



CAMELFORD TOWN COUNCIL

Town Clerk: Esther Greig

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Risk Assessment and Management 2017/18

Adopted 21 November 2017

Each Council should have in place a system to help it to manage risk. This system will be simple for the smallest parishes and more complex for larger parish and town councils. A council's internal auditor may use this risk management system to help to identify what tests to carry out as part of the audit.

Risk management is important. The failure to manage risks effectively can be expensive in financial terms and also in terms of service delivery. Most clerks will already be assessing and managing risks in some way or other but there may be room to improve and document existing practices.

Members are ultimately responsible for risk management because risks threaten a council's ability to achieve its objectives. The clerk should therefore ensure that members should:

- Identify the key risks facing the council
- Evaluate the potential to the council of one of these risks taking place; and
- Agree measures to avoid reduce or control the risk or its consequence.

Area	Risk	Risk Level H/M/L	Potential Impact H/M/L	Management/Control of risk	Review/Action required
Assets	Protection of physical assets including Enfield Park, Churchfield Car Park, Cemetery, Allotment	M	H	Insured. Value increased as necessary. Asset register Review risk assessments annually. Periodic inspections. Action any defects asap after notification	Review insurance and asset register annually. Produce risk assessments for each asset to include inspection schedule
	Security and maintenance of buildings, equipment etc Hazards to service users, public and staff	M	M	Locked doors at entrance of buildings—keys are held by the Town Clerk with spare copy held in the key safe and one copy held by the Chairman. Fire Procedures, appliances/equipment checking. Produce risk assessments Ensure contractors have correct cover/certificates	Maintain existing procedures. Review risk assessments annually. Action any defects asap after notification
	Wear and tear of play equipment. Hazards to service users	M	M	Play equipment currently maintained on an ad hoc basis following monthly checks and an annual RoSPA inspection.	Action any defects asap after notification.
Finance	Banking (errors or irregularities)	L	L	Adherence to adopted financial regulations – reviewed annually Bulk of investment is held in CCLA and NS&I account. Two accounts with Barclays Bank plc: Current and High Interest accounts. Internal controls, internal and external audit	Maintain existing procedures
	Risk of loss of income - precept	L	M	Ensure adequate reserves. Review insurance annually	Maintain existing procedures
	Loss of cash through theft or dishonesty	L	L	Adherence to adopted financial regulations – reviewed annually. Review insurance	Maintain existing procedures.

	Financial controls and records	L	L	Adherence to adopted financial regulations – reviewed annually Internal controls, internal and external audit	Maintain existing procedures. Review Internal control procedures
	Compliance with VAT Regulations, PAYE & NI	L	H	Comply with HMRC regulations. Quarterly returns to be made. Internal controls	Maintain existing procedures.
	Budget preparation and cash-flow (inadequate)	L	M	Sound budgeting to underlie annual Precept. Council receives detailed budgets in the late autumn. Precept derived directly from this. Expenditure against budget reported to the Council quarterly.	Maintain existing procedures.
Liability	Risk to third party, property or individuals	M	M	Public Liability Insurance in place to £10m. Risk assessments for all open spaces and individual events – checks undertaken as required Review insurance cover annually	Action any defects asap after notification
	Compliance with Law (Employment, transparency, FoI etc.)	M	M	Membership of various national and regional bodies including Employees Organisation, i.e. NALC & SLCC. Employer Liability Insurance in place. Internal Audit	Maintain existing procedures.
	Safety of Staff and visitors	M	H	Landlord has ultimate responsibility by virtue that Camelford Town Council is a tenant in the buildings. Lone working arrangements in place.	Maintain existing procedures.
	Ensuring activities are within legal powers	M	H	Town Clerk clarifies legal position on any new proposal. Training for Clerk & Councillors as required	Legal advice to be sought where necessary.

Administration	Incomplete register of interests (Councillor)	M	L	Regular reminder to members. Code of conduct training for members	Maintain existing procedures.
	Business Continuity / Loss of Council records	L	H	Back up files, passwords being held off-site, procedure manuals for Council administration. Documents available via the Council website.	Produce procedure manuals
	Long-term adverse impacts from poor decision-making or poor implementation. Reputational damage and loss of confidence	L	M	Adherence to adopted Standing Orders – reviewed annually Holding correct meetings / consultation. Code of conduct Pursue Councillor and staff training when available.	Maintain existing procedures.
	Loss of Qualified Clerk	L	H	Impact on General Power of Competence – unable to run certain services (library from 2018-19)	Train Deputy Clerk in CilCA

ANNUAL REVIEW

Business Activity	Frequency of Review	Responsibility	Comments	Date Last Reviewed
Insurance	Annually	Clerk		May 2017
Assets inspection	Annually	Clerk		February 2018
Update asset register	Annually	Clerk		April 2017
Banking arrangements	Annually	Clerk		May 2017
Insurance providers	Annually	Clerk	3 year arrangement with Zurich	April 2016
Budget agreed	Annually	Council		December 2016
Precept agreed	Annually	Council		December 2016
Budget monitored	3 monthly	Council		October 2017
Bank reconciliation	3 monthly	Council		October 2017
Review of Financial Regulations	Annually	Council		April 2017
Review of financial risk register	Annually	Council		November 2017
Members register of interests	Annually	Clerk		May 2017

Business Activity	Frequency of Review	Responsibility	Comments	Date Last Reviewed
Transparency Code, Freedom of Information, Data Protection Audits	Annually	Clerk		May 2017
Staff appraisals, including pay, contracts	Annually	Staffing Committee		June 2017
Internal Audit	Bi-Annually	Internal Auditor		October 2017
External Audit	Annually	Clerk		Completed and sent April 2017
Minutes properly produced and published	Twice a month	Clerk		Monthly
Standing Orders Reviewed	Annually	Council		April 2017
Back-ups taken of all computer records	Daily	Clerk		Daily
Review back-up process	Annually	Clerk		June 2017
Check passwords and key access	Annually	Chairman		June 2017

The information given above is to be reviewed annually in May and agreed upon at the Annual Parish Council Meeting of the Camelford Town Council held in May each year or later meeting as agreed as being a correct record.