

Wolverton & Greenleys Town Council



Financial and General Risk Assessment

Wolverton & Greenleys Town Council- Financial and General Risk Assessment

Introduction

What is the Council here for?

The purpose of the Town Council is “To represent the interests of the local community and provide appropriate assistance and support to established and new initiatives that will be of benefit to the Town and its residents, business and visitors”

What does it need in order to serve its purpose?

People: Councillors, staff, volunteers, parishioners

Property: Items the Council provides as a service (e.g. Kickwall) and items it needs in order to act (equipment, furniture)

Money: In the current economic climate a more prudent view of expenditure within the agreed budgets. Long-term investment of any surplus income held in reserves.

Knowledge: Information, experience, contacts and effective communication.

Good Name: To be seen by local peoples as making fair decision and providing value for money and also be effective and credible when representing the local community to others.

What might put its work at risk?

Carrying out a general risk assessment gives the Council a chance to consider what might put its work at risk and decide how that risk should be managed. Risks to Parish Councils can include physical, financial or ‘intangible’ things (such as loss of reputation)

What can be done about it?

Risks which can be predicted are generally managed by one or more of the following:

- Buying insurance cover
- Contracting out the risk
- Managing the risk within the Council

The Councils current risk assessment is overleaf:

What is the Asset?	What is the risk?	High, Medium, Low Risk?	How is it currently managed?	Further recommendations	Who will Act?	Who will Review?	Review date
DATA	Data loss or breach	High	<ol style="list-style-type: none"> 1) Remote access removed 2) Firewalls in place on devices 3) Antivirus installed on all Pc's, tablets and laptops. 4) I.T support contract in place for the management of systems. 5) Passwords to contain letters and numbers, phrases, ideally staff passwords are generated by the password management software. 6) All council staff passwords are saved in sticky passwords, a password management system. Access is through two- step authentication. 7) All Pc's have two step authentication 8) Data backed up in two locations, Microsoft and Datto and password protected and encrypted. 9) Doors, cupboards and safe locked when not in use. Town Hall alarmed 10) Portable devices locked away when not in use. 11) Documents locked away at night. 12) Restricted access to the Town Council office to staff and chair of council 13) Permissions set on sensitive files 14) Communication with staff and councillors is conducted through wgtc email accounts. 15) Harddrives encrypted with 256 bit bitlocker 16) the clerk has administration rights to delete accounts immediately on change of staff and or councillors. 17) data is stored in one place, Sharepoint to prevent 		Town Clerk	Council	Dec 2021

			<p>loss and ensure that it is kept up to data.</p> <p>18) Policy in place to manage retention of data to ensure data kept is not excessive and complies with GDPR 2018.</p> <p>19) separate wifi connection for council to guests.</p> <p>20) router and IT equipment in a managed contract with CloudyIT.</p> <p>21) emails encrypted using Office 365</p> <p>22) sensitive files encrypted to prevent forwarding or printing</p> <p>23) Personnel documents are restricted to Clerk access only. Permission can be created by IT to add other users if requested by the council.</p> <p>24) All documents are stored in Office 365</p> <p>25) Only employees have access to the office.</p> <p>26) Key holders do not have access to PC's or cupboards which store data or any data which stored securely in the cloud.</p> <p>27) Pc screens are located away from public view, so data cannot be viewed by the public.</p> <p>28) The Clerk is located in her own office so sensitive data cannot be overlooked by other staff and public.</p> <p>29) Permissions added to the folders on the cloud storage to only allow the Clerk and Finance Officer to access data on payroll.</p> <p>30) Permission has been restricted on folders with personnel data, to only allow the Clerk access.</p> <p>31) Hardcopy data is discouraged and should only be kept electronically using Microsoft Office 365, so this can be centrally searched and managed by the DPO.</p> <p>32) A DPO has been appointed and is fully trained to control and manage the processing of the council's data.</p> <p>33) Staff and councillors have been trained on GDPR</p> <p>34) A training budget is provided for the DPO and staff to update their knowledge of GDPR.</p> <p>35) The Clerk is a member of the SLCC, who provide</p>				
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			<p>advice and training on GDPR.</p> <p>36) I.T support contract is in place to protect the council systems from security breaches and viruses.</p> <p>37) All members and staff are only permitted to use WGTC email accounts to discuss council business.</p> <p>38) WiFi code and router for the council is set up separately from the public router.</p> <p>39) Back up performed by Datto and reports are sent daily after each back up to confirm success or errors.</p> <p>40) Data protection policy included in the General Code of Practice and is reviewed every three years</p> <p>41)</p> <p>42)</p>				
PEOPLE	Long terms absence of essential personnel	L	<ol style="list-style-type: none"> 1) All office staff have own sets of keys for the town council office, and own PC passwords etc. 2) Keys to access all cupboards and doors are kept in the Town Hall Office in coded safe 3) Staff contracts in place covering length of absence, sickness etc., which are reviewed by the councils retained HR contractor regularly. 4) The Clerk and email host can access other personnel's emails if essential. 5) Administrator settings have been set up on all PC's to gain access if required by the Clerk and I.T. support. 6) Caretakers could be called in for essential cover. 7) Clerk delegated to close the office if an emergency arises. 8) Office staff employed to cover office opening hours. 9) Instruction Manual kept for essential log in and passwords 10) Emergency personal numbers held for all officers. 11) Clerk can arrange for another Clerk to Clerk the Council Meetings 12) Assistant to the Clerk to cover Council Meetings 		Clerk	Council	2021
					Clerk/Assistant to the Clerk		

			when the Clerk is absent 13) Employment Handbook reviewed by HR in 2019, and updated when changes occur. Changes adopted and communicated to employees.				
Accident/ injury	L	<p>In-house</p> <ol style="list-style-type: none"> 1) Health & Safety Policy in place 2) Lone Working Policy in place 3) Regular risk assessment for events, and property leased or owned by the Town Council. 4) Outdoor items inspected by Area Caretaker. 5) Training courses attended by staff conducting risk assessments and managing events. 6) Equipment visually inspected before use for any damage. 7) First aid kits held at all premises and in the caretaker's vehicle. 8) Mobile phones held with both the caretakers and office staff for emergencies. 9) Caretaker team can carry out repairs and Clerk delegated the powers to deal with remedial works in emergencies. 10) Health and Safety Policy is included in the Employee Handbook. <p>Contracted out –</p> <ol style="list-style-type: none"> 1) Portable Appliance testing of Council equipment <p>Insurance-</p> <ol style="list-style-type: none"> 1) Employer's liability insurance 2) Public liability insurance £10 million 3) Follow levels of insurance recommended by insurer. 		Full Council	Full Council	2021	
CIlrs/staff working alone with public-assault malicious accusation	L	<ol style="list-style-type: none"> 1) All staff hold personal mobile phones and can claim reimbursement from the Council. Spare mobile phones held at the Town Hall which staff are able to use when off site. Lone Working Policy in place. Risk Assess Lone working. Lone working policy is included in the Employee Handbook, which is issued to all staff. 2) The council office door is secured to prevent access. Reception queries are dealt with behind a reception 		Full Council	Full Council	2021	

			<p>desk and the employee can retract to the office and secure the door.</p> <p>3) Employees working with vulnerable people are DBS checked.</p> <p>4) Employees can look valuables away in pedestals and cupboards provided.</p>				
	Grievance , staff disciplinary matters	M	<p>1) Policies in place in Employee Handbook</p> <p>2) New staff Handbook implemented in 2019 and has continued to be updated as and when new regulations are introduced</p> <p>3) HR company contracted to conduct grievance and disciplinary hearings, plus provide HR advice.</p> <p>4) The council are members of the Society of Local Council Clerks and Buckinghamshire of Local Councils who provide advice on personnel matters.</p> <p>5) A bullying and harassment policy is in place</p> <p>6) Member and Officer Relations Policy is in place.</p> <p>7) Discrimination Policy is in place</p> <p>8) Stress policy implemented in 2018</p>		The Clerk	Full Council	2021
PROPERTY	Damage to/loss of Council property	M	<p>In-House-</p> <p>1) Keys are locked away to the council cupboards at night in the key safe. Only employees to be provided the code to the key safe.</p> <p>2) Town Hall protected by burglar, CCTV and fire alarms. The intruder alarm is monitored and password protected.</p> <p>3) Asset Register updated when changes occur and is reported to council annually.</p> <p>4) Register of property loaned out and to whom.</p> <p>5) Equipment Hire form completed by hirer accepting responsibility for item whilst on loan. Deposit scheme implemented in 2014.</p> <p>6) Legal cover included within the insurance policy, which includes advice from a qualified certified solicitor.</p> <p>7) Insurance-</p> <p>1) Fully compressive insurance for vehicle and equipment.</p> <p>2) Insurance review conducted annually to ensure there is sufficient cover for the council. All events are named separately on the policy to detail the cover.</p>		Clerk	Clerk	2019

			<p>2) Assets reviewed every five years for all items to be insured at replacement value at the current prices.</p> <p>3) Van Policy in place, drivers names updated as and when changes occur.</p>				
	Accidents on property	L	<p>In-house and external</p> <p>1) Currently managed by Risk Assessments. See notes on People, Accident and injury.</p> <p>2) Accident book kept on reception for completion and completed slips kept in locked cupboard in the Town Hall.</p>	Review regularly	Clerk and Area Caretakers	Clerk	2021
	Accidents involving Council's vehicle	M	<p>In-House-</p> <p>1) Only authorized persons to drive Council vehicle as per the council's van policy.</p> <p>2) Driving licenses updated as and when changes occur as per the Employee Handbook.</p> <p>3) Authorised drivers updated with Insurers & driving licenses on personnel files.</p> <p>Insurance</p> <p>1) Fully comprehensive cover on vehicle.</p> <p>2) Drivers under the age of 25years have to added separately on the council's insurance policy</p>		RFO	Full Council	2021
	Mechanical Breakdown of vehicle	L	<p>In-House-</p> <p>1) Day to day maintenance of the vehicle by caretakers.</p> <p>2) Clerk delegated to carry out repairs to vehicle and hire an alternative if required.</p> <p>3) Regular inspections carried out by the caretakers.</p> <p>Contracted Out-</p> <p>1) Vehicle serviced and MOT annually by approved mechanic.</p> <p>2) Accounts in place with local suppliers for vehicle maintenance and parts.</p>		Area Caretaker	The Clerk	2021
	Damage to third party property	M	<p>In-House</p> <p>1) Regular risk assessment of work conducted by caretakers and at events.</p> <p>2) All to follow safety recommendations as specified on equipment.</p>				2021

			<p>3) Owners consent is sought before work is conducted on private property.</p> <p>4) Consent forms to be signed for graffiti removal.</p> <p>Insurance-</p> <p>1) Public Liability Insurance in place.</p>				
	Loss of use of office	L	<p>In-House-</p> <p>1) Computer backups conducted daily to Office 365 and Datto</p> <p>2) Office 365 can be remotely, so do not have to be office based.</p> <p>3) Spare mobile phones available.</p> <p>4) Hodge Lea Meeting Place owned by the council and could be used if the Town Hall was unavailable.</p> <p>5) Office 365 can be accessed remotely so personnel can work from home in emergencies.</p> <p>6) The Bath House across the road rents out rooms which could be used as an alternative location or offices rented from other community buildings.</p> <p>7) New phone system, SWYX can be accessed anywhere in the world, so officers do not need to be office based.</p> <p>8) All councillors have access to Office 365 email accounts which can cloud based.</p> <p>9) Good relationship with trades for building and heating repairs.</p> <p>10) Contingency budget held for emergency repairs to the Town Hall. Money held from the Library rental paid upfront for 99 years in case of emergencies.</p> <p>11) Boiler serviced annually.</p> <p>12) Caretakers check gutters monthly in the winter at the town hall to prevent flooding.</p> <p>Insurance-</p> <p>1) Office contents and building insured.</p> <p>2) Business interruption insurance in place to pay for alternative premises.</p>		RFO		2021
	Loss of Depot		<p>In-house-</p> <p>1) Formal agreement in place with Milton Keynes Council</p>				2021

	base for the caretakers		<p>for occupation.</p> <p>2) Water Tower can be revered back to as base if an emergency arises.</p> <p>3) Other units available in Stonebridge and Kiln Farm if required, which can be let by Invest MK.</p> <p>4)</p> <p>Insurance</p> <p>1) Milton Keynes Council insures the property.</p> <p>2) Business interruption insurance in place to pay for alternative premises.</p>				
MONEY	Insufficient funds	L	<p>In-House</p> <p>1) Annual budget approved by Full Council.</p> <p>2) Income, expenditure and budget monitoring RBS system, approved by Full Council monthly.</p> <p>3) Official Purchase orders to be issued for all work, goods and services.</p> <p>4) Agreed list of who has authority to spend approved by Full Council</p> <p>5) Calculation of predicted spend over 6 months done and approved by Council before any long term investments are made.</p> <p>6) Money spread over several different banks to minimize the loss if a bank was to have financial difficulties.</p> <p>7) Bank accounts reviewed regularly for risk.</p> <p>8) Reserves increased annually to cover any emergency expenditure</p> <p>9) Reserves held specifically for Town Hall property emergency/repairs.</p> <p>10) No employee or individual councillors can make payments or transfer money from any Council bank accounts.</p> <p>11) Two authorised signatures required by councillors for any payments to be issued.</p> <p>12) Financial Regulations adopted by the Council and reviewed every three years.</p> <p>13) CCLA Property fund invested in to achieve greater interest and is reviewed annually.</p> <p>14) Direct Debits approved annually</p>		Full Council	Full Council	2021

			Insurance- 1) Fidelity insurance in place and reviewed annually.				
	Direct debits and standing orders taking out more money than agreed.	L-M	In –House 1) Bank account to be monitored by statements by RFO and Full Council. 2) All direct debits and standing orders approved annually through the Council. 3) Bank reconciliations signed by different councillors each quarter. 4) Direct Debits and Standing Orders can be cancelled or suspended by RFO or Finance Officer, if a need arises.		The Clerk	Full Council	2021
	Bank or custodian ceases trading	L-M	1) Monitor financial times and the news. 2) Invest in UK banks, invested in by the government. 3) Money spread over several different banks, to minimize the loss if a bank was to have financial difficulties.		Full Council	Full Council	2021
	Insufficient insurance cover	L	In-house- 1) Annual review of cover. 2) Designated person responsible for insurance (RFO) 3) Notify insurers of significant changes during the year. 4) Use insurer with specialist council experience. 5) Assets evaluated every five years to insure it covers replacement value. 6) Asset Register reviewed annually.		Full Council	Full Council	2021
	Dishonesty	L	In-house- 1) Accounts audited internally and externally each year and are approved by Council. 2) Financial Regulations in place. 3) Petty cash limited to card only. All other cash payment discouraged. First choice for payment is bank transfer 4) Cash securely stored onsite and reconciled monthly. Receipts held for all income received. Reconciliations signed by the Clerk on a monthly basis. 5) referencing receipt books is in place 6) Payments authorised by Full Council or Clerk’s Delegated Powers. 7) A log of decisions made by the Clerk or officers under		Full Council	Full Council	2021

			<p>delegated powers are recorded and are available for public inspection.</p> <p>8) Fidelity insurance in place and reviewed annually.</p> <p>9) Accounts prepared by Finance Administrator, checked by RFO and Full Council monthly.</p> <p>10) Payments signed by two cheque signatories.</p> <p>11) No access given to the Council accounts by one person.</p> <p>12) Internal System Review carried out by members each year.</p> <p>13) Reimbursement and Expenses forms completed with receipts attached before payment is issued.</p> <p>14) Grants paid in arrears on proof of payment.</p> <p>15) Year end Bank reconciliations approved and signed by the Chair of Council annually.</p> <p>16) Internal Audit conducted twice a year, following a remit set by the council.</p>				
	Loss of cheques		<p>1) Cheques banked on receipt or stored overnight in a locked safe.</p> <p>2) Cheques photocopied before being banked.</p> <p>3) Cheques can be stopped if lost, by issuer.</p> <p>4) Cheques being phased out by internet banking.</p>		The RFO	Full Council	2021
	Incorrect payments made by internet banking		<p>1) Payments made by two authorised signatures, after being checked by the RFO and uploaded by the Finance Officer.</p> <p>2) Internet banking access restricted for employees to view and upload only.</p> <p>3) Payments can only be released by two councillors.</p> <p>4) Signatories approved by Full Council</p> <p>5) Financial Regulations in place which are reviewed every three years.</p>				2021
KNOWLEDGE	Lack of specialist knowledge for events and projects	M	<p>In-house-</p> <p>1) Training courses attended by staff regularly.</p> <p>2) Training statement of intent adopted for staff and members.</p> <p>4) 3) All events risk assessed</p> <p>5) Projects Officer IOSH accredited.</p> <p>6) Budget in place for New projects which could pay for specialist advice if required.</p>		Caretakers	Full Council	

			<p>7) Grants available to obtain specialist support.</p> <p>8) Membership is paid to SLCC for the Clerk to share knowledge with other Clerks and obtain specialist knowledge.</p> <p>9) Membership in place with BALC and HR to obtain specialist knowledge.</p> <p>10) Weekly team meetings in place to manage council workload.</p> <p>11) The Clerk, Projects Officer, Community Officer, Communications Officer and Assistant to the Clerk all have experience in running council events.</p> <p>Contracted out-</p> <p>1) Specialists with own insurance called in where necessary.</p>				
	Loss of knowledge due to loss of key personnel	M	<p>In-house</p> <p>1) Reference books and training materials held in the office.</p> <p>2) All paperwork kept at the Town Hall securely</p> <p>3) Minutes for working groups kept at Town Hall.</p> <p>4) Manuals, including passwords and log in kept securely at the Town Hall.</p> <p>5) Helpful numbers database in place and updated regularly</p> <p>6) Policies and procedures for working practices are in place.</p> <p>7) Staff reviews delegated to Personnel Committee to ensure the council has the staff required to fulfil the duties.</p> <p>8) Line Management in place for all staff.</p> <p>9) Team Meetings conducted weekly to enable all the team to be kept up to date.</p> <p>Contracted out-</p> <p>1) Membership held for advisory groups i.e. (BALC, SLCC, ICO)</p>		Clerk	Full Council	2021
	Failure to communicate effectively	M	<p>In-house-</p> <p>1) Bi-monthly newsletter delivered throughout area</p> <p>2) Numerous noticeboards throughout the town where notices are displayed.</p>				2021

			<ul style="list-style-type: none"> 3) Adopted publication scheme under the Freedom of Information Act, which is published on the website 4) Agendas, minutes etc. Circulated to all councillors well in advance of the meetings and published on noticeboards. 5) Website in place and updated regularly. 6) Registered with the Information Commissioner's Office. 7) Communications Policy, newsletter, website and rand social media policy in place. 8) New Community Officer and Communications Officer appointed in 2017 to improve the council's communications with the public, businesses and community groups. 9) Council plan in place to communicate aims and objectives to the public, council and staff. This plan is reviewed by council monthly. 10) Surveys conducted electronically, through Survey Monkey and hardcopy through the newsletter. 11) Automatic replies added to the council emails stating when the employee is in work and their response time. 12) Privacy policy added to the council emails and website to explain what we use their data for. 13) Training provided to staff on the use of social media. 14) Contracts and tenders placed on the council website and government Contacts Finders website to comply with Openness and Transparency regulations 2015 			
	Computer failure	M	<ul style="list-style-type: none"> 1) Backups of data done daily to Datto and Office 365 2) Virus checker updated automatically. 3) Hardcopies held of key information i.e. minutes and agendas. 4) Antivirus software in place and updated automatically. 5) Contract in place for I.T. support. 6) Budget in place for equipment purchase and maintenance. 7) Reserves held for emergencies. 8) Insurance cover in place. 9) I.T Policy in place 		Full Council	2021

REPUTATION	Loss of the Councils good name	M	In-house- 1) Communications Polices in place. 2) Induction programme and staff and councillor training adopted. 3) Annual internal/external audits, results approved by Council. 4) Standing Orders and Financial Regulations in place. 5) All councillors sign a Code of Conduct and complete Register of Interest. 6) Register of gifts is kept in the office and reported to Monitoring Officer 7) Communications Policy in place. 8) Bullying and Harassment Policy in place 9) Employee Handbook adopted and reviewed on changes. 10) Minutes signed when approved and kept at the Town Hall 11) Legal advice sought when in doubt, or from bodies to which we hold membership. 12) Standing Orders and all other policies reviewed annually. 13) Training for Staff and Councillors	Diary reminders to councillors to keep register of interests up to date.	Full Council	Full Council Clerk	2021
	Failure to comply with current legislation	M	In-house- 1) Training for councillors and staff- Training Statement of Intent reviewed and adopted annually. 2) Members of SLCC and BALC for updates. 3) Council registered with ICO 4) Specialised accounting software in place, professional and employed to complete end of year accounts. 5) Inland Revenue guidance received regularly, VAT guidance sought as required. 6) Membership to outside organisations reviewed annually.		RFO	Clerk	2021
	Damage, injury to public etc. by contractors	L	In-house- 1) Seek to use reputable, recommended contractors. 2) Contractors public liability insurance is requested before work commences 3) Uninvited traders not allowed at events. 4) Events and activities are risk assessed		Full Council	Full Council	2021

			5) Contracts put in place for works or services.				
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At a Meeting of Wolverton & Greenleys Town Council on 28th July 2020 the aforementioned assessment was approved. Minute reference TC20/66