

# CARNFORTH TOWN COUNCIL

## RISK ASSESSMENT AND LOG

Date: May 2024

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Risk No.	Description of Risk	Controls in Place / Mitigation	Low / Medium / High Risk	Actions Taken / Planned	Responsibility
R1.	Personal injury / damage to members of the public or their property arising from defects on the council's property	Community buildings are well maintained, and property comprises of fixed installations (i.e. seats and benches). Regular maintenance checks are undertaken, and repairs carried out promptly as required.	Low	Insurance employee liability cover reviewed annually.	Council / Staff
R2.	Compensation claims by employee or contractor in respect of injury sustained in the cause of his / her employment / engagement	The general nature of Council work means that there is a generally a low risk of injury. Risk assessments are undertaken for new activities and for events etc	Low	Annual review of insurance cover and consideration of risks when undertaking Council activities	Council / Town Clerk
R3.	Loss of cheques / cash held on behalf of council	Some income is received by cash / cheque. Any losses are covered by insurance. Income is banked promptly, and precept / VAT reimbursements are directly paid into the bank account	Low	Insurance checked annually to ensure adequacy of cover for loss of money	Council / Town Clerk
R4.	Financial loss due to banking error	Bank statements are scrutinised and reconciled monthly by the Town Clerk and accounts transactions / bank reconciliations reported to Finance & Governance Committee. Accounts are scrutinised at least annually by internal / external auditors	Low	Periodically review banking arrangements to secure best possible terms and conditions	Council / Town Clerk
R5.	Loss of monies due to fraudulent action by employee(s)	All BACS transactions are authorised. All expenditure is approved by the Town Council and transactions subject to monthly scrutiny by Finance & Governance Committee. Internal and external auditors examine accounts annually. Audited accounts are open to public scrutiny annually. Adequacy of insurance cover for loss of money checked annually. A formal annual review of internal control arrangements is undertaken before the Accounting Statements in the AGAR is approved by the Council	Medium	Only one Councillor currently authorises BACS payments following the recent resignation of a Councillor who had responsibility	Council

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R6.	Damage to council property by third party	All council property is regularly checked and maintained. A record is kept of checks undertaken and any work required.	Low	Adequacy of insurance cover checked annually.	Council / Staff
R7.	Compensation claim resulting from (alleged) negligent act or accidental error or omission by the council or its employee(s)	Low risk given controls in place. Town Council decisions are based on full information including professional advice where necessary. Governance arrangements are monitored and reviewed	Low	Adequacy of insurance cover checked annually.	Council / Town Clerk
R8.	Actions against the council for libel or slander	Meetings are conducted in accordance with standing orders and financial regulations. Other policies in place to mitigate risks, including a Press & media policy	Low	Regular review of Standing Orders and Financial Regulations and other related policies.	Council / Town Clerk
R9.	Failure to represent community interest adequately in relation to matters likely to impact significantly on the town	Community engagement is provided through consultation, surveys, social media, website and newsletter. Town council is consulted by principal authorities and other organisations. Membership of NALC / LALC provides professional advice.	Low	Periodically review community engagement policy.	Council / Town Clerk
R10.	Order for precept not submitted or paid by local authority. Precept is inadequate to meet plans	Precept for the following year considered in January following a robust budgetary process. Receipt of precept checked by Town Clerk. Precept based on plans for the town in the coming year and forecasted difference between income and expenditure.	Low	Precept submitted before deadline each year. Amount of precept required based on plans for the coming year and the forecasted difference between income and expenditure.	Council / Town Clerk

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R11.	Financial records inadequately / incorrectly maintained	Town Clerk is a qualified accountant / audit professional and trained as a professional Clerk with many years' experience. Financial records are checked by internal and external auditors annually. A comprehensive cash- book established as the prime source of financial reporting, including bank reconciliations, budget monitoring, VAT returns. Budget monitoring reports provide clear information on any exceptions and areas requiring attention / remediation	Low		Council / Town Clerk
R12.	VAT incorrect / not reimbursed / not properly accounted for	VAT returns submitted quarterly. VAT properly analysed in accounts maintained by Town Clerk and scrutinised by Council. VAT records checked by internal and external auditors.	Low		Council / Town Clerk
R13.	Unidentified / inadequate general and / or earmarked reserves	Considered in budget setting / review of annual accounts. Reserves reduced for 2024/2025.	Medium	Review general reserves to maintain at a level between three and twelve months of net revenue expenditure. Review Reserves Policy	Council / Town Clerk
R14.	Minutes are inaccurate / illegal	Minutes written by experienced Town Clerk and approved by the Town Council and committees at every meeting.	Low		Council
R15.	The Town Council undertakes / makes a payment that is illegal / outside its powers	Experienced and trained Town Clerk advises Members on the council's legal powers and duties. Where required NALC/LALC are asked for advice.	Low	Powers applied to be recorded in the Scribe Accounting system	Council / Town Clerk
R16.	Employee(s) performance is inadequate / underdeveloped	Staff appraisals in place and training provided.	Low		Council / Town Clerk
R17.	Loss of key staff through long term illness / early resignation etc.	Arrangements in place to provide cover for operational and administrative staff. Town Council has appointed an external cleaning company to provide cover	Low	Review cleaning cover arrangements after one year	Council
R18.	Inadequate management of financial and other risks associated with the activities of the council	Risk assessment and register considered annually as part of the end of year process. Risk assessments undertaken for events and activities as required	Low		Council / Town Clerk

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R19.	Compliance with Transparency Code for Smaller Authorities (the Code) & accessibility legislation	New (2024) website is fully compliant	Low	Annually review websites compliance with relevant legislation	Council / Town Clerk
R20.	Compliance with General Data Protection Regulations (GDPR)	Implications of GDPR brought to Members attention as required and privacy notice and data protection and information policy reviewed. Town Clerk is the Data Protection Officer and Town Council is registered with the Information Commissioners Office.	Low	Review Data Protection Policy and Privacy Notice in 2024/2025	Council / Town Clerk
R21.	Compliance with Freedom of Information Act 2000	Requirements and implications of the Freedom of Information Act 2000 brought to Members attention and Publication Scheme approved annually	Low	Review Freedom of Information Policy and Publication Scheme in 2024/2025	Council / Town Clerk
R22.	Failure to comply with Accounts and Audit Regulations 2015 and Audit Commission Act 1998	Requirements of the acts brought to Members attention and accounts produced in accordance with legislation. Accounts audited annually to ensure compliance. Internal Council policy in place	Low	Review Internal Control Policy and controls set out in the Statement of Accounts in 2024/2025	Council / Town Clerk
R23.	Failure to comply with the Representation of the Peoples Act 1983	Requirements of the act is brought to Members attention at all Council elections (City/Town and Parish and By-elections) as well as and co-options to ensure compliance. An election reserve removed.	Low	Review earmarked reserves in 2024/2025	Council / Town Clerk

Risk No.	Description of Risk	Controls in Place / Mitigation	Low / Medium / High Risk	Actions Taken / Planned	Responsibility
<b>COVID19 Risk Assessment</b>					
R1.	Council Offices closed in lockdown	Closure of Council Offices	Low	Postpone council and committee meetings. Place notices on noticeboards, website, and social media	Council
R2.	Community halls closed in lockdown	Closure of Council Offices	Low	Notify all hirers; Place notices on noticeboards, website, and social media	Council
R3.	Non - Attendance of Councillors, staff, and the public		Low	Identify potential risks to Councillors, staff and public. Consider videoconferencing. Consider need to suspend Standing Orders	Council
R4.	Annual Town Assembly and/or Annual Town Council meetings cannot be held	LGA 1972 sets requirement for Annual Town Assembly and Annual Town Council Meetings	Low	Monitor guidance from NALC. If meeting cannot go ahead as directed by Government this supersedes all other relevant legislation.	Council
R5.	Decisions (operational/strategic) cannot be made		Low	Review Scheme of Delegation; Record actions and decisions made so that they can be subsequently reported and scrutinised	Council
R6.	Access to accounting software	Town Clerk has remote access to the accounting software	Low		Town Clerk
R7.	Payment of invoices		Low	Identify alternative arrangements for the approval of payments (e.g. email/remote meetings)	Town Clerk / Council
R8.	Inability to pay staff	Payroll services provided externally	Low		Town Clerk
R9.	Inability to meet statutory duties for the approval and sign off end of year accounts and AGAR.		Low	Town Clerk to carry out end of year process as planned, subject to guidance from NALC and MHLCG	Town Clerk / Council
R10.	Staff safety and welfare		Low	Review operational and administrative staff working arrangements in line with guidance	Council
R11.	Loss of key staff due to Covid19		Low	Staff to adhere to Government/Public Health England advice/instructions	Council
R12.	Emergency Plan invoked in event of a major disaster (other than Covid19)		Low	In the event of a major disaster (flood/storm) open Civic Hall whilst maintaining social distance	Council

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<b>COVID19 Risk Assessment</b>					
R13.	Communication on local Covid19 information and operation of Town Council		Low	Regular information to be provided on social media, website and in the Carnforth Express	Town Clerk
R14.	Inability to run planned events		Low	Cancel events and/or plan for remote alternatives	Council
R15.	Inability to carry out Mayoral duties		Low	All Mayoral engagements cancelled and/or find alternative arrangements	Mayor / Town Clerk