Risk Management Scheme

This risk management scheme offers a systematic general examination of working conditions, workplace activities and environmental factors that will enable Northwich Town Council to identify all potential risks it may face and offers all practical steps to reduce or eliminate the risks, insofar as is practically possible, whilst accepting that some risks can never be fully eliminated.

This Risk Management Scheme will be re-adopted annually and is subject to change.

FINANCIAL AND MANAGEMENT				
Subject	**Risk(s) identified**	**H/M/L**	**Management/Control of risk**	**Review/Assess/ Revise**
Business Continuity	Risk of Council not being able to continue its business due to an unexpected or tragic circumstance	H	All records and documents go straight to the Cloud. All grave records are kept in a fire proof locked unit. All office doors are fireproof. Fire extinguishers in every office and checked annually.	Existing procedures adequate
Precept	Adequacy of the Precept for the Council to carry out its Statutory duties	L	The Town Council has controls in place regarding budgets/accounts. To determine the level of precept, the Chief Officer and Deputy Chief Officer/RFO will prepare a draft budget to present to the Finance Committee early in the new year. This will then be consulted on and a final budget approved in January/February at the Full Council. With this information the Council maps out the required monies for standing costs	Existing procedures adequate

			and projects for the following year and applies specific figures to budget headings, the total of which is resolved to be the precept amount to be requested from CWAC. This figure is then submitted by the Chief Officer. The Town Council also operates a Finance Committee. At every meeting a schedule of invoices for payment is submitted for approval. The schedules indicate spending against budget for each budget head. The Town Council further manages its accounts through the RBS Finance Package.	
Financial Records	Financial irregularities	L	The Town Council has Financial Regulations which set out the requirements	Existing procedures adequate. Review Financial Regulations annually
Bank and Banking	Banking mistakes Loss	L L L	The Council has Financial Regulations which set out the requirements for banking, cheques and reconciliation of accounts. Most payments are made via the Council's online banking system. Payments are approved by Finance Committee and are then paid by the Deputy Chief Officer/ RFO Only the Chief Officer and Deputy Chief Officer/RFO has access to the online system and approves all invoices which have to be paid. A small number of payments are made via direct debit. Cheques require two signatures from Finance Committee members. Any two authorised signatories can sign.	Existing procedures adequate. Review Financial Regulations annually

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			The bank does make occasional errors, these are discovered when the Deputy Chief Officer/RFO reconciles the bank accounts once a month when the statement arrives; these are dealt with immediately by informing the bank and awaiting their correction.	
Cash	Loss through theft or dishonesty	L	The Town Council has Financial Regulations which set out requirements. Cash received is banked weekly and more frequently when the park shops are open. A 'double check' of cash/bank payments/cheques is made against invoices and cash/bank payments made at the shop are reconciled with the till and monthly stock takes. Bank payments against invoices are also checked at random each month at Finance Committee	Existing procedures adequate. Review Financial Regulations annually.
Reporting and auditing	Information communication & Compliance	L	The Deputy Chief Officer/ RFO performs bank reconciliation every month. The Town Council operates a Finance Committee. At every meeting a schedule of invoices for payment is submitted for approval. The schedules indicate spending against budget for each budget head. The Council employs an independent internal auditor, and the accounts are also audited externally on an annual basis.	Existing procedures are adequate. Review Financial Regulations annually.
Direct Costs Overhead Expenses Debts	Goods not supplied but billed incorrectly	L	All goods supplied have a purchase order number which is checked off before payments are made and any discrepancies picked up at this point	The Town Council aims to pay invoices within a max of 4 weeks.

	Incorrect invoicing Bank payments and cheques paid incorrectly Unpaid invoices	M M M	All Contract invoicing is checked against our contract summery spreadsheet to check all invoices have been raised correctly. Cemetery invoices are checked by the Registrar and Deputy Chief Officer/RFO. Statements from Suppliers are checked monthly and any discrepancies checked At each Finance Committee meeting the list of invoices awaiting approval is distributed to Councillors and considered. Council approves the list of requests for payment each month.	This process is checked by our internal auditor and adjustments have been made over the years to make this process more accurate. Finance Committee randomly check various payments against invoices each month to check the process. All procedures adequate
Grants & Support- payable	Power to pay Authorisation of Council to pay	L L	The Town Council has a Grants budget. The Town Council operates a Grants Sub-Committee which considers applications and makes recommendations for payments. An application form is available for applicants. Payment arrangements are subject to the requirements of Financial Regulations.	Existing procedure adequate.
Charges- rentals receivable	Ensuring all relevant customers are invoiced correctly for Allotments and rental of our Chapels	L	The Town Council owns land, property and allotments. Tenants enter agreements/leases and are invoiced for the required rental in line with usual procedures.	Existing procedure adequate
Best Value Accountability	Order of work, goods and services to ensure best value for money and avoid overspending	M	An official order or letter is issued for all work, goods, and services unless a formal contract is to be prepared, or an official order would be inappropriate. Copies of orders shall be retained.	Existing procedure adequate. Include when reviewing Financial Regulations.

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			Orders are controlled by the Chief Officer. All members and Officers are responsible for always obtaining value for money. An officer issuing an official order shall ensure as far as reasonable and practicable that the best available terms are obtained in respect of each transaction, usually by obtaining three or more quotations or estimates from appropriate suppliers.	

Salaries and associated costs	Salary paid incorrectly Wrong hours paid Wrong rate paid Wrong deductions of NI or Tax Unpaid Tax & NI contributions to the Inland Revenue	L L L L L	The Town Council appointed DCS to complete the monthly payroll. We submit time sheets and salaried figures to them. All payroll figures are checked by the Deputy Chief Officer/ Deputy Chief Officer/RFO before they are sent off and checked again when they come back from DCS. Payroll figures are signed off each month by the Finance Committee. The internal auditor also checks the figures. If any errors are made, these are rectified the following month.	Existing appointment and payments system are adequate.
Employees	Employees Loss of key personnel Fraud by staff Actions undertaken by staff Health & Safety	L L L H	As good practice, the Council ensures Employee Guidelines are followed/reviewed. The requirements of the Fidelity Guarantee insurance to be adhered to with regards to fraud. The Town Council is a Member of the Cheshire Association of Local Councils (ChALC) from whom general and legal advice can be sought. The Clerk is a Member of the Society of Local Council Clerks. The Grounds men are provided with adequate direction and safety equipment needed to undertake the roles, i.e. protective clothing and training. They are managed by the Public Realm and Contracts Manager.	The staff attend various Health and Safety courses as and when necessary. Adequate procedures in place.

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Councillor Allowances	Councillors over-paid Income tax deduction	L	Town Councillors do not claim meeting allowances. Travel expenses are payable for approved duties. Councillors would submit an invoice which would be approved by Finance Members for payment.	Existing arrangements adequate.
Election costs	Risk of an election cost	L/M	Risk is higher in an election year. When an election is due the Chief Officer will obtain an estimate of costs from CWAC for a full election and an uncontested election. There are no measures which can be adopted to minimise the risk of having a contested election as this is a democratic process and should not be stifled.	Existing procedures adequate
VAT	Reclaiming/charging	L	The Councils Financial Regulations set out the requirements. The RBS program automatically calculates VAT payments which are checked against the	Existing procedures adequate

			respective invoice.	
Legal Powers	Illegal activity or payments	L	All activity and payments within the powers of the Town Council are resolved and minuted at Full Town Council/Finance Committee Meetings	Existing procedure adequate
Minutes/ Agendas/ Notices Statutory document	Accuracy and legality Business conduct	L L	Minutes and agenda are produced in the prescribed method by the Chief Officer and adhere to the legal requirements. Minutes are approved and signed at the next Council/Finance Committee meeting/Planning Committee/Grants Committee. Minutes and agenda are displayed according to the legal requirements, on the Town Council's website. Meetings of the full Council are chaired by The Mayor.	Existing procedures adequate. Guidance/training to chair should be offered if required.

Members Interests	Conflict of interest Register of Members Interests	L	Although not a requirement, the declaring of interests by members at a meeting should be a process to remind Councillors of their duty. It is a standard item on all agendas. The Town Council has a Code of Conduct in place. All Members are required to complete Register of Interests	Existing procedures adequate. Other procedures adequate

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Insurance	Adequacy Cost Compliance Fidelity Guarantee	L L L L	forms which are held in a public register. Updated forms are distributed annually and are available on request. An annual review should be undertaken (before the time of the policy renewal) of all insurance arrangements in place. Employers and Employee liability insurance is a necessity and must be paid for. Ensure compliance measures are in place. Ensure Fidelity checks are in place.	Adequate procedures in place
Data Procedures	Policy provision	L	The Town Council is registered with the Information Commissioner's Office	Adequate procedures in place
Freedom of Information Act	Policy Provision	L	The Council has a Publication Scheme in place	Monitor and report any impacts of requests made under the FOIA
Civic and other events	Public Liability Weather conditions for outdoor events	L M	The Town Council organises several major events such as Civic Parade & Service; Mayor's event; Remembrance Sunday; Christmas Extravaganza; Tree of Lights etc. The Mayor/Deputy Mayor represents the town at other events. The Council's Insurance policy covers its public liability obligations. The Deputy Chief Officer/ Deputy Chief Officer/RFO maintains a calendar of civic events and activities and liaises with the Mayor/Deputy mayor as appropriate	A risk assessment is completed for all events organised by the Town Council
LAND, PREMISES AND EQUIPMENT				
Assets	Loss or Damage Risk/damage to third party property or individuals	L L	The Council has an Asset Register which is reviewed annually. The Council's insurance policy is updated to reflect current assets	Existing procedure adequate

Notice boards	Risk/damage/injury to third parties	L L	The Council has five notice boards located in Witton Cemetery, Danevalley Cemetery, Verdin Park, Vickersway Park and Church Walk Park. All noticeboards have insurance cover and are inspected regularly by the Groundsmen.	Existing procedure adequate

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			Any repairs/maintenance requirements are brought to the attention of the Public Realm and Contracts Manager and repaired as necessary.	
Land	Encroachment Adverse possession Inadequate	M M	The Town Council owns or leases land in Northwich, including Allotments, play areas and Cemeteries. The Groundsmen carry out some daily inspections and some monthly inspections of the Councils recreation grounds, play areas, allotments and cemeteries and complete inspection sheets detailing any maintenance works required. Any maintenance work required is carried out, if necessary and unsafe, the areas will be closed off until repaired to protect the public. Cemeteries are inspected monthly. Regular inspections of the allotments site are conducted. Some play areas have been built up with bunding to prevent unauthorised vehicular access to these areas.	Adequate procedures in place
Property	Failure to inspect and report matters requiring attention	L	The Town Council must ensure that its property is properly maintained and in a safe condition. The Town Council owns premises at Witton Cemetery and Vickersway Park. All are covered by index linked insurance with Zurich Municipal.	Adequate measures in place

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Equipment	Failure to inspect and report matters requiring attention Personal injury	L M	The Groundsmen carry out monthly inspections of the Council's recreation grounds and play areas and complete inspection sheets detailing any maintenance works required. All play and other equipment are covered by insurance policy with Zurich Municipal.	Adequate procedures in place
Vehicles	Accident Poor condition Tax/insurance/MOT	L L L	The Council leases vehicles for use by the Groundsmen and Chief Officer. The Council's insurance cover enables any person to drive the vehicles with the consent of the Council. Tax/MOT matters are handled by the vehicle owners.	Existing procedure adequate
Contractors	Lack of site assessment Inadequate public liability insurance Inadequate resources to complete contract Unsatisfactory contractual arrangements and monitoring of contract performance	L L L L	A site risk assessment should be provided A copy of the insurance certificate with enough public liability insurance cover must be provided. The Town Councils financial regulations deal with the tendering process for contracts with the authority. The Chief Officer and Public Realm and Contracts Manager regularly check on any contractual work being carried out.	Existing procedure adequate
Christmas Lights	Public liability	L	The Town Council provides Festive Lighting in Northwich. The Council has adequate Public Liability cover. The equipment is erected and taken down by contractors. Tenders are invited annually for the work.	Existing procedures adequate

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Civic Regalia	Theft Damage	L	The Council's Civic Regalia is kept securely. Each major item is included in the Council's Asset Register. It is itemized on the Insurance Policy. The Mayor has a safe installed to their property to keep the chain if necessary but it is kept in the office safe the majority of the time	Existing procedures adequate

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