**Baildon Town Council – Risk Assessment 2024-25**

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| **Approval** | **Next Review Date** |
| Governance Committee GOV2122/82 April 2022 |  |
| Governance Committee Jan 24 deferred |  |
| Governance Committee GOV2425/09 June 24Full Council FUL2425/32 July 24 |  |
|  | June 2025 |

* Risk assessment is a systematic general examination of the activities of Baildon Town Council, to enable potential risks to be identified.
* The Town Council, based on the recorded assessment, will take all practical and necessary steps to reduce or eliminate the risks identified in the following document.
* This document has been produced by the Town Clerk, to enable Baildon Town Council to assess the risks inherent to its activities and satisfy that this has taken all reasonable steps to minimise them. It should be used in conjunction with the Risk Management Policy approved by the Council.

*NB BTC Risk appetite is a score of 4 or over – only risks with (already mitigated) scores over 4 will remain on the BTC Risk register.*

***Risk is scored 1, 2, or 3 , where 3 is high and 1 is low***

A= Likelihood

B= Impact

C= Residual likelihood after mitigation

D = New score

| Risk | Identified Risk | A | B | A\*B | Controls | Mitigation | C | D  | Owner/Officer | Committee |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Financial** |  |  |  |  |  |  |  |  |  |  |
| **Precept** | Adequacy of precept in order for Council to carry out Statutory duties | 1 | 3 | 3 | * Annual budget produced
* The Governance committee & full council receives monthly budget report.
* Monthly information and budget monitoring allows Council to estimate standing costs and costs of projects for the subsequent years
 | * No action required.
* Existing procedure adequate
 | 1 | 3 | RFO | Gov |
| **Financial Records** | Inadequate records leading to financial irregularities | 1 | 3 | 3 | * Financial Regulations sets out requirement for production of records at meetings.
 | * Internal Audit and Internal Controls exist and existing procedure adequate
 | 1 | 3 | RFO | Gov |
| **Bank and banking** | Inadequate checks/ bank mistakes | 1 | 3 | 3 | * Financial Regulations set out banking requirements and controls are in place for the monthly bank reconciliation statement to be checked by the Clerk and at the Governance meeting.
* Edge IT financial package is accessed by 2 members of staff, and payments require 2 signatories.
 | * Bank Reconciliations to be checked monthly by Clerk and Governance committee.
* No additional action required existing procedure adequate
 | 1 | 3 | RFO | Gov |
| **Reporting and auditing** | Communication of information | 1 | 3 | 3 | * Financial matters are a standing agenda item for the Governance Committee and full council.
* 2 Internal Audit checks are performed by Councillors each year.
* Accounts published on the council’s website.
 | * No action required.

Existing procedure adequate | 1 | 3 | RFO | Full |
| **Unexpected Expenditure/** **Maintenance of Reserve at agreed level** |  | 2 | 3 | 6 | * Each Committee and Full Council receives a budget report prior to each meeting
* Reviewed reserves regularly
* Investment Deposit Account
 | * Maintain adequate reserves
 | 1 | 3 | RFO | Full |
| **Wages and associated costs** | * Salaries paid incorrectly
* Incorrect HMRC NI and PAYE payments
 | 11 | 22 | 22 | * Salary payments included in monthly invoices listed for payment are checked the Clerk/RFO and a designated Councillor.
* The salary payments including tax, NI and PAYE are calculated by Payroll. The Clerk/RFO keeps a monthly record of all payments made to employees.
 | * Monitoring budget and projected rises closely.
* Existing procedure adequate
 | 1 | 2 | RFO | Gov |
| **National Pay award**  | Unknown pay award impacts salary budget | 3 | 2 | 6 | * Monitoring of the pay award negotiations
* Use previous awards to budget future years
 | * Still an unknown until at least second quarter of the financial year
 | 2 | 4 | Clerk/RFO | Gov |
| **Best value accountability** | Work awarded incorrectly.Overspend on servicesCommunity Development Fund | 1 | 3 | 3 | * Parish Council procedure (as per Financial Regulations) to seek 3 quotes for all work estimated to cost over £1,000 (Standing Order 11.1 h)
* For major projects, competitive tendering process would be initiated (as per Financial Regulations)
* The Community Committee receives quarterly reports on work conducted by the providers and budgets relating to funding spent.
* Governance, Environment and Economy Committees receive regular reports on work conducted by providers and contractors.
 | * No action required.
* Existing procedure adequate
 | 1 | 3 | Clerk/RFO | All |
| **VAT** | Unclaimed VAT refunds | 1 | 2 | 2 | * Refunds from HMRC for reclaimed VAT noted in lists of monthly income.
* VAT incurred displayed in separate column in cash book.
 | * No action required.
* Existing procedure adequate
 | 1 | 2 | RFO | Gov |
| **EMPLOYMENT ISSUES** |  |  |  |  |  |  |  |  |  |  |
| **Working hours** | Over payment of wages for hours worked | 1 | 2 | 2 | * Council has responsibility for monitoring of hours worked for all employees, through use of time sheets submitted to the Clerk
* Wage cost submitted on a monthly basis as invoices to be presented for payment
* Staff have the right to accrue additional hours through flexible working, to be used in agreement with the Clerk.
 | * No action required.
* Existing procedure adequate
 | 1 | 2 | Clerk/RFO | Gov |
| **Health and Safety** | Injury to staff and volunteers in the working environment | 1 | 3 | 3 | * Annual review by Work Nest of Health & Safety in the workplace, with detailed plan provided for improvements.
* Risks assessments in place for staff where required
* Policies in place for lone working, etc
* Training and PPE provided where required to prevent injury or risk.
 | * No action required.
* Existing procedure adequate
 | 1 | 3 | Clerk | Full |
| **Failure of AEDs (Defibrillators)** | System to check defibs means that they are not in service when there is an emergency | 2 | 3 | 6 | * Two people know how to check and plan how to cover annual leave and sickness
 | * Mitigation reduces the risk however the residual risk is still extremely high impact.
 | 2 | 6 | Clerk | Comm |
| **Fraud** | Fraud by employees | 1 | 3 | 3 | * Requirements of Fidelity Guarantee within insurance provision.
* Regular checks and internal controls on financial activity
 | * No action required.
* Existing procedure adequate
 | 1 | 3 | RFO | Gov |
| **Long term absence** | Absence of staff for a prolonged period, leaving the council unable to full fill its duties.  | 2 | 3 | 6 | * The Clerk/RFO, Deputy, all have access to financial systems and the bank account.
* Council documents are uploaded to a central share point.
* Website access is available to all staff.
 | * Creation of a business continuity policy, to ensure it is up to date and accurately protects the council.
* New staff require training and mandates updating
 | 1 | 3 | Clerk | Gov |
| **Failure of temporary Accommodation/unable to develop a new Library and Town Council Offices/Cultural Hub** | Office accommodation / home working | 2 | 3 | 6 | * Staff are equipped for home working~~.~~ and can work at home with permission of the clerk.
* Council documents are uploaded to a central share point.
 | * Ongoing liaison with landlord over office situation
 | 2 | 6 | Clerk | Full |
| **INSURANCE PROVISION** |  |  |  |  |  |  |  |  |  |  |
| **Adequacy** | Insurance provision inadequate for the risk identified | 2 | 3 | 6 | * Annual review is undertaken of all insurance arrangements
 | * Review of insurance document required for working hours/public events& liability
 | 1 | 3 | Clerk/RFO | Gov |
| **Cost** | Best value practice not undertaken | 1 | 3 | 3 | * Cost of insurance provision and service provided by said provider reviewed annually and other provision quotes are requested for comparison.
 | Review of basic requirements to take place  | 1 | 3 | RFO | Gov |
| **FREEDOM OF INFORMATION PROVISION**  |  |  |  |  |  |  |  |  |  |  |
|  | Non-compliance with Freedom of Information Act statutory requirements | 1 | 3 | 3 | * Council has Publication scheme available on website and hard copy from the Clerk
* Freedom of Information Request Policy
 | * No action required.
* Existing procedure adequate
 | 1 | 3 | Clerk/RFO | Gov |
| **DATA PROTECTION**  |  |  |  |  |  |  |  |  |  |  |
|  | Non-compliance with Data Protection Act and GDPRstatutory requirements for registration as data controller | 1 | 3 | 3 | * Clerk/ Deputy/RFO and members undertaken training
* Council registered with ICO as a Data Controller
* Data/information audit complete and reviewed regularly
* Privacy notices available on website
* Consents log live
* Policy for review of consents in place
* Retention and disposal policy adopted
* Disposal of paper records – contract in place with approved contractor
 | * No action required.
* Existing procedure adequate
 | 1 | 3 | Council | Full |
| **ANNUAL RETURN (HMRC)** |  |  |  |  |  |  |  |  |  |  |
|  | Submission within time limits to avoid financial penalties | 1 | 3 | 3 | * Employers Annual Return to HMRC completed and submitted online within the required time frame by RFO
 | * No action required.
* Existing procedure adequate
 | 1 | 3 | RFO | Full |
| **ANNUAL RETURN TO EXTERNAL AUDITORS**  |  |  |  |  |  |  |  |  |  |  |
|  | Submission within time limits to avoid financial penalties | 1 | 3 | 3 | * Figures for Annual return presented to Council for approval and signing
* Subsequently sent to internal auditor for completion and signing before being sent for External Audit.
 | * No action required.
* Existing procedure adequate
 | 1 | 3 | Council/RFO | Full |
| **LEGAL POWERS** |  |  |  |  |  |  |  |  |  |  |
|  | Illegal activity and/or payments | 1 | 3 | 3 | * All actions of the Council noted in Minutes presented to all members.
* All resolutions for payment resolved at meetings of relevant committees or Council.
* Section 137 spending separately accounted
 | * No action required.
* Existing procedure adequate
* Clerk’s CilCA qualification
* Code of Conduct for Cllrs
 | 1 | 3 | Clerk/Cllrs | Full |
| **STATUTORY OBLIGATIONS RE DOCUMENTATION** |  |  |  |  |  |  |  |  |  |  |
|  | Accuracy and legality of notices, agendas, minutes | 1 | 3 | 3 | * Minutes produced in the prescribed manner by the Clerk and adhere to legal requirements.
* Minutes are approved, signed and dated at the next meeting of the Council/Committee.
* Agendas and notices are produced in the prescribed manner by the Clerk and adhere to legal requirements.
* Agendas and notices are displayed according to legal requirements
 | * No action required.
* Existing procedure adequate
 | 1 | 3 | Clerk | Full |
| **ASSETS & MAINTENANCE** |  |  |  |  |  |  |  |  |  |  |
|  | Loss or damage.Risk damage to third party (includes public toilets) | 2 | 3 | 6 | * D
 | * Anti-social behaviour is unpredictable and toilets cannot be continually supervised
 | 2 | 6 | Council/ClerkRFO | EconCommEnv |
| **Notice boards and Salt/grit bins** | Damage to equipment.Risk to third parties | 1 | 3 | 3 | * Regular checks undertaken by Clerk or delegated to staff.
* Clerk possesses emergency powers to deal with urgent repairs.

Public Liability insurance in place. | * No action required.

Existing procedure adequate | 1 | 3 | Clerk/delegated staff | EconEnv |
| **ASSETS** |  |  |  |  |  |  |  |  |  |  |
|  | Poor performance of assets (including IT equipment) | 1 | 3 | 3 | * All assets owned by Town Council are listed in the asset register and regularly reviewed.
* All repairs and relevant expenditure authorised in accordance with correct procedures of the Town Council.
* All assets are insured.
* Insurance provision reviewed annually.
 | * No action required.
* Existing procedure adequate
 | 1 | 3 | Clerk/RFO | Gov |
| **MEETING LOCATIONS** |  |  |  |  |  |  |  |  |  |  |
| **Council meetings** | Premises inadequate for needs of Council and inaccessible for members of the public | 1 | 3 | 3 | * All meetings of Baildon Town Council are held in venues which meet legal and accessibility requirements and have adequate facilities for the hosting of meetings.
* Buildings are DDA compliant and are accessible by public transport.
 | * See controls
* No action required.
* Existing procedure adequate
 | 1 | 3 | Clerk  | Gov |
| **COUNCIL RECORDS** |  |  |  |  |  |  |  |  |  |  |
| **Paper records** | Loss of essential records through theft and/or fire damage.Council Minutes, leases and historical correspondence & financial records. | 2 | 3 | 6 | * All Baildon Town Council minutes, leases and historical correspondence are stored in a fire proof lockable metal cabinet at the Baildon Library Office.
* All financial records are stored within the same fire proof cabinet.
 | * Existing procedure adequate
* The council has acquired a share point cloud-based system.
* All historic documents will be scanned and uploaded to the system, allowing for council records to be deposited at the West Yorkshire Archive.
 | 1 | 3 | Clerk/RFO | Gov |
| **Electronic records** | Loss through; theft, fire damage or corruption of computer | 1 | 3 | 3 | * Baildon Town Council electronic records are stored on staff computers, and in the Cloud based storage.

Edge IT provide an annual service to protect all records kept by the council and protect staff computers with virus protection and back-ups. | * No action required.
* Existing procedure adequate
 | 1 | 3 | Clerk/RFO | Gov |