

Business Risk Assessment 2018/19

Area	Risks Identified	Likelihood of risk (Score 1 – 3)	Potential Impact (Score 1 – 3)	Risk Rating (Low, Medium, High)	Management/Control of Risk	Review/Action required
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ASSETS and SERVICES						
Security of Town Hall Building	Theft Maintenance Staff Safety Third person use	1	2	2 Low	Building property insured and reviewed annually. Alarm systems with automatic response for Town Hall. Low crime rate in Congleton. Weekly fire alarm checks and annual servicing. Record all incident Third parties sign a contract re liabilities. CCTV installed throughout the building	Weekly checks of property and actions taken to correct maintenance. CCTV Policy to be written and adopted
Security of Town Treasures	Theft, damage	1	3	3 Low	Treasures locked in the safe. Keys held by CO, Keeper of Treasures and current Mayor. CCTV installed to view door of safe	Regular checks need by Town Hall Supervisor/CO
Maintenance of Town Hall, Museum	Not adequate budget for grade 2 building H&S – antisocial behaviour	1	3	3 Low	Ensure budget set for maintenance through Town Hall Committee and Council. Town Hall Supervisor to inspect property on regular basis for maintenance issues	Monitor budgets
Town Hall Car parking area	H&S – vehicles and people	1	3	3 Low	Lighting, CCTV added and general maintenance	Regular checks need by Town Hall Supervisor
Paddling Pool	Health and Safety Risk to workers, public and users Theft and damage to pump room and area. Storage of Chemicals	2	3	6 Medium	Staff trained and Paddling Pool supervised when open. COSHH Sheets and written procedures in place Detailed lock up procedures Insurance and Public Liability in place Maximum number policy added for busy periods.	Check procedures annually, make sure staff training is up to date. Streetscape
Hillary Avenue Allotments – own the land	H&S of users Safety of site	1	2	2 Low	Work closely with the Allotment Association who manage the allotments on a day to day basis. Regular Site inspection	Review contract and working arrangement

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Cenotaph Memorial and Eardley statue Treo memorial	Vandalism, damage, deterioration	1	3	3 Low	Regular checks of site for vandalism and damage included on our asset register for insurance	Part of Streetscape checks
Community Garden	H&S of users	1	2	2 Low	Responsible for the site. Regular checks and any hazards made good. On Town Council insurance	Part of Streetscape checks
Community Polytunnel	H&S of users Theft/vandal	1	1	1 Low	Regular of inspection of site. Extra checks when used. Nothing of value kept here	Part of Streetscape checks
Christmas Lights	Theft. Safety of use	1	1	1 Low	Insured through Town Council and stored securely. Use of professional operation to check, service, install and remove lights.	New contract needed for 2018-2021
Streetscape Services - Operations	Health and Safety risk to workers, public and contractors Contract changes	1	3	3 Low	Risk Assessments carried out for all procedures and new pieces of work. Staff trained Consideration over implications of contracts e.g. vehicles with potential contract changes	Supervisor to check risk assessments and training annually.
Events	Health and Safety risks to workers, volunteers, contractors and public	1	3	3 Low	Risk Assessment in place for each event Public liability put in place for events All documentation from third parties checked	Maintain existing procedures
Licences	Financial penalty/liabilities for not having correct licences	1	2	2 Low	All licences stored on H Drive and in filing cabinets PPL and PRS reviewed annually	Maintain existing procedures

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Finance and Contracts						
Banking	Failure of Bank	1	3	3 Low	Funds located in two separate banks Policies in place in Financial regulations	RFO continual monitoring
Investments	Level of investment	1	1	1 Low	Investment policy in place	RFO and Council to review annually
Precept	Precept sum inadequate Late Payment from local authority	1	2	2 Low	Budget and Precept considered by Finance and Policy Committee & Full Council each year. Contingencies in place through reserves.	RFO and Council to review annually
Financial controls and records	Inadequate records leading to financial irregularities.	1	2	2 Low	Financial Regulations reviewed annually. Internal and External audits and regular Finance and Policy Committee Meetings	Maintain existing procedures
Petty Cash	Payments not accounted for	1	1	1 Low	All petty cash payments supported by relevant paperwork. Checked by Internal Audit. Processes in Financial Regulations.	Maintain existing procedures
Cash	Loss through theft or dishonesty	1	1	1 Low	Cash reconciled and banked regularly. Unbanked cash locked in office. Fidelity Guarantee Insurance in place via Zurich.	Maintain existing procedures
Bank Reconciliations	Inadequate Checks Bank Errors	1	1	1 Low	Bank reconciliations completed monthly. Checked via Internal Audits and reported to every Finance and Policy Committee	Maintain existing procedures
Budgetary Process	Inadequate budget preparation leading to inability to fulfil obligations	1	1	1 Low	Budget considered by Finance and Policy Committee and Full Council. Income and expenditure considered at every Finance and Policy Committee. Internal and	Maintain existing procedures

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					External audits in place and follow financial regulations.	
Payments	Goods not supplied but invoiced. Invoices incorrect. Invoices unpaid.	1	3	3 Low	All invoices checked and initialled for accuracy and receipt of goods/services in line with comprehensive financial regulations. List of payments presented to Finance Committee. Clear audit trail of all expenditure and checked via Internal Audit	Maintain existing procedures
Approval of Expenditure	Unauthorised purchase Fraud	1	3	3 Low	All payment orders authorised by Council as per Financial Regulations.	Maintaining existing procedures
Cheque Books	Loss of Cheques Fraudulent use	1	3	3 Low	All cheque books are kept locked in the office. All cheques double signed by 2/6 of the Council signatories and only when matched to a purchase order No blank cheques signed. To be used in line with Financial Regulations and checked by Internal Audit	Maintaining existing procedures
Credit Card	Loss of Card Fraudulent use	1	1	1 Low	Credit card kept double locked in Council office. Usage set out in the financial regulations.	Maintaining existing procedures
Salaries	Incorrect payments to staff	1	2	2 Low	Use external professional team Mitten Clarke to calculate wages monthly. BACs payments checked and signed by 2/6 signatories. Subject to internal audit. Ensuring sufficient trained staff in place to undertake the task.	Maintaining existing procedures
Annual Return	Not submitted on time Incorrectly completed	1	3	3 Low	RFO aware of date and ensures requirements met. Outside external	Maintaining existing procedures

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					company identified that could perform task if required	
Streetscape Contact	Reduction of revenue through Service Level Agreement. CEBC or third party take-over	1	1	1 Low	Keeping standards high. Examination and review of agreed contract. Exploring additional external contracts. Look to align any third party hire contracts with Service Level Agreement. Review of operating procedures	Review by Chief Officer and Streetscape Supervisor Record Risk of longer term contract
Commercial Partner Contract	Quality of service leading to reduction of bookings Handing in notice Leaving without notice	1	3	3 Low	Service level agreement in place. Regular management checks and reviews in place. A bond agreed as part of the contacts to cover sudden departure.	Regular checks on contract
Town Hall Room Bookings	Competitive in local market to achieve booking Bookings cover costs Bad debts Loss of major client	1	2	2 Low	Check out competition in the market. Cost out bookings in line with agreed policies Advance payment with new clients or one-off bookings. Regular discussions with major clients	Maintain existing bookings procedures and policies as agreed by the Town Hall Committee

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Legal Liabilities						
Ensuring the Council Acts within its legal powers	Ultra Vires Acts incurring financial liability	1	2	2 Low	Three members of staff CiLCA qualified and Chief Officer and Streetscape Development Manager currently carrying out training. Use of manuals, advice from NALC and SLCC.	Maintaining existing procedures
Insurance	Inadequate cover or over insurance increasing costs unnecessarily. Areas not covered. Policy lapsed.	1	3	3 Low	Council covered by Zurich. Review of Policy with company checked annually for relevance and every three years competitively. Insurance approved by Council. Annual update of asset values and checks of contracts and policies.	Maintaining existing procedures Update Asset Register annually
Compliance with Inland Revenue Requirements	Payments missed. Year-end returns inaccurate or submitted late.	1	3	3 Low	Sage Payroll system calculates wages, pension and NI. Liaison with Cheshire Pension Services. Subject to Internal Audit.	Maintaining existing procedures
Health and Safety of Staff, Visitors and Contractors	Liability incurred if Council found to be at fault	2	3	6 Medium	Council has Health and Safety Policy for employees and protect of the public. Separate Risk Assessments in place for all property and activities carried out. £10million Public Liability Insurance. Town Hall Panic Buttons installed. Regular contact with streetscape staff and Lone Workers.	Risk Assessments reviewed by managers at least annually.
Legal Liability as a consequence of	Injury caused through fault with asset or	1	3	3 Low	Buildings and other assets inspected regularly by staff for faults. PAT checks	Under constant review

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Asset ownership	incorrect training in operation.				carried out annually or as needed. Appropriate training given.	
Computer Records	Reliability of system. Loss of data through system error or theft.	1	3	3 Low	Back up to icloud daily and local hard drive. Contract with Prism to provide IT services within an hour (office hours) Professional anti-virus software. Confidential files password protected	Maintaining existing procedures
Paper records	Storage of ancient documents Retaining documents appropriately	1	1	1 Low	Where appropriate stored in museum or safe. Reviewing off site storage for documents that need to be kept under document retention policy but not used.	
Tendering Process	Procedures not followed for significant contracts. Best value not achieved. Fraud.	1	3	3 Low	Outlined in the Financial Regulations. Tender documents opened in the presence of at least two councillors and Chief Officer	Maintaining existing procedures
Register of Members Interests	Not maintained in accordance with Code of Practice	1	2	2 Low	Up to date Code of Conduct adopted by Council. Register of Interests filed with CEBC and on CTC web site. Gift Book available for councillors and staff. Monthly declaration on agendas that Interests are up to date	Maintaining existing procedures
Proper Document Control	Documents unaccounted for. No proof of documents received.	1	1	1 Low	Filing system established and updated. Data Protection Act requirements in place. Document retention policy in place. Documents stamped with date received	Maintaining existing procedures

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					and actioned by staff. Councillors' mail available for collection	
GDPR	Making sure compliant with new act coming in on 25 th May 2018	1	3	3 Low	Work needed to be carried out to ensure compliance.	Review current databases via an audit. Policies for holding and storing data and staff trained. Policy for breach of data.