

COWBRIDGE (Ancient Borough) with Llanblethian Town Council
Risk Management Assessment

Date of review	18 th July 2023
Date of next review	22 nd May 2024 – Annual Meeting

SERVICE AREA	RISK	Risk Level	MANAGEMENT/CONTROL OF RISK	RESPONSIBILITY
Financial Procedures	Failing to log bank payments received on a daily basis risking loss. Vulnerability of transit between town hall and bank.	M	Bank all cheques weekly. Record in 'paying-in' book of receipts issued against payments to provide audit trail. Arrange for payments by BACS as often as possible. Council has financial regulations in place to cover banking procedures and reviews these at the Annual meeting.	Deputy Town Clerk (DTC), Town Clerk (TC) who is also the Responsible Financial Officer (RFO)
“	Risk of unauthorised payment by cheque.	M	Report all payments to Council on a monthly basis. Review bank mandate annually at July meeting of Finance and Governance Committee (F&G). All payments are now made by bank transfer. Payments are set up by DTC and in absence by TC. Payments are authorised online by 2 councillors	DTC/TC/RFO

“	Bank Reconciliation to ensure any bank errors are identified and to monitors un-presented cheques.	L	Complete monthly reconciliation of bank accounts. Reported to F&G Committee and Full Council each month.	DTC/TC/RFO
“	Inaccurate or incomplete entries in Cash Book. Loss of records.	L	Deputy Town Clerk records income and expenditure in the Scribe cash book and reconciles to Receipts and Payments Account summary and bank statements on monthly basis. Receipts and Payments Account summary held on computer which is 'backed up' off site. Receipts and payments report checked by chair of Finance & Governance prior to being presented to F&G Committee & Full Council every month.	DTC/TC/RFO
“	Loss of income from debtors.	H	Invoices and booking forms examined monthly and bookings diary examined weekly and findings reported to Town Clerk. Any overdue payments monitored and followed up by e-mail/telephone. In the event of any amount being long outstanding the council gives consideration either for the sum to be 'written-off' or pursued through solicitors letter or through 'Small Claims Court'. In the event of bankruptcy, the Town Council will consider its registration as a creditor.	DTC TC/RFO
“	Supplier fraud including the adequacy of supplier onboarding controls.	M	Evaluate the adequacy of existing supplier onboarding controls. Consider the following; Verification Processes: Request public liability insurance, company registration, VAT numbers, applicable licences. Conduct background checks, financial audits, or compliance checks and request references. Train employees to recognise and report suspicious activities? Ensure no interests to prevent internal collusion?	DTC TC/RFO

VAT Recovery	Loss of recoverable VAT.	L	VAT return completed quarterly by Town Clerk, recording each claimable item and corresponding VAT number, signed by Town Clerk and forward to HMRC for refund. Copies of forms kept in Sharepoint.	DTC/TC/RFO
Computer Records	Loss of computer records either by theft of equipment or by viral infection or through 'hacking'.	L	All financial records and document records such as agendas, minutes, letters, emails etc. are stored in Sharepoint and backed up daily.	DTC/TC/RFO
			Laptops are password protected. Passwords are changed on a frequent basis by each user. Recognised antivirus and firewall protection software is installed on each individual laptop as well as the security given by the internet service provider itself with automatic updates scheduled. Laptops covered under the Town Council's insurance policy.	

Hall Hire	Lack of control in respect hiring of rooms in the Town Hall. Lack of audit trail.	M	Every booking form is checked to ensure it is fully completed and signed by hirer, who must be over 18 years of age. Record of invoice and receipt number and the cost of the hire is written on the front of the booking form to maintain an audit trail. Any hirer intending to sell alcohol must apply to the Unitary authority for a Temporary Events Notice and must provide a copy before the hiring takes place. Council has insurance cover for hirers' liability of £2,000,000 for damage to premises or contents caused other than by fire or explosion. Council reviews insurance cover annually, prior to renewal.	DTC. TC/RFO
Hall Hire	Double bookings of rooms available for hire leading to loss of	L	All bookings have moved to Scribe which does not allow double booking.	DTC TC/RFO

	revenue and complaints against the council. Lack of audit trail.			
Meetings Administration	Non-legality in respect of meetings called and inaccuracy or failure to record proceedings of a meeting.	L	Prepared for all council meetings. All agendas contain details of items to be discussed and are accompanied by any supporting documentation. All Members of the council/committee receive delivery of the agendas in accordance with the statutory requirement i.e. 'three clear days' before the meeting. Minutes are paginated sequentially during the year and reference is made to each to each of the agenda items. The minutes are approved at subsequent meetings. Draft minutes are normally issued to chairs of committees prior to circulation to members. All agendas, minutes and supporting documents are stored in Sharepoint. Agendas are published on the Town Council's website. Notices of meetings are posted within the Council's area to advise the public and press of meeting date, time and venue.	DTC/TC/RFO ATC
Members Interests and Code of Conduct	Breach of the Code. (Interests) Those elected/co-opted fail to properly take up the office of councillor.	L	Register of Interests for each councillor is published on the Town Council's website and stored in Sharepoint. Each member of the council must sign a 'Declaration of Acceptance of Office' which includes agreement to abide by the 'Code of Conduct' to which all councillors are subject. The 'declarations' are retained on file and kept in Sharepoint.	TC/RFO DTC

Precept	Adequacy of Precept in order to allow the Council to carry out its Statutory duties.	L	F&G Committee prepares a budget based on spending requirements of the Town Council and includes those of the Leisure and Amenities and Town Hall Committees. In November, each chairperson and members of the respective committee prepares a budget and submits it to the F&G Committee prior to its December meeting. Using this information, the F&G Committee calculates precept requirement for the following financial year and submits its recommendation to Full Council at January's meeting. Following the January meeting, the Vale of Glamorgan Council is notified in writing of the precept requirement. The deadline is usually 31st January. Town Clerk/RFO to ensure annual insurance renewal has fidelity insurance cover and reflects any precept increase.	Chair of Leisure & Amenities and Town Hall Committees TC/RFO
Budgeting	To ensure that unplanned and excessive spending does not occur	L	Leisure and Amenities and Town Hall Committees receive monthly expenditure reports to monitor respective budgets agreed by the Town Council. Monthly Receipts and Payments reports enable the Council to monitor overall expenditure as well as those of the 'spending' committees.	DTC TC/RFO
Legal Powers	Illegal Expenditure	M	Ensure all expenditure is within legal powers of Town Council and in accordance with financial regulations and standing orders. Expenditure is presented to the council and committees at every monthly meeting.	DTC TC/RFO

Best Value Accountability	Un-enforceable contracts resulting in poor standard of work and value for money. Failure to issue proper orders for work may be challenged.	M	Obtain three quotations for work required, based on job specification. For major contracts in excess of £35k seek tenders. Quotations/tenders to be obtained in accordance with the standing orders and financial regulations of the Council. Tenders to be opened by the Town Clerk and the Chair of relevant Committee and reported to Committee/Council at next available meeting. Ensure that proper work orders are issued giving work specification details.	DTC TC/RFO
Staffing Matters				
Salaries	To prevent incorrect salary payments and contributions.	L	Town Clerk uses Moneysoft Payroll for the administration of payroll for each member of staff. Payroll reports stored in Sharepoint. Payments made to HMRC and Cardiff Pensions monthly. Chair of F&G and two councillor signatories check and authorise salary payments every month.	DTC TC/RFO
Loss of services of employee	To ensure adequate staffing is in place for continuity of services provided by the council in carrying out its Statutory function.	L	Depending upon circumstances, Notify all member of the staffing committee. Medium term sickness: Town Clerk to decide if workload can be covered 'in-house' with additional hours/overtime. (seek authorisation from Staffing Committee)	DTC/TC/RFO Staffing Committee

			Long term sickness (Ascertain length of likely absence): consider 'temporary' post and advertise/contact agency. Retirement/resignation: Immediately advertise any permanent vacancy; draw up job advert; job application form person specification. Draw up shortlist from applicants and set interview dates.	
Health and Safety	To avoid any unnecessary accidents occurring either through the actions or neglect of employees or members of the public in areas/services for which the Town Council has responsibility.	H	Review Health and Safety policy on quarterly basis to ensure it is relevant and up-to-date. Town Clerk must make all staff aware of H&S policy and that they also have responsibilities for their own H&S. Maintenance Operatives responsible to ensure that all equipment used is serviced regularly as recommended by manufacturer. Staff must be provided with relevant training to use equipment especially any new equipment. Staff to be provided with protective clothing as necessary for H&S purposes. H&S training should be provided for any new office equipment if required. H&S training for any new cleaning equipment should be provided if required.	DTC/TC /RFO Amenities Supervisor DTC/TC /RFO DTC/TC /RFO DTC/TC /RFO

			All staff should be given the opportunity to undertake any Health & Safety training in connection with any activities contained within their respective job descriptions. Councillors should be made aware of any H&S requirements whilst undertaking their role as the 'employer'. Council insurance policy has Employers' Liability of £10,000,000. Cover reviewed before annual renewal.	
"	Prevention of expenditure on utilities being excessive and not 'best value'.	M	Town Clerk and Town Hall Committee carry out a review of gas and electric provider prior to existing contract renewal. Town Clerk to explore rates charged by other providers and attempt negotiation for reduction with current suppliers and report to Town Hall Committee.	DTC/TC /RFO Town Hall Committee
"	Breach of appliance and supplies safety requirements. Non repair/removal of dangerous items/equipment could cause injury.	H	Annual inspections of electric mains cabling, emergency lighting, gas appliances, central heating boilers, fire extinguishers, portable electrical equipment and quarterly inspection of fire alarms. All inspections must be carried out by fully qualified contractors and the necessary certification issued in accordance with legal / health and safety requirements. Weekly fire alarms testing by Town Hall Caretaker. Weekly inspection of facilities available to hirers – tables, chairs, crockery etc. Advise Town Clerk of any damage,	TC/RFO DTC Caretaker

			breakages/repairs required for onward report to Town Hall Committee.	
“	Breach of Safety/security of building/restriction of access to non-public areas.	H	All key holders for the building are required to sign for keys when received with a separate signature for surrender. This takes place annually in respect of the Mayor and Deputy Mayor and chairs of the Town Hall Committee. Keys are 'suited' so that restricted access can be achieved for each key holder. Replacement keys can only be obtained via the appointed locksmith upon written request. Museum keys are issued under strict and similar control. No keys other than to authorised key holders are issued. Continual monitoring of the Town Hall to ensure all doors and windows operating and locking properly. Stairs safe and clear for ease of access. Walkways/corridors clear. No trip hazards apparent in any areas without adequate warning notices in place. No fire hazard with all extinguishers in place. Building to be secured and checked when any hirer vacates the Town Hall.	TC/RFO DTC Caretaker Amenities Supervisor Mayor Deputy Mayor Chair of Town Hall Committee.

			Ensure that all lights extinguished and any gas/electrical appliances switched off/unplugged. Toilets/kitchens checked for any running water/occupancy etc.	
Cae Rex Allotments	Loss of rental income.	L	Diarised - Issue invoice on 1 st April annually	
Old Boilerhouse, Holy Cross Churchyard.	Loss of rental income.	L	Diarised - issue invoice on 1 st April annually	
Limes Cemetery	Unnecessary loss of grave spaces. Installation of unsafe memorials which may cause danger to employees & users/visitors to the cemetery.	M	All graves spaces / cremation plots are sold in strict rotation. Purchase in advance was ceased to enable greater control of grave space. As soon as Funeral Director makes contact, full details are obtained before the next available grave or cremation plot is issued. In the case of re-opening, the grave / cremation plot's ownership is checked and confirmed and details i.e. number and location is given. A pencil 'record' is made in the necessary register(s) Details passed to Amenities Supervisor who 'marks' the plot. Invoice prepared for relevant fees for payment. Upon receipt of required documentation with payment, entries in register are completed in full and receipt issued. In the case of a memorial application, once grave ownership has been established and time requirements satisfied, invoice is	DTC/TC/RFO

			issued for payment. A permit by way of a letter for the work to be carried out is only issued providing that full payment of the fee has been made and the application satisfies the rules of the cemetery and all installations are NAMM compliant. Amenities Supervisor to check memorial once installed and report to TC/RFO	
"	Failure to have sufficient funds to continue maintenance and future improvements to the cemetery	L	Annual review of charges made at the Limes cemetery in respect of burial and cremation plots, interments and memorials etc. Details of adjacent Town Council fees are obtained and used as a comparator and to assist in the review. Members of the Finance and Governance Committee review fees in February and March meetings and recommend adoption to Full Council in February and March. New fees implemented on 1 st April (i.e. the beginning of the new financial year)	DTC/TC/RFO F&G Committee
Limes Cemetery	Inadequate space for future interments.	L	Periodically estimate space available and project requirement over the next 5/10 years.	DTC/TC/RFO
"	Possible injury caused as the result of unsafe memorials.	M	Amenities Supervisor to check safety of memorials on monthly basis. Visual check on daily basis, including newly installed memorials. Any defects to be reported to the Town Clerk in order that contact can be made with grave/cremation plot owner. In the case of a newly installed memorial, the memorial mason will be contacted.	DTC/TC/RFO

			If memorial is a hazard, then on health and safety grounds, 'last resort' remedial action is taken by laying the memorial flat.	
Twt Play Park and Llanblethian Playing Fields	Injury caused through the lack of removal of litter/hazards and monitoring of play equipment.	H	Visual inspection of play equipment carried out during daily 'litter pick', emptying of bins and removal of any hazardous material such as broken glass etc. Any defects/damage reported to TC who will take necessary action. Signage is provided at both sites to advise the public that The Town Council is responsible for the area and providing a contact number to report any defects/concerns. Monthly inspection by qualified playground inspector from Urban Recreation. Written report is provided by the inspector for all equipment on both sites and is circulated at the monthly meeting of the Leisure and Amenities Committee. Independent annual inspection by RoSPA or similar with full Risk Assessment and report on all equipment on both sites. Written report is provided and circulated at the next Leisure and Amenities Committee Meeting. Adequate public Liability Insurance cover plus cover for all items of play equipment, including benches, bins and signage.	DTC/TC/RFO Urban Recreation Playground Inspector and annual Independent playground inspector

Audit Procedures	Penalties for non-compliance with statutory deadlines for the completion/approval/submission of accounts and other financial returns.	M	Adhere to all deadlines as directed by the External Auditor. Town Clerk to issue annual letter to Internal Auditor in February, following their appointment by the Town Council. The letter provides 'terms of reference', and gives guidelines as to the specific 'themed' areas being scrutinised by External Audit during that financial year/audit period.	DTC/TC/RFO
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