

Knutsford Town Council Corporate Risk Register

March 2024 [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 / H & S	Vandalism to 60 King Street, injury to intruders	3	Rear windows are boarded up to prevent access and ability to smash glass. Property inspections take place at least weekly.	3	9	HIGH	Building to be used for temporary Market Hall in summer 2024. Awaiting proposal from Bruntwood for use of building from 2025.	September 2024	Town Clerk / Assets Committee
2	Financial	Inability to finance required building works to assets	3	Programme of maintenance planned following surveys. Earmarked Reserves set aside for building works as necessary.	2	6	MED	Planned maintenance programmes to be adopted following building surveys. Borrowing considered dependent upon timescale/urgency.	As required	Town Clerk and Assets Committee
3	Business	Loss of key staff results in disruption to business.	3	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. Employee Assistance Programme in place to provide additional support to staff.	2	6	MED	Operational Handbook to be developed to record established practices (ongoing). Personnel Committee to explore peer challenge and/or staffing review which will explore resilience.		Town Clerk and Personnel Committee
4	H&S	Risks to public and staff from dangerous gravestones	3	Quinquennial programme of headstone safety testing. Memorial Mason scheme in operation.	2	6	MED	Programme of testing being undertaken and will conclude in 2024.	Continuing	Town Clerk and Assets Committee
5	H&S	Violence to employees	3	Lone working minimised where possible. Operational procedures in place to minimise opportunity for confrontational situations.	2	6	MED			Town Clerk
6	Financial	Loss of Income (Market Hall)	2	Refurbishment of Market Hall planned for 2024.	3	6	MED	Completion of Market Hall renovations. Recruitment of new pop-up traders	December 2024 December 2024	Town Clerk Town Centre Manager
7	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	MED	Staffing review to be considered by Personnel Committee. A review would be undertaken in event of any transfer of assets/responsibilities from CEC.		Town Clerk / Personnel Committee
8	Financial	Supplier (procurement) Fraud	2	Verification of supplier bank details undertaken, procedure in place for changing details held on system.	2	4	MED	Annual review of supplier accounts to be undertaken to remove dormant accounts. Sample checks of online payments against invoices. VAT/Companies House checks undertaken for new suppliers for payments over £10,000.	March 2025.	Town Clerk Signatories Town Clerk

9	Financial	Banking failure	3	Risk spread through multi-banking using high credit worthy banks.	1	3	LOW	Credit ratings of banks under review by Town Clerk.	Quarterly	Town Clerk and Finance Committee
10	Financial	Inappropriate level of insurance	3	Insurance needs reviewed annually at renewal and following any operational changes. Quinquennial building surveys to include insurance reinstatement valuations.	1	3	LOW	Asset register to include estimated reinstatement costs.	June 2024	Town Clerk
11	Legal	Failure to comply with HR law	3	Training provided to managers. Adoption of appropriate HR policies. Peninsula appointed as HR consultants	1	3	LOW	Personnel Committee members to receive basic HR training	As required	Town Clerk and Personnel Committee
12	Legal	Failure in legal compliance	3	Training provided to officers in appropriate areas. Town Clerk holds CiLCA and BA in Community Governance. Membership of ChALC, NALC, SLCC, ICCM, NAS and NABMA held to provide advice on technical matters.	1	3	LOW			Town Clerk / Personnel Committee
13	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	LOW	Business cases for taking on any new assets to be approved by Council	As necessary.	Town Clerk and Assets Committee
14	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
15	Legal / H&S	Failure to comply 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. Site compliance plans in place for all built assets	1	3	LOW			Town Clerk and Planning and Facilities Officer
16	Financial	Failure to plan for required building maintenance	3	Quinquennial surveys undertaken of all assets: 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). Surveys of Freeholders Hut and Public Toilets to be undertaken.	April 2025. Summer 2024	Town Clerk and Assets Committee
17	H&S	Fire Risk	3	Fire controls and evacuation plan in place. Fire Risk assessments for all built assets.	1	3	LOW			Town Clerk / Planning and Facilities Officer
18	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

19	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
20	Reputation	Failure to meet the needs of customers	3	Continual review of feedback from service users.	1	3	LOW			Town Clerk
21	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
22	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 2024.	Town Clerk and IAWG
23	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
24	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
25	Business	Insufficient candidates for election	3	Promotional campaign of opportunity to be a councillor; briefings to potential candidates.	1	3	LOW			Town Clerk
26	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
27	Financial	Loss of income due to bad debtors	1	Reserves sufficient to cover any losses through failure to pay. Debt Management Policy in place.	2	2	LOW	Debtor reports to each Finance Committee	Quarterly	Town Clerk and Finance Committee
28	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
29	Reputation	Failure to control sensitive data	2	Sensitive data to be shredded or redacted. Data Protection Policy adopted. Data sharing agreements with data processors. Cyber security policy adopted.	1	2	LOW	Training provided to new staff on Data Protection.	As required.	Town Clerk
30	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
31	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

32	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. Monitoring system in place for alarms.	1	2	LOW			Town Clerk
33	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
34	Legal	Failure to comply with Equality Act	2	Equalities implications to be considered in the design of services	1	2	LOW			Town Clerk
35	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
36	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
37	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
38	H&S	Risks arising from Lone Working	2	Lone working minimised where possible, lone working policy and procedures adopted.	1	2	LOW			Officers
39	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
40	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
41	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
42	H&S	Inappropriate workplace set up results in injury.	1	Regular assessments of suitability of equipment.	1	1	LOW	Annual DSE assessment undertaken.	March 2025.	Planning and Facilities Officer
43	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.