duties</p> <p>Fidelity Guarantee insured.</p> <p>P&R monitors accounts.</p> <p>Needs led finance training.</p> <p>CiLCA course undertaken Town Clerk.</p> <p>Training budget allocated.</p> <p>RIALTAS bought in at key accounting points e.g. year-end or as needed if enhance accounting competence needed.</p>		Succession/ training of finance/payroll duties
8	Election costs	Unbudgeted cost.	4	3	12	Election costs £2,000 earmarked every year.	1x3=3	Existing procedures adequate.
9	VAT	Non Charging/ reclaiming.	2	2	4	VAT is reclaimed from HMRC quarterly-March, June, Sept, and December.	1x2=2	Existing procedures adequate.

10	Loans / Investments	Financial loss due to missed repayment, or loss of earned interest.	2	2	4	Loan paid by SO. Monitor investments to maximise interest earned.	1x2=2	Existing procedures adequate. Annually reviewed, or at end of investment term.
11	Grants	In appropriate or illegal use of precept under LGA s137.	2	4	8	Grant criteria published and accessible by Council. Maintain s137 expenditure record.	1x4=4	Reviewed annually.

Assets								
	Subject	Risk(s)	Likelihood	Impact	Rating	Control	Post Control Rating	Actions
12	Town Hall	Accident due to poor equipment or lack of hall maintenance. Injury due to environmental hazard e.g. broken glass, slip or trip hazard.	3	4	12	Daily checks of Hall, rooms, and equipment by Caretaker and reported in Town Hall Logbook. THA to check log book daily. Weekly check of Hall, rooms, and equipment by THA. Monthly visual check by Town Clerk.	2x2=4	Town Hall Logbook.

		<p>Fire.</p> <p>Theft.</p>			<p>Annual Risk Assessment schedule implemented by Town Clerk, with THA. Maintenance schedule prepared by Town Clerk/ THA for Town Hall & Facilities Committee for priority decisions.</p> <p>Routine maintenance and safety matters to be actioned by Town Clerk/THA; reported at next TH&F Committee meeting.</p> <p>Fire Checks carried out in in with advised procedures.</p> <p>Electrical and PAT testing as required annually.</p> <p>Public Liability Insurance in place (£10m)</p> <p>Insurance cover in place (£10m)</p> <p>Door security managed by caretaker at night, and museum/ TIC/ Café staff when</p>	<p>Town Clerk/ THA to implement RA schedule. Maintenance schedule</p> <p>Electronic Fire Log updated, refreshed and managed as needed. Hard copies kept.</p>
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						<p>out of normal MTC hours e.g. bank holidays.</p> <p>Key cabinet for secure storage of keys.</p> <p>Cash kept secure.</p> <p>Doors locked when cashing up.</p> <p>TIC reception staff and backed up by second member of staff.</p> <p>Secure cupboards to be used.</p> <p>Car park gates locked at night.</p> <p>Fixed Asset Register updated when required.</p>		
13	<p>Play equipment</p> <ul style="list-style-type: none"> - Filands - Reeds Farm - St Aldhelms Mead - Newnton Grove - White Lions 	<p>Accident due to poor equipment or lack of grounds maintenance.</p> <p>Injury due to environmental hazard e.g. broken glass, dog mess.</p>	4	4	16	<p>Weekly check of play equipment by ground staff.</p> <p>Monthly visual check by Town Clerk.</p> <p>Annual RoSPA inspection.</p>	2x2=4	<p>Existing procedures adequate.</p> <p>Risk Assessment schedule.</p>

						<p>Risk Assessment Schedule implemented by Town Clerk, with ground staff.</p> <p>Report dog issues to Wiltshire Council.</p> <p>Public Liability Insurance in place (>£10,000,000).</p> <p>Fixed Asset Register updated when required.</p>		
14	Noticeboards	Public injury Loss or damage.	2	3	6	<p>Public Liability Insurance in place (100k).</p> <p>Ground staff to check weekly.</p> <p>Fixed Asset Register updated when required.</p>	1x3=3	Existing procedures adequate.
15	Bins	Hygiene / environmental impact.	4	3	12	<p>Public Liability Insurance in place (100k).</p> <p>Ground staff to check weekly.</p> <p>Fixed Asset Register updated when required.</p>	2x2=4	Existing procedures adequate.

16	Signs	Public injury Loss or damage.	2	2	4	<p>Public Liability Insurance in place (100k).</p> <p>Ground staff to check weekly.</p> <p>Fixed Asset Register updated when required.</p>	2x1=2	Existing procedures adequate.
17	Lock up	Staff injury. Theft or damage.	3	3	9	<p>Annual risk assessment carried out by Town Clerk / ground staff.</p> <p>Fixed Asset Register updated when required.</p> <p>Security managed by ground staff.</p> <p>Employer Liability Insurance in place.</p>	2x2=4	Existing procedures adequate. Annual risk assessment. Asset management inspection log.
18	Office equipment	Staff/ Cllr injury. Loss or damage.	2	3	6	<p>Office is secured when empty.</p> <p>PAT test IT equipment.</p>	2x2=4	Existing procedures adequate.

						Fixed Asset Register updated when required. Employers' Liability Insurance in place.		
19	Cemetery	Public injury. Damage or loss. Breach of ICC / Government rules.	3	3	9	Low footfall area. Weekly checks by Ground staff on headstones, benches, dog litter, and equipment. Grass and ground maintained as needed throughout the year – ground staff to manage. Cemetery log to record burials, communications, maintenance by relatives etc. Quarterly inspection by Town Clerk / Deputy Town Clerk.	2x2=4	Cemetery management plan, and maintenance schedule. Burial Committee to agree management plan. Cemetery log. ICC guidance refreshed. Review procedures annually.
20	Chains	Loss, damage of theft.	3	4	12	Chain Risk Assessment completed by Town Clerk and incoming Mayor/ D. Mayor.	2x2=4	Chain Policy.

		Injury to Mayor, deputy Mayor, Staff from assault.				Chains signed in and out by Mayor, Deputy Mayor and Town or Deputy Town Clerk. Travel plan for civic functions. Chains stored in high security safe. Keys managed by Town/Deputy Clerk in line with Regalia insurance requirements in place (180k).		Update Chain logbook. Review visits abroad policy. Travel plan.
21	Pick up Van	DVLA and legal requirements not met.	2	4	8	MOT / service annually. Vehicle Insurance. Road Tax. Monthly checks by Ground staff – logbook defects and report to Town Clerk. 7-year assessment of suitability, general condition.	1x4=4	Renew annually Due Jan 20202. Annual renewal 1.9.19. Annual renewal Due 31.12.19. Logbook (checklist). Asset Management plan.

22	Market Cross Monument	Damage by vehicles due to proximately with road.	4	3	12	Clerk visual check / review annually. Insurance cover.	4x1=4	Asset management inspection log.
23	Triangle Memorial Cross	Masonry deterioration, vandalism.	4	2	8	Clerk visual check / review annually. Insurance cover.	4x1=4	Asset management inspection log.
24	St Aldhelms Toilets	Vandalism, plumbing issue.	4	3	15	Clerk visual check / review annually. Insurance cover.	4x1=4	Asset management inspection log.

Open Spaces								
	Subject	Risk(s)	Likelihood	Impact	Rating	Control	Post Control Rating	Actions
25	St Aldhelms Mead	<p>Damage to wooden benches/ poor bench repair could cause splinters or be inadequate for use.</p> <p>Overhanging Tree / branches.</p> <p>Flood damage.</p> <p>Litter and potential for sharps.</p>	5	3	15	<p>Ground staff to check weekly for litter, benches repair, and clear leaves/weeds as needed.</p> <p>Public Liability insurance cover.</p> <p>Trees cut back 5 yearly or as needed.</p> <p>Flood damage insurance £2500.</p>	5x1=5	<p>Asset management inspection log.</p> <p>Clerk visual check / review quarterly.</p>
26	Cloisters Gardens (leased)	<p>Damage to wooden benches/ poor bench repair could cause splinters or be inadequate for use.</p> <p>Deterioration of wooden pergola.</p>	4	3	12	<p>Ground staff to check weekly for litter, benches repair, and clear leaves/weeds as needed.</p> <p>Insurance >£16k.</p>	4x1=4	<p>Clerk visual check / review quarterly.</p> <p>Asset management inspection log.</p>

		Litter and potential for sharps.				Protective clothing /gloves/equipment.		
27	Birdcage walk (leased)	Litter, weeds leading slip hazards when wet.	4	2	8	Ground staff to check weekly for litter and clear leaves/weeds as needed. Clerk visual check / review quarterly	2x2=4	Check lease terms. Asset management inspection log.
28	Cuckingstool Mead	Damage to wooden benches/ poor bench repair could cause splinters or be inadequate for use. Overhanging Tree / branches Litter and potential for sharps.	3	2	6	Ground staff to check weekly for litter, benches repair, and clear leaves/weeds as needed. Clerk visual check / review quarterly. Trees cut back 5yrly or as needed.	3x1=3	Asset management inspection log.
29	Holloway Hill Park	Damage to wooden benches/ poor bench repair could cause splinters or be inadequate for use. Litter and potential for sharps.	3	2	6	Ground staff to check weekly for litter, benches repair, and clear leaves/weeds as needed. Clerk visual check / review quarterly.	3x1=3	Asset management inspection log.

Liability								
	Subject	Risk(s)	Likelihood	Impact	Rating	Control	Post Control Rating	Actions
30	Minutes/ Agendas/ Statutory documents	In-accuracy/ legality. Non-compliance.	3	2	6	Minutes & Agendas produced in the prescribed method and adhere to legal requirements. Minutes approved and signed at next meeting Business conducted at meetings managed by the Chairperson.	2x2=4	Existing procedures adequate. Cllr training & development.
31	Public Liability	Risk to third party, property, or individuals.	4	4	16	Insurance in place (£10m indemnity) Risk assessments carried out.	4x1=4	Review annually Review existing.
32	Employer Liability	Non-compliance with employment law And associated Acts.	3	3	9	Insurance in place – value 10,000,000. Town Clerk employment updates knowledge through ACAS, NALC, SLCC, WALC, HMRC, HSE, etc. Employee related Risk Assessments <ul style="list-style-type: none"> - Well-being. - Works stations. - Protected Characteristics. 	2x2=4	Review annually Review existing.

Information								
	Subject	Risk(s)	Likelihood	Impact	Rating	Control	Post Control Rating	Actions
33	GDPR	Privacy breach.	3	4	12	GDPR Policy implemented.	2x2=4	GDPR policy. Staff and Council training.

Councillors propriety								
	Subject	Risk(s)	Likelihood	Impact	Rating	Control	Rating Control Ranting	Actions
34	Members' interests	Not declared/ out of date.	3	3	9	Cllrs have duty to declare interest on Agenda items Disclosures of Interest reviewed annually.	2x1=2	Existing procedures adequate.