

# Knutsford Town Council Corporate Risk Register

March 2023 [Risk Matrix: Low (1-3) Medium (4-6) High (7-9)]

| Risk # | Risk Type         | Risk   | Impact (1-3) | Control   | Likelihood (1-3) | Rating | Risk Rating | Further Action(s) to Reduce Risk   | Further Action by | Oversight Responsibility        |
|--------|-------------------|--|--------------|---|------------------|--------|-------------|--|-------------------|---------------------------------|
| 1      | Financial         | Inability to finance required building works to assets | 3            | Programme of maintenance planned following surveys.<br><br>Earmarked Reserves set aside for building works as necessary.  | 2                | 6      | <b>MED</b>  | Planned maintenance programmes to be adopted following building surveys.<br><br>Borrowing considered dependent upon timescale/urgency. | As required       | Town Clerk and Assets Committee |
| 2      | Business          | Loss of key staff results in disruption to business.   | 3            | Staffing review undertaken in 2019 designed to provide resilience.<br><br>Temps to be used as required to provide cover during short term periods. ChALC utilised to advise in the long term absence of the Town Clerk and locum would be considered.<br><br>Employee Assistance Programme in place to provide additional support to staff. | 2                | 6      | <b>MED</b>  | Operational Handbook to be developed to record established practices (ongoing)   | December 2023     | Town Clerk                      |
| 3      | H&S               | Risks to public and staff from dangerous gravestones   | 3            | Quinquennial programme of headstone safety testing. Memorial Mason scheme in operation.   | 2                | 6      | <b>MED</b>  | Programme of testing being undertaken.   | Continuing        | Town Clerk and Assets Committee |
| 4      | H&S               | Violence to employees                                  | 3            | Lone working minimised where possible. Operational procedures in place to minimise opportunity for confrontational situations.  | 2                | 6      | <b>MED</b>  |  |                   | Town Clerk                      |
| 5      | Financial         | Loss of Income (Market Hall)                           | 2            | Vacant stalls advertised promptly.  | 3                | 6      | <b>MED</b>  | Promotion Plan in place to encourage footfall to ensure viability of businesses.   | Ongoing.          | Town Centre Manager             |
| 6      | Financial / H & S | Vandalism to 60 King Street, injury to intruders       | 3            | Rear windows are boarded up to prevent access and ability to smash glass.<br><br>Climbing deterrents installed to rear of property to prevent climbing into grounds.<br><br>Property inspections take place at least weekly.  | 2                | 6      | <b>MED</b>  | Council to determine future of building  | March 2023.       | Town Clerk                      |

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|--------|-------------------------|---|--------------|---|------------------|--------|-------------|---|-------------------|---|
| 7      | Financial               | Rising fuel costs exceed budgets                      | 2            | Long term energy contracts used where sensible to provide certainty.  | 3                | 6      | <b>MED</b>  | Measures to reduce energy consumption to be implemented where possible.   |                   | Town Clerk and Planning and Facilities Officer  |
| 8      | Delivery                | Lack of officer capacity                              | 2            | Full staffing review undertaken in 2019; minor review undertaken in 2021. Regular employee development reviews with staff to assess stress in system.   | 2                | 4      | <b>MED</b>  |   |                   | Town Clerk / Personnel Committee                |
| 9      | Financial               | Supplier (procurement) Fraud                          | 2            | Verification of supplier bank details undertaken, procedure in place for changing details held on system.   | 2                | 4      | <b>MED</b>  | Annual review of supplier accounts to be undertaken to remove dormant accounts.<br><br>Sample checks of online payments against invoices.<br><br>VAT/Companies House checks undertaken for new suppliers for payments over £10,000. | March 2024.       | Town Clerk<br><br>Signatories<br><br>Town Clerk |
| 10     | Financial               | Banking failure                                       | 3            | Risk spread through multi-banking using high credit worthy banks.   | 1                | 3      | <b>LOW</b>  | Credit ratings of banks under review by Town Clerk.   | Quarterly         | Town Clerk and Finance Committee                |
| 11     | Financial               | Inappropriate level of insurance                      | 3            | Insurance needs reviewed annually at renewal and following any operational changes.<br><br>Quinquennial building surveys to include insurance reinstatement valuations.   | 1                | 3      | <b>LOW</b>  |   |                   | Town Clerk                                      |
| 12     | Legal                   | Failure to comply with HR law                         | 3            | Training provided to managers.<br><br>Adoption of appropriate HR policies.<br><br>Peninsula appointed as HR consultants   | 1                | 3      | <b>LOW</b>  | Personnel Committee members to receive basic HR training  | May 2023          | Town Clerk and Personnel Committee              |
| 13     | Legal                   | Failure in legal compliance                           | 3            | Training provided to officers in appropriate areas.<br><br>Town Clerk holds CiLCA and FdA in Community Governance.<br><br>Membership of ChALC, NALC, SLCC, ICCM, NAS and NABMA held to provide advice on technical matters. | 1                | 3      | <b>LOW</b>  | Planning and Facilities Officer to obtain CiLCA.  | June 2022         | Town Clerk / Personnel Committee                |
| 14     | Operational / Financial | Failure to manage the operation of transferred assets | 3            | Thorough due diligence to be undertaken in advance of taking on any new assets.   | 1                | 3      | <b>LOW</b>  | Business cases for taking on any new assets to be approved by Council   | As necessary.     | Town Clerk and Assets Committee                 |

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| 15     | Business Continuity    | Loss of digital data   | 3            | Live back up onto cloud, and all office computers.   | 1                | 3      | LOW         | Routine external HDD back ups created monthly.                               | Town Clerk        | Town Clerk                                     |
| 16     | Legal / H&S            | Failure to comply with with requirements for operational legal and safety compliance | 3            | Risk Assessments prepared for all assets and professional companies appointed to undertake compliance evaluations where needed.<br><br>Site compliance plans in place for all built assets   | 1                | 3      | LOW         |  |                   | Town Clerk and Planning and Facilities Officer |
| 17     | Financial              | Failure to plan for required building maintenance                                    | 3            | Quinquennial surveys undertaken of all assets:<br><br>Market Hall (2019), Cemetery Chapel (2016), Council Offices (2020), Public Toilets (2019), 60 King Street (2018)   | 1                | 3      | LOW         | Chapel survey to be undertaken (deferred)                                    | April 2024.       | Town Clerk and Assets Committee                |
| 18     | H&S                    | Fire Risk  | 3            | Fire controls and evacuation plan in place.<br><br>Fire Risk assessments for all built assets.   | 1                | 3      | LOW         |  |                   | Town Clerk / Planning and Facilities Officer   |
| 19     | Financial              | Risks to third parties   | 3            | Risk assessments undertaken for all activities, operations and events.   | 1                | 3      | LOW         | Contractors to provide risk assessments.                                     | As required.      | Town Clerk                                     |
| 20     | Financial              | Risk to public from Trees  | 3            | Routine assessment on trees on all council land to establish necessary works   | 1                | 3      | LOW         |  |                   | Town Clerk / Planning and Facilities Officer   |
| 21     | Reputation             | Failure to meet the needs of customers   | 3            | Continual review of feedback from service users.   | 1                | 3      | LOW         |  |                   | Town Clerk                                     |
| 22     | Financial              | Fraud (external)   | 3            | E-Fraud procedures in place. Additional checks introduced for high-VAT transactions. Financial Regulations contain detailed procedures.  | 1                | 3      | LOW         |  |                   | Town Clerk and IAWG                            |
| 23     | Financial              | Loss of assets   | 3            | Asset Register updated following the purchase of any asset. Regular checks of accuracy of register.  | 1                | 3      | LOW         | Existence of all assets certified annually.                                  | April 2022.       | Town Clerk and IAWG                            |
| 24     | Reputation / Financial | Burial in incorrect plot   | 3            | Clear operational procedures documented. Cemetery staff trained in procedures and the extreme importance of this aspect. New graves to be marked by two people. Graves spray painted for gravedigger. Membership of ICCM for support in any issues that arise. | 1                | 3      | LOW         | Regular review of operational practice. Thorough training for any new staff. |                   | Town Clerk                                     |
| 25     | Business Continuity    | Loss of paper data   | 3            | Data held digitally where possible.  | 1                | 3      | LOW         | Fire safe to be investigated for cemetery records.                           |                   | Town Clerk                                     |

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| 26     | Business   | Insufficient candidates for election                | 3            | Promotional campaign of opportunity to be a councillor; briefings to potential candidates.  | 1                | 3      | LOW         | Continued promotion through to candidate deadlines.<br><br>Effective advertising for co-option in event of vacancies after election. | April 2023<br><br>April/May 2023 | Town Clerk                              |
| 27     | Financial  | Loss of Income (Lily Lodge / Justice View)          | 2            | Rental Reserve Policy in place to reduce impact on precept from tenant change.  | 1                | 2      | LOW         |  |                                  | Town Clerk and Assets Committee         |
| 28     | Financial  | Loss of income due to bad debtors                   | 1            | Reserves sufficient to cover any losses through failure to pay.<br><br>Debt Management Policy in place.   | 2                | 2      | LOW         | Debtor reports to each Finance Committee   | Bi-monthly                       | Town Clerk and Finance Committee        |
| 29     | Legal      | Failure to comply with data protection legislation. | 2            | Data Protection Policy adopted.   | 1                | 2      | LOW         | Data Protection training given to new staff and members.   | As necessary.                    | Town Clerk                              |
| 30     | Reputation | Failure to control sensitive data                   | 2            | Sensitive data to be shredded or redacted. Data Protection Policy adopted. Data sharing agreements with data processors.  | 1                | 2      | LOW         | Training provided to new staff on Data Protection.<br><br>Cybersecurity policy to be developed.                                      | As required.<br><br>March 2023.  | Town Clerk                              |
| 31     | Financial  | Fraud (internal)                                    | 2            | Fidelity Guarantee Insurance at an appropriate level. Member checks and audit controls. Separate accounting of officer payment card.  | 1                | 2      | LOW         |  |                                  | Town Clerk / IAWG                       |
| 32     | Reputation | Failure to manage relations with the press          | 2            | Requested information provided openly and transparently. Response provided to all requests for comment. Continual engagement with the Knutsford Guardian.   | 1                | 2      | LOW         |  |                                  | Town Clerk                              |
| 33     | Security   | Intruders gaining access to Council Offices.        | 2            | Effective door control to permit access and visitors escorted off site when necessary. Other building users reminded not to allow building to be left unsecured and to alert employees of presence.<br><br>Monitoring system in place for alarms. | 1                | 2      | LOW         |  |                                  | Town Clerk                              |
| 34     | Financial  | Failure to control expenditure.                     | 2            | Day-to-day expenditure monitored by RFO, detailed Financial Regulations adopted. Finance Committee maintains oversight of budgets.  | 1                | 2      | LOW         | Budget and spending monitored by Committees  | Each meeting.                    | Town Clerk and Finance Committee        |
| 35     | Legal      | Failure to comply with Equality Act                 | 2            | Equalities implications to be considered in the design of services  | 1                | 2      | LOW         |  |                                  | Town Clerk                              |
| 36     | Financial  | Failure to comply with HMRC Regulations.            | 2            | External payroll provider appointed. Town Clerk trained in VAT and Finance.   | 1                | 2      | LOW         |  |                                  | Town Clerk / IAWG / Finance / Personnel |

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| 37     | Reputation | Members fail to adhere to code of conduct                                       | 2            | Members to review register of interests annually. Gifts and Hospitality register maintained by Town Clerk. Training provided to members on the Code of Conduct. | 1                | 2      | LOW         |  |                   | Town Clerk                       |
| 38     | Financial  | Partnership fails generating financial liability or a need to fund alternatives | 2            | Partnership Working Policy in place. Monitor all partnerships to ensure clarity over Council's financial responsibility   | 1                | 2      | LOW         |  |                   | Town Clerk / IAWG / Finance      |
| 39     | H&S        | Risks arising from Lone Working   | 2            | Lone working minimised where possible, lone working policy and procedures adopted.  | 1                | 2      | LOW         |  |                   | Officers                         |
| 40     | H&S        | Workplace hazards   | 2            | Risk assessments undertaken for all assets and communicated to staff.   | 1                | 2      | LOW         | Annual Health and Safety reviews to be undertaken. |                   | Planning and Facilities Officer  |
| 41     | Financial  | Theft of belongings/monies from Council Offices                                 | 1            | Staff briefed in cash handling procedures. Monies held in Safe at all times. Doors to offices locked when not in use.   | 1                | 1      | LOW         |  |                   | Town Clerk                       |
| 42     | Financial  | Lack of toilet income increases cost of toilet operations                       | 1            | Usage figures monitored and budgets designed to allow minor variation.  | 1                | 1      | LOW         |  |                   | Town Clerk and Assets Committee  |
| 43     | H&S        | Inappropriate workplace set up results in injury.                               | 1            | Regular assessments of suitability of equipment.  | 1                | 1      | LOW         | Annual DSE assessment undertaken.                  | March 2023.       | Planning and Facilities Officer  |
| 44     | Financial  | Loss of Income (Allotments)   | 1            | Agreement with Allotment Association to manage tenancies.   | 1                | 1      | LOW         | Regular meetings with Allotment Society            |                   | Planning and Facilities Officer. |