

Business Risk Assessment 2020/21

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							
1a	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 written and adopted - check annually
1b	Security of Town Treasures	Theft, damage	1	3	3 Med	Treasures locked in the safe. Keys held by CO and current Mayor. CCTV installed to view door of safe	Regular checks need by Town Hall Manager /CO
1c	Maintenance of Town Hall, Museum	Not adequate budget for grade 2 building H&S – antisocial behaviour	1	3	3 Med	Ensure budget set for maintenance through Town Hall Committee and Council. Town Hall Manager to inspect property on regular basis for maintenance issues	Monitor budgets
1d	Town Hall Car parking area	H&S – vehicles and people	1	3	3 Med	Lighting, CCTV and sign added and general maintenance	Regular checks by Town Hall Manager
1e	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 High	Staff trained and Paddling Pool supervised when open. COSH Sheets and written procedures in place Detailed lock up procedures Insurance and Public Liability in place Maximum number policy added for busy periods which has been implemented during hot weather since summer 2018	Check procedures annually, make sure staff training is up to date.

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1f	Hillary Avenue Allotments –CTC owns 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. CTC public liability insurance	Review contract and working arrangement
1g	Cenotaph Memorial Sgt Eardley statue Treo memorial	Vandalism, damage, deterioration	1	3	3 Med	Regular checks of site for vandalism and damage included on our asset register for insurance. Within range of Town CCTV. New uplighters being added summer 2020	Part of Streetscape checks
1h	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. Regular volunteers working on site have signed the volunteer register. Volunteer policy updated 2019.	Part of Streetscape checks
1i	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. CTC insurance	Part of Streetscape checks
1j	Christmas Lights	Theft. Safety of use	1	1	1 Low	Insured through Town Council and stored securely. Use of professional operator to check, service, install and remove lights. Anchor points checked, tested and certified on rotation as best practice	Contract awarded to PME. Maintenance to cover 2018-2021
1k	Streetscape Services - Operations	Health and Safety risk to workers, public and contractors Contract changes	1	3	3 Med	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	Streetscape Manager to check risk assessments and training annually.

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1l	Events	Health and Safety risks to workers, volunteers, contractors and public	1	3	3 Med	Risk Assessment in place for each event Public liability put in place for events All documentation from third parties checked. Volunteer policy updated	Maintain existing procedures
1m	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
2	Finance and Contracts						
2a	Banking	Failure of Bank	1	3	3 Med	Funds located in 3 separate banks Policies in place in Financial regulations	RFO continual monitoring
2b	Investments	Level of investment	1	1	1 Low	Investment policy in place	RFO and Council to review annually
2c	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
2d	Financial controls and records	Inadequate records leading to financial irregularities.	1	2	2 Low	RFO professionally qualified accounting technician. Financial Regulations reviewed annually. Internal and External audits and regular Finance and Policy Committee Meetings	Maintain existing procedures
2e	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

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2f	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
2g	Bank Reconciliations	Inadequate Checks Bank Errors	1	1	1 Low	Bank reconciliations completed monthly and verified by a member of Finance and Policy committee. Checked via Internal Audits and reported to every Finance and Policy Committee	Maintain existing procedures
2h	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 External audits in place and follow financial regulations.	Maintain existing procedures
2i	Payments	Goods not supplied but invoiced. Invoices incorrect. Invoices unpaid.	1	3	3 Med	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
2j	Approval of Expenditure	Unauthorised purchase Fraud	1	3	3 Med	All payment orders authorised by Council as per Financial Regulations.	Maintaining existing procedures
2k	Cheque Books	Loss of Cheques Fraudulent use	1	3	3 Med	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	Maintaining existing procedures

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					No blank cheques signed. To be used in line with Financial Regulations and checked by Internal Audit		
2l	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. Current credit limit £500.	Maintaining existing procedures
2m	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
2n	Annual Return	Not submitted on time Incorrectly completed	1	3	3 Med	RFO aware of date and ensures requirements met. Outside external company identified that could perform task if required	Maintaining existing procedures
2o	Streetscape Contract	Reduction of revenue through Service Level Agreement. CEBC or third-party take-over	2	2	4 Med	Keeping standards high. Examination and review of agreed contract 2021. 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 Manager Record Risk of longer-term contract
2p	Commercial Partner Contract	Quality of service leading to	2	2	4 Med	Service level agreement in place. Regular management checks and reviews in place. A bond	Regular checks on contract

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		reduction of bookings Handing in notice Leaving without notice				agreed as part of the contacts to cover sudden departure.	
2q	Town Hall Room Bookings	Competitive in local market to achieve booking Bookings cover costs Bad debts Loss of major client	1	3	3 Med	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
3	Legal Liabilities						
3a	Ensuring the Council Acts within its legal powers	Ultra Vires Acts incurring financial liability	1	2	2 Low	Chief Officer and three members of staff CiLCA qualified. Use of manuals, advice from NALC and SLCC.	Maintaining existing procedures
3b	Insurance	Inadequate cover or over insurance increasing costs unnecessarily. Areas not covered. Policy lapsed.	1	3	3 Med	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

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3c	Compliance with Inland Revenue Requirements	Payments missed. Year-end returns inaccurate or submitted late.	1	3	3 Med	Sage Payroll system calculates wages, pension and NI. Liaison with Cheshire Pension Services. Subject to Internal Audit.	Maintaining existing procedures
3d	Health and Safety of Staff, Visitors and Contractors	Liability incurred if Council found to be at fault	1	3	3 Med	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. Regular contact with streetscape staff and Lone Workers.	Risk Assessments reviewed by managers at least annually.
3e	Legal Liability as a consequence of Asset ownership	Injury caused through fault with asset or incorrect training in operation.	1	3	3 Med	Buildings and other assets inspected regularly by staff for faults. PAT checks carried out annually or as needed. Appropriate training given.	Under constant review
3f	Computer Records	Reliability of system. Loss of data through system error or theft.	1	3	3 Med	Back up daily to icloud and local hard drive. Contract with Prism to provide IT services within an hour (office hours) Professional anti-virus software and Firewall. Confidential files password protected	Maintaining existing procedures
3g	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.	

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3h	Tendering Process	Procedures not followed for significant contracts. Best value not achieved. Fraud.	1	3	3 Med	Outlined in the Financial Regulations. Tender documents opened in the presence of at least two councillors and Chief Officer	Maintaining existing procedures
3i	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. Written declarations of interests submitted to the office by councillors.	Maintaining existing procedures
3j	Proper Document Control	Documents unaccounted for. No proof of documents received.	1	1	1 Low	Filing system established and updated. Data Protection Act and GDPR requirements in place. Document retention policy in place. Documents stamped with date received and actioned by staff. Councillors' mail available for collection	Maintaining existing procedures
3k	GDPR	Making sure compliant with 25 th May 2018 Act	1	3	3 Med	Database audit checked annually. Privacy policy written and published. ICO registration checked and paid annually. All data collection sheets state purpose and how stored and used.	Maintain existing procedures