

## Gerrards Cross Town Council Risk assessment

Risk Number	Description of Risk	Type of Impact	Likelihood	Impact	Overall Risk Rating	Internal Controls	Action Needed
Governance							
A1	Breach of Confidentiality	Financial Reputational Strategic	2	3	3	Code of Conduct agreed by councillors. Contractual terms for staff.	None
A2	Non-Compliance resulting in legal action against the Council	Financial Reputational	1	3	3	Insurance inc. Fidelity guarantee. Access to legal advice via NALC and insurers. Risk assessments on processes and projects.	
A3	Resources inadequate for the Council's priorities/needs	Financial, reputational, strategic	1	6	4	Annual revenue budget planned and monitored. Monitored at least quarterly and generally monthly. Reserves and investment policies in place. Financial	

Adopted :.....

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						regulations applied.	
A4	Planning applications not responded to within timescales or other aspects or process not followed; other consultations not properly considered or responded to	Reputational	1	2	2	Regular planning meetings are diarised, and Clerk to ensure timely action following the meeting.	
A5	Inadequate record keeping	Financial, reputational, legal, strategic	2	3	3	Electronic record keeping.	Consider putting in annual review by Councillors
A6	Loss of Proper Officer - eg long term sickness, vacancy	Financial, legal, and strategic	3	3	3	Policies and procedures	
Services	including	Community					
B1	Failure to obtain necessary licenses e.g. for events	Financial, reputational, legal,	2	3	3	Risk assessment for all events. Notify insurers of all new activities. All activities to be authorised by	

Adopted :.....

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						council in accordance with scheme of delegations.	
B2	Public liability ie damage to people or property caused by council members, staff, volunteers, or contractors	Financial, reputational, legal,	2	3	6	Insurance including public liability, H&S advice available, risk assessments completed for all services and events. Contractor management system to be adopted	
Members/	Employees/Others						
C1	Theft, fraud, property crimes by staff - deliberate action by individuals.	Financial, reputational, legal,	3	3	3	Financial regulations and procedures regularly updated. Regular audit and review of internal controls.	

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C2	Inappropriate behaviour by staff or members	Financial, reputational, legal,	2	3	6	Code of conduct is applied and HR training for councillors is available. Training, employee handbook and appropriate management procedures for staff.	
C3	Issues arising from lone working	Financial, reputational, legal	1	3	2	Lone working policy guidance included in staff handbook.	
C4	Threat of or actual violence, accident or injury to staff/councillors	Financial	1	3	3	Insurance, risk assessment for all activities.	Health & safety policy to be developed
C5	Employment issues eg high absence	Financial, reputational,	2	3	6	Employee handbook and	

Adopted :.....

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	levels, poor performance, poor management affecting productivity and well being	legal, strategic				appropriate management procedures for staff eg RTW interviews, appraisals, grievance procedures. Regular reports from clerk to full council.	
C6	Contractor Issues - underperformance or other losses caused by delivery of services by third parties	Financial, reputational, legal, strategic	2	3	6	Payment is only made once work is completed and Council has approved payment. Secure warranties from contractors where possible.	
Finance							
D1	Unauthorised expenditure or payments made	Financial, Reputational	2	3	6	Decision making process laid out in financial regulations. Bank reconciliation checks performed	

Adopted :.....

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						monthly. Two councillors authorisations required for all payments	
D2	Unauthorised commitments	Financial, Reputational, Strategic	2	4	3	Procedures specify approval required by expenditure level. Minutes or other records for confirming decisions.	
D3	Control of bank accounts eg insufficient monies to cover expenditure, inability to access accounts, misuse of bank accounts by staff.	Financial Reputational Strategic Legal	2	3	6	Financial regulations and procedures in place which include internal controls. All payments require two councillor authorisations. No payments authorised without supporting paperwork, bank	

Adopted :.....

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						reconciliations process in place.	
D4	Credit / Debit cards	Financial Reputational + Legal	1	3	3	The credit card remains in the safe unless needed.	Update Financial Regulations to cover credit/debit cards.
D5	Losses on cash or investments	Financial, Reputational, Strategic	1	3	3	Investment strategy approved by Full Council.	
D6	Council accounting system fails	Financial Strategic Reputational	1	3	3	Use of an established financial accounting software	
<b>IT &amp; Records</b>							
E1	Loss of electronic data or inability to access	Financial Reputational Strategic Legal + IT	2	3	3	Have a contracted IT support company	
E2	Website Failure	Financial Reputational +IT	1	3	3	Website hosted externally, with appropriate backups	
E3	Fire/Flood leading to physical losses	Financial Reputational Strategic +	1	3	2	Use of fireproof filing cabinet and/or safe for	

Adopted :.....

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		Legal +IT				critical documents.	
Property and	Premises						
F1	Theft or damage to Council assets, inadequate insurance of assets	Financial Reputational Strategic + Legal	1	3	3	Updated asset register, insurance of assets	

Adopted :.....