



MALTON TOWN COUNCIL RISK ASSESSMENT MANAGEMENT POLICY

- Risk assessment is a systematic general examination of activity of the Town Council to enable potential risks to be identified.
- The Town Council, based on the record assessment, will take all practical and necessary steps to reduce or eliminate the risks identified.
- This document has been produced to enable Malton Town Council to assess the risks inherent to its activities and satisfy itself that it has taken all reasonable steps to minimise them.

| AREA | IDENTIFIED RISK | LEVEL OF RISK | CONTROLS | ACTION REQUIRED |
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| FINANCE | | | | |
| Budget | Adequacy of precept in order for | L | <ul style="list-style-type: none"> • Annual budget produced • The Council receives monthly budget report • Monthly information and budget monitoring allows Council to estimate standing costs and costs of projects for the subsequent years | <ul style="list-style-type: none"> • No action required. • Existing procedure adequate |
| Financial Records | Inadequate records and financial control leading to financial irregularities | L | <ul style="list-style-type: none"> • Financial Regulations sets out requirement for production of records at meetings | <ul style="list-style-type: none"> • No action required. • Existing procedure adequate |
| Bank and Banking | Inadequate checks/bank mistakes | L | <ul style="list-style-type: none"> • Financial Regulations set out banking requirements and controls in place for electronic banking. • Monthly bank reconciliation statement | <ul style="list-style-type: none"> • No action required • Existing procedure adequate |
| Reporting and Auditing | Communication of information | L | <ul style="list-style-type: none"> • Financial matters are a regular item on the Agenda of the Council monthly meeting • Quarterly checks by Councillors | <ul style="list-style-type: none"> • No action required • Existing procedure adequate |
| Wages and associated costs | Salaries paid incorrectly Incorrect HMRC NI and PAYE payments | L | <ul style="list-style-type: none"> • Compliance with HMRC regulations • Salary payments included in monthly invoices listed for payment checked by designated Councillor. • HMRC quarterly payments included in | <ul style="list-style-type: none"> • No action required • Existing procedure adequate |

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| | | | monthly invoices listed for payment checked by quarterly by Councillors | |
| Best Value Accountability | Work awarded incorrectly. Overspend on services | L | <ul style="list-style-type: none"> Town Council procedure (as per Financial Regulations) to seek 3 quotes for all work estimated to cost over £500. For major projects, competitive tendering process would be initiated (as per Financial Regulations) | <ul style="list-style-type: none"> No action required Existing procedure adequate |
| Annual PAYE Return (HMRC) | Non-compliance with HMRC regulations leading to financial penalties | L | <ul style="list-style-type: none"> Employers Annual Return to HMRC completed and submitted online by accountants within the required HMRC time limits | <ul style="list-style-type: none"> No action required Existing procedure adequate |
| VAT | Compliance with HMRC regulations Unclaimed VAT refunds | L | <ul style="list-style-type: none"> VAT claim completed quarterly Refunds from HMRC for reclaimed VAT noted in lists of monthly income VAT incurred displayed separate column in cash | <ul style="list-style-type: none"> No action required Existing procedure adequate |
| EMPLOYMENT ISSUES | | | | |
| Employee Insurance | Potential Claims | | <ul style="list-style-type: none"> Employee Liability insurance in place | <ul style="list-style-type: none"> No action required |
| Working Hours | Correct payment of wages/salaries | L | <ul style="list-style-type: none"> Council has responsibility for monitoring of hours worked for all employees Time sheets submitted to clerk Wage cost submitted on monthly basis as invoices to be presented payment | <ul style="list-style-type: none"> No action required Existing procedure adequate |
| Staff Performance | Staff not carrying out duties | M | <ul style="list-style-type: none"> Regular reviews of staff performance and working relationship with the Council | <ul style="list-style-type: none"> No action required |
| Working Conditions | Council non-compliant with contractual obligations, leading to discontented workforce | M | <ul style="list-style-type: none"> Regular reviews of staff working conditions | <ul style="list-style-type: none"> Ensure all staff have access to reviews |
| Health and Safety | Injury to staff and visitors in the working environment | M | <ul style="list-style-type: none"> Provision of regular reviews of staff working procedures, risks involved and adequate direction on the safe use of any equipment required to undertake roles Employers Liability | <ul style="list-style-type: none"> Provide extensive health and safety guidance to all staff on a regular basis in conjunction with regular reviews of working practices and risk assessments. |
| Fraud | Fraud by employees | L | <ul style="list-style-type: none"> Requirements of Fidelity Guarantee and | <ul style="list-style-type: none"> No action required Existing procedure |

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| | | | Public Liability within insurance | adequate |
| INSURANCE PROVISION | | | | |
| Adequacy | Insurance provision inadequate for the risk identified | L | <ul style="list-style-type: none"> Annual review is undertaken of all insurance arrangements | <ul style="list-style-type: none"> No action required Existing procedure adequate |
| Cost | Best value practice not undertaken | L | <ul style="list-style-type: none"> Cost of insurance provision and service provided by said provider reviewed annually | <ul style="list-style-type: none"> No action required Existing procedure adequate Alternative providers considered three yearly |
| Freedom of Information Provision | Non-compliance with Freedom of Information Act statutory requirements | L | <ul style="list-style-type: none"> Council has Model Publication scheme available on website and copy from the Clerk Freedom of Information Request Policy | <ul style="list-style-type: none"> No action required Existing procedure adequate |
| Data Protection | Non-compliance with Data Protection Act statutory requirements for registration | L | <ul style="list-style-type: none"> Clerk/RFO and members undertaken Data Protection course Council registered under Data Protection Act as a Data Controller | <ul style="list-style-type: none"> No action required Existing procedure adequate |
| Annual Return external Auditors) | Submission within time limits to avoid financial penalties | L | <ul style="list-style-type: none"> Figures for Annual return presented to Council for approval and signing, subsequently sent to internal auditor for completion and signing before being sent for External Audit | <ul style="list-style-type: none"> No action required Existing procedure adequate |
| Legal Powers | Illegal activity and/or payments | L | <ul style="list-style-type: none"> All actions of the Town Council noted in Minutes presented to all members All resolutions for payment resolved at monthly meetings of Town Council | <ul style="list-style-type: none"> No action required Existing procedure adequate |
| Statutory Obligations Regarding Documents | Accuracy and legality of notices, agendas and minutes | L | <ul style="list-style-type: none"> Compliance with Council Standing Orders Minutes produced in the prescribed manner by the Clerk and adhere legal requirements Minutes are approved, signed and dated at the meeting of the Council/Committee Agendas and notices are produced in the prescribed manner by the Clerk and adhere to legal requirements. Agendas and notices are displayed according to | <ul style="list-style-type: none"> No action required Existing procedure adequate |

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| | | | legal requirements | |
| Members Interests | Non-registration of Disclosable Pecuniary interests leading to criminal prosecution | M | <ul style="list-style-type: none"> Members are reminded to declare any interest in business to be considered at all meetings Registration of interests members on prescribed Responsibility of individual member to declare said interests Register of interests forms displayed on Town Council website | <ul style="list-style-type: none"> Register of interest forms to be displayed parish council website |
| ASSET MANAGEMENT | | | | |
| Maintenance | Non-registration of Disclosable Pecuniary interests leading to criminal prosecution | M | <ul style="list-style-type: none"> Members are reminded to declare any interest in business to be considered at all meetings | <ul style="list-style-type: none"> No action required Existing procedure adequate |
| Play Areas | Damage to equipment. Risk to third parties | L | <ul style="list-style-type: none"> Monthly checks undertaken by Clerk Clerk possesses emergency powers to deal with urgent repairs Notice board provision considered by council on a monthly basis Public liability insurance in place | <ul style="list-style-type: none"> No action required Existing procedure adequate |
| Notice Boards dog bins salt/grit bins benches | Damage to equipment Risk to third parties | L | <ul style="list-style-type: none"> Monthly checks undertaken by Clerk Clerk possesses emergency powers to deal with urgent repairs Notice board provision considered by council on a monthly basis Public Liability insurance in place | <ul style="list-style-type: none"> No action required Existing procedure adequate |
| Open spaces trees | Damage to equipment. Risk to third parties | L | <ul style="list-style-type: none"> Monthly checks undertaken by Clerk Clerk possesses emergency powers to deal with urgent maintenance work Open space provision considered by Council on a monthly basis Public Liability insurance in place | <ul style="list-style-type: none"> No action required Existing procedure adequate |
| Assets | Poor performance of assets | L | <ul style="list-style-type: none"> All assets owned by Town Council are regularly reviewed All repairs and relevant expenditure authorised in accordance with correct procedures of the Town Council All assets insured | <ul style="list-style-type: none"> No action required Existing procedure adequate |

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| | | | <ul style="list-style-type: none"> Insurance provision reviewed annually | |
| Meeting Location | Premises inadequate for needs of Council or inaccessible for members of the public | L | <ul style="list-style-type: none"> All meetings of Malton Town Council are held in The Wesley Centre which has adequate facilities for hosting of meetings Centre is fully Disabled Access | <ul style="list-style-type: none"> No action required Existing procedure adequate |
| COUNCIL RECORDS | | | | |
| Computer Security | Unauthorised access to computer data | M | <ul style="list-style-type: none"> Mayor and Deputy to hold a paper copy of the computer passwords in a sealed envelope | <ul style="list-style-type: none"> Passwords to be forwarded to Mayor and Deputy |
| Paper Records | Loss of essential records through theft and /or fire damage. Council Minutes, leases financial records and historical correspondence | L | <ul style="list-style-type: none"> All Town Council minutes, leases, financial records and historical correspondence archive at The Wesley Centre in a metal cabinet | <ul style="list-style-type: none"> No action required Existing procedure adequate |
| Electronic Records | Loss through theft, fire damage or corruption of computer | L | <ul style="list-style-type: none"> Town Council electronic records are stored on personal computers of Clerk and Back ups of electronic data are made weekly Data to encrypted portable hard drives on a monthly basis (2 drives, one held by Clerk other by Chairman) | <ul style="list-style-type: none"> No action required Existing procedure adequate |

Adopted 31 January 2018. Reviewed January 2024 (Date for renewal January 2025)