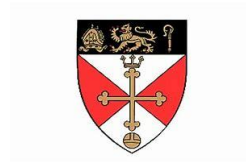


# Malmesbury Town Council



## Risk Management Scheme

AUTHOR: Town Clerk

RESPONSIBILITY: Malmesbury Town Council

DATE ADOPTED: 23.7.19




REVIEW DATE: July 2020

REVIEW DATE: July 2021

- 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 risks.
- 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 Council's control measures. To this end the Council recognises the Risk Management scheme is both to record, as well as act 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	<b>Business continuity</b>	Council unable to continue business due to an unexpected or tragic circumstance.	2	5	10	Hard drive backup daily Individual Keys and passwords stored securely off site.  Keep Firefly contact details re: recovery/access.  Staff contact details securely kept by Town Clerk/ Council Chairs.	1x5=5	Review when necessary.  Staff contact list.
		Covid 19	3	5	15	Enable working at home/ provision of laptops to ensure staff communication and functionality.  Online capability; with management if virtual council meetings to ensure decision making capacity.  Provision of mobile phones to ensure staff/ council/public communication.	2x2=4	

						<p>Acute management of Town Hall within Government guidelines; including safe working practices/PPE etc.</p> <p>Effective Risk Assessment to enable safe use of town hall – to maximise income generation where possible.</p>		
2	<b>Meeting rooms</b>	Health & Safety Accessibility inadequacy.	2	4	8	<p>H&amp;S and access check prior to meetings.</p> <p>Acute management of Town Hall within Government guidelines; including safe working practices/PPE etc.</p>	1x4=4	As needed.
3	<b>Council Records</b>	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>

Finance								
	Subject	Risk(s)	Likelihood	Impact	Rating	Control	Post Control Rating	Actions
4	<b>Banking</b>	Inadequate checks.  Error, fraud.	2	4	8	Financial Regulations are in place.  Daily/weekly accounting by Deputy Clerk.  Bank reconciliations checked by Town Clerk monthly.  Payments made electronically were possible. Set up by Deputy Clerk, and approved by x2 of Town Clerk / Cllr/s.  Electronically monitored by Cllr e-signatories.  Cheques issued on only when necessary; x2 Cllr signatories.  P&R quarterly reports.	1x4=4	Financial Regulations reviewed annually.
5	<b>Cash</b>	Loss through theft or dishonesty.  Error.	3	3	9	Petty cash payments / receipts to be filed securely /chronologically.	1x3=3	Review annually.  Petty cash system to be reviewed

						<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> <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>for adequacy of evidence trail.</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	<b>Financial controls and records</b>	<p>Fraud, error, loss.</p> <p>Inadequate checks.</p>	1	4	9	Financial Regulations are in place.	1x4=4	Financial Regulations reviewed annually.

		Records lost.				<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>		Check current RILATAS/ IRIS back up practice.
7	<b>Clerk RFO / Deputy Clerk</b>	<p>Loss of Clerk/ RFO / Deputy Clerk through illness or resignation.</p> <p>Fraud.</p> <p>Incompetence.</p>	3	1	12	<p>Notice period built into contracts.</p> <p>Account / Payroll practice to be handed over.</p> <p>Succession/ training of finance duties</p> <p>Fidelity Guarantee insured.</p> <p>P&amp;R monitors accounts.</p> <p>Needs led finance training.</p> <p>CiLCA course undertaken Town Clerk.</p> <p>Training budget allocated.</p>	3x1=3	<p>Existing procedures adequate.</p> <p>Succession/ training of finance/payroll duties</p>



						RIALTAS bought in at key accounting points e.g. year-end or as needed if enhance accounting competence needed.		
8	<b>Election costs</b>	Unbudgeted cost.	4	3	12	Election costs £2,000 earmarked every year.	1x3=3	Existing procedures adequate.
9	<b>VAT</b>	Non-Charging/ reclaiming.	2	2	4	VAT is reclaimed from HMRC quarterly-March, June, Sept, and December.	1x2=2	Existing procedures adequate.
10	<b>Loans / Investments</b>	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	<b>Grants</b>	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	<b>Town Hall</b>	<p>Accident due to poor equipment or lack of hall maintenance.</p> <p>Injury due to environmental hazard e.g. broken glass, slip or trip hazard.</p> <p>Fire.</p>	3	4	12	<p>Daily checks of Hall, rooms, and equipment by Caretaker and reported in Town Hall Logbook.</p> <p>THA to check log book daily.</p> <p>Weekly check of Hall, rooms, and equipment by THA.</p> <p>Monthly visual check by Town Clerk.</p> <p>Annual Risk Assessment schedule implemented by Town Clerk, with THA. Maintenance schedule prepared by Town Clerk/ THA for Town Hall &amp; Facilities Committee for priority decisions.</p> <p>Routine maintenance and safety matters to be actioned by Town Clerk/THA; reported at next TH&amp;F Committee meeting.</p>	2x2=4	<p>Town Hall Logbook.</p> <p>Town Clerk/ THA to implement RA schedule. Maintenance schedule</p> <p>Electronic Fire Log updated,</p>

		Theft.			<p>Fire Checks carried out in in with advised procedures.</p> <p>Electrical and PAT testing as required annually.</p> <p><b>Public Liability Insurance in place (£10m)</b></p> <p><b>Insurance cover in place (£10m)</b></p> <p>Door security managed by caretaker at night, and museum/ TIC/ Café staff when 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>refreshed and managed as needed. Hard copies kept.</p>
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						Car park gates locked at night.  Fixed Asset Register updated when required.		
13	<b>Play equipment</b> <ul style="list-style-type: none"> <li>- Filands</li> <li>- Reeds Farm</li> <li>- St Aldhelms Mead</li> <li>- Newnton Grove</li> <li>- White Lions</li> </ul>	<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> <p>Risk Assessment Schedule implemented by Town Clerk, with ground staff.</p> <p>Report dog issues to Wiltshire Council.</p> <p><b>Public Liability Insurance in place (&gt;£10,000,000).</b></p> <p>Fixed Asset Register updated when required.</p>	2x2=4	<p>Existing procedures adequate.</p> <p>Risk Assessment schedule.</p>

14	<b>Noticeboards</b>	Public injury Loss or damage.	2	3	6	<p><b>Public Liability Insurance</b> 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	<b>Bins</b>	Hygiene / environmental impact.	4	3	12	<p><b>Public Liability Insurance</b> 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	<b>Signs</b>	Public injury Loss or damage.	2	2	4	<p><b>Public Liability Insurance</b> 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	<b>Lock up</b>	Staff injury.  Theft or damage.	3	3	9	Annual risk assessment carried out by Town Clerk / ground staff.  Fixed Asset Register updated when required.  Security managed by ground staff.  <b>Employer Liability Insurance</b> in place.	2x2=4	Existing procedures adequate.  Annual risk assessment.  Asset management inspection log.
18	<b>Office equipment</b>	Staff/ Cllr injury.  Loss or damage.	2	3	6	Office is secured when empty.  PAT test IT equipment.  Fixed Asset Register updated when required.  <b>Employers' Liability Insurance</b> in place.	2x2=4	Existing procedures adequate.
19	<b>Cemetery</b>	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.	2x2=4	Cemetery management plan, and maintenance schedule.

						<p>Grass and ground maintained as needed throughout the year – ground staff to manage. Cemetery log to record burials, communications, maintenance by relatives etc.</p> <p>Quarterly inspection by Town Clerk / Deputy Town Clerk.</p>		<p>Burial Committee to agree management plan.</p> <p>Cemetery log.</p> <p>ICC guidance refreshed.</p> <p>Review procedures annually.</p>
20	<b>Chains</b>	<p>Loss, damage of theft.</p> <p>Injury to Mayor, deputy Mayor, Staff from assault.</p>	3	4	12	<p>Chain Risk Assessment completed by Town Clerk and incoming Mayor/ D. Mayor.</p> <p>Chains signed in and out by Mayor, Deputy Mayor and Town or Deputy Town Clerk.</p> <p>Travel plan for civic functions.</p> <p>Chains stored in high security safe. Keys managed by Town/Deputy Clerk in line with <b>Regalia insurance</b> requirements in place (180k).</p>	2x2=4	<p>Chain Policy.</p> <p>Update Chain logbook.</p> <p>Review visits abroad policy.</p> <p>Travel plan.</p>

21	<b>Pick up Van</b>	DVLA and legal requirements not met.	2	4	8	MOT / service annually.  <b>Vehicle Insurance.</b>  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	<b>Market Cross Monument</b>	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	<b>Triangle Memorial Cross</b>	Masonry deterioration, vandalism.	4	2	8	Clerk visual check / review annually. Insurance cover.	4x1=4	Asset management inspection log.
24	<b>St Aldhelms Toilets</b>	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	<b>St Aldhelms Mead</b>	<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	<b>Cloisters Gardens (leased)</b>	<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><b>Insurance &gt;£16k.</b></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	<b>Birdcage walk (leased)</b>	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	<b>Cuckingstool Mead</b>	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	<b>Holloway Hill Park</b>	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.

<b>Liability</b>								
	Subject	Risk(s)	Likelihood	Impact	Rating	Control	Post Control Rating	Actions
30	<b>Minutes/ Agendas/ Statutory documents</b>	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	<b>Public Liability</b>	Risk to third party, property, or individuals.	4	4	16	<b>Insurance</b> in place (£10m indemnity) Risk assessments carried out.	4x1=4	Review annually Review existing.
32	<b>Employer Liability</b>	Non-compliance with employment law And associated Acts.	3	3	<b>9</b>	<b>Insurance</b> 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"> <li>- Well-being.</li> <li>- Works stations.</li> <li>- Protected Characteristics.</li> </ul>	2x2=4	Review annually Review existing.

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

<b>Councillors propriety</b>								
	Subject	Risk(s)	Likelihood	Impact	Rating	Control	Rating Control Ranting	Actions
34	<b>Members' interests</b>	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.