

Council & Financial Risk Assessment

Name of Organisation:	Bexhill-on-Sea Town Council	Start Date:	19/05/2021
		Date of Assessment:	27/05/2022
		Date of Review:	08/06/2022

No	Hazard & Potential Consequences	Persons at Risk	Control Measures	Potential Severity of Harm (High, Med, Low)	Additional Control Measures Necessary	Likelihood of harm occurring (High, Med, Low)	Action by Whom	Action by When
PHYSICAL ASSETS								
1.	<u>Protection of Physical Assets owned or managed by the Council</u> <ul style="list-style-type: none"> • Office equipment • Recording Equipment • Civic Regalia Risks Items lost/stolen/damaged/underinsured	Council/ Staff/ Members of the public	<ul style="list-style-type: none"> • Insured: Zurich Municipal. • Asset lists and inventory undertaken & reviewed at least annually • Disposals always reported and approved by Full Council and included in the minutes 	Med	Review of insurance value of regalia to take place to ensure insurance is adequate	Med	F&GP Committee	2022-23
2.	<u>Maintenance of physical assets owned by the Council</u> Risks	Council/ Staff/ Members of the public	Regular periodic in-house & independent inspections & reviews undertaken for all	Med	Photographic evidence kept to prove condition.		F&GP Committee	Ongoing

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	Damage/wear and tear reduces value		physical assets when obtained					
PUBLIC LIABILITY								
3.	<u>Events organised by the Council</u>	Council/ Staff/ Members of the public	Ensure appropriate certificates are held by contractors carrying out maintenance/installation works.	Med	Advice sought from insurance company for significant events	Med	Community Committee	Ongoing
	<u>Risks</u> Liability claims/injury/risk to participants		Individual event risk assessments undertaken and approved by the Council.	Med	Advice sought from principal authority and permission obtained for all outdoor events	Med	Community Committee	Ongoing
LEGAL LIABILITIES								
4.	<u>Protection for Legal Liabilities</u> <ul style="list-style-type: none"> • Public Liability • Officials indemnity • Employers Liability • Libel & Slander • Personal Accident • Fidelity Guarantee Risks : If employment law not adhered to Sickness/Absence of staff – stress related issues.	Council/ Staff	Insured: Zurich Municipal HR and Employment Law Advice: Worknest Councillors given Code of Conduct Training Employment policies reviewed and updated annually	High	Mop up session for councillors not present at Code of Conduct training F&GP Committee to review conduct policies and create	High	Community Committee/ F&GP Committee	Ongoing

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	<p>Employment Tribunal /litigation.</p> <p>Staff not adhering to policies/instructions of council – risk of reputational damage/loss</p> <p>Social media posts / emails and communications with the public - statements at meetings concerning staff and councillors containing defamatory/confidential statements may lead to litigation/reputational damage</p>		Annual review of 5 year strategy and staff workload		<p>officer/member protocol policy</p> <p>Staff Handbook to be created.</p> <p>Health and Safety handbook to be created</p> <p>GDPR training to be arranged for all councillors and staff</p> <p>Social media training for staff and councillors</p>			
5.	<p><u>Compliance with Employment Law and Inland Revenue Regulation including VAT</u></p> <p><u>Risks</u> Disclosure of confidential staff information by councillors and/or at public meetings</p>	Council/ Clerk/ Members of the public	<p>Annual VAT rebate from HM Revenue and Customs completed by RFO and reported to F&GP Committee</p> <p>Use of Excel system to prepare VAT returns presented to F&GP Committee</p>	High	<p>Council has HR advice policy in place: Worknest</p> <p>Council to ensure that HR-Sub Committee</p>	Low	Full Council/ F&GP Committee/ Full Council	

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	<p>Lack of support/management for staff leading to loss of motivation/poor performance/sickness/absence/staff vacancies</p> <p>Failure to meet VAT / PAYE deadlines could lead to fines for the council</p>		<p>Reconciliation of VAT returns to Excel sheet by F&GP Committee</p> <p>Payroll completed by independent provider and records printed and signed by Chair of F&GP and two councillors</p> <p>Monthly payment of PAYE & NIC by BACS to HMRC, signed off at F&GP Committee</p> <p>Council to obtain professional HR Advice promptly where necessary through Chair or Vice Chair/ Chair of F&GP Committee</p> <p>Council regularly reviews employment policies for legal updates</p> <p>Council adheres to pension regulation requirements; offers LGPS to qualifying staff</p>		<p>meets with clerk regularly to offer support and training / address HR issues promptly.</p> <p>Clerk completes staff appraisals regularly and feeds back to F&GP Committee.</p> <p>HR Sub Committee members/F&GP Committee members to receive training on how to be a good employer</p>	High		

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11.	<u>Health and Safety</u> <ul style="list-style-type: none"> Risk Assessments Risks Council does not recognise risks of activities and is open to litigation/accident/injury/reputational damage	Council/ Clerk/ Members of the public	The following risk assessments undertaken annually and reviewed periodically: <ul style="list-style-type: none"> Council & Financial Event risk assessments carried out prior to every event.	Med	Dynamic risk assessments carried out to address any unexpected change of circumstances Health and Safety handbook to be created	Med	Council/Community Committee/ F&GP Committee	
13.	<u>Contracts</u> <u>Risks</u> The council enters into agreements/leases/contracts that present a risk to the council, financial or reputational	Council/Clerk	Receive legal advice at appropriate level for the following: Leases Licences Contracts	Med	Local Council Specialist Solicitors used - Surrey Hills	Low	Council	

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FINANCES AND BANKING								
14.	<u>Keeping Proper Financial Records</u> <u>Risks</u> Audit regulations not adhered to/matters raised by auditor/increased costs/reputational damage	Council/ RFO	Independent Internal Audit reported to Full Council. Accounts for payment – list included on F&GP agenda in line with Financial Regulations All cheques/BACS payments to be signed by 2 councillors Use of Excel accounting sheets Financial records presented to F&GP Committee	Med	When numbers of transaction increases the council to use accounting software package	Med	F&GP Committee	Ongoing
15.	<u>Banking Arrangements</u> <u>Risks</u> Fraud/risk of theft/ loss of reserves due to bank foreclosure	Council/ Clerk & RFO	Regular bank reconciliations undertaken for all bank accounts Full Council verify bank statements and balances to bank reconciliation Cheques received are recorded and banked promptly Ensure that cash funds are spread around various banks to reduce the risk of any one	Med	F&GP Committee to review banking arrangements annually	Low	F&GP Committee	Ongoing

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			institution becoming vulnerable					
22.	<u>Expenses – councillors</u> Risks Fraudulent expenses claims paid/misuse of public funds	Council	Reconciliations undertaken regularly. Expenditure reported at every Full Council meeting and reconciliation verified All expenses must be approved by the RFO Mileage claims checked against attendance register at other meetings and training events Use of shared transport with other councillors or staff required Expenses policy in place All expenses must be approved by the RFO.	Low		Low		
24.	<u>Expenses – staff</u>	Council	The Clerk's expenses must be approved by the Chair of F&GP Committee	Low				

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	Fraudulent expenses claims paid/misuse of public funds		<p>All payments signed by 2 councillors</p> <p>Lists of all cheques/BACS payments circulated to all councillors prior to signature.</p> <p>Receipts must be attached (with the exception of mileage claims)</p> <p>Mileage claims checked against attendance register at other meetings and training events.</p> <p>Use of shared transport with other councillors or staff required.</p>					
26.	<p><u>Ensuring adequacy of budget setting</u></p> <p><u>Risk</u> Incorrect budget setting could lead to overspend or underspend/ reputational damage/ use up all of reserves / end up holding more than allowed funds</p>	Council	<p>Monthly variance analysis +/- 15% undertaken and reviewed by F&GP Committee</p>	Medium	F&GP Committee	Medium		

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27.	<u>Ensuring adequacy of Annual Precept</u> <u>Risk</u> Damage to reserves/ meeting requirements of audit regulations/ reputational damage	Council	Budgeting process to include previous year's actual figures compared to budget <hr/>	Med	Committees to review budgets and spend each year prior to submitting budgets to F&GP	Med	All committees/ Full Council	Ongoing
28.	<u>Accurate reporting of Council Business in Minutes</u> <u>Risk</u> Open to public challenge/ Judicial Review/ litigation/ legal costs/ reputational damage.	Council Members	Draft minutes sent to all members with agenda. All committee minutes reviewed at monthly Full Council Meetings and minutes properly numbered. Publish minutes on website	Low	Meeting minutes to be numbered consecutively each municipal year		All Committees /Full Council	Ongoing
29.	<u>Adoption and Adherence to the Code of Conduct</u> <u>Risk</u> Complaints upheld by principle authority/ sanctions imposed/ reputational damage	Council / Council Members	Procedures for Members adoption of the Code of Conduct Each Member provided with copy of the Code Information pack provided for all new Members	Med	Chair to informally advise individual members in cases of potential harm	Med	All	Ongoing

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			Offer training for new councillors DPIs for each member on website					
30.	<u>Computer Failure</u> Risk Loss of data/ disruption to operation of council	Council/ staff	Data backed up on cloud storage Occasional checks that all data is present	Med	Equipment replaced regularly	Med	F&GP Committee	Ongoing
31.	<u>Coronavirus</u> Risk Transmission of the virus	Clerk/Councillors/Members of the public	Government guidance checked regularly Latest advice and guidance adhered to at all times Facemasks used at meetings if individuals wish to Ventilation of meeting rooms to be considered	High	Advice and Guidance shared with councillors and staff	Med	All	Ongoing