

# MINERA COMMUNITY COUNCIL CYNGOR CYMUNED MWYNGLAWDD

## RISK ASSESSMENT SCHEDULE

### Assessment Criteria

<b>Rating:</b>	Potential Consequence Score: 1-5	<b>Classification:</b>	1-5 Low
	Likelihood of Happening Score: 1-5		6-10 Medium
	Severity Level Score – Potential Consequence x Likelihood		11-15 High
			16-25 Very High

Topic	Risk Identified	Potential Consequence	Likelihood	Severity Score	Classi'tion	Measures to be taken to Reduce/Minimise/Control Risk
<b><u>Income</u></b>						
Precept	Not Submitted	5	1	5	Low	Full Budget process in place. Clerk to prepare budget annually in Oct/Nov Council to consider budget annually in November Council to determine precept annually in December Clerk/RFO to notify County Council in January
	Not paid by County Borough Council	5	1	5	Low	Clerk to monitor and report to Council Paid directly to bank account by BACS
	Inadequacy of Precept	5	1	5	Low	Clerk RFO to present monthly Reconciled Accounts, All monthly Receipts and Expenditure and Financial Summary to Council meeting Clerk shares budget/actual with Chair and Vice-chair monthly, and with internal checker quarterly. Full Council advised as required. Monthly check of reserve adequacy in Council meetings
Loss of Money	Business Interruption	5	2	10	Medium	Insured – Loss
	In Transit	5	1	5	Low	Insured for limit of £1000
	In Premises	5	1	5	Low	Insured for £1000
	In Safe or Strong Room	5	1	10	Low	Insured for £1000
	Private Residence of Member or Employee	5	1	5	Low	Insured for limit of £1000

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	Through theft or dishonesty of Staff or Members	5	2	10	Medium	Fidelity guarantee of £250k
Borrowing/Lending	Adequacy of finances to repay loan	5	1	5	Low	Provision made in Annual Budget/reserved funding monitored monthly. Borrowing powers strictly controlled by legislation
Investment Strategy	Investment Strategy	3	2	6	Medium	Review Annually and through monthly financial reports to Council meetings/Projects meetings
Reserves – General	Ensure Adequacy	5	1	5	Low	Consider at Budget Setting; confirm monthly in financial statements provided at Council meetings
Reserves – Earmarked	Ensure Adequacy	5	1	5	Low	Consider at Budget Setting and monitor monthly
	Unidentified /Recording	5	1	5	Low	Identified at Budget Setting and Recorded in Final Accounts
<b>Expenditure</b>						
Legal Powers	Illegal Payment or Activity	5	2	10	Medium	All statutory powers to undertake work recorded in minutes. Ensure compliance with Standing Orders and Financial Regulations. Review of Standing Orders and Financial Regulations annually during lifetime of Council
Procurement	Fraud or misfeasance in awarding contracts or onboarding/paying suppliers	5	1	5	Low	Few qualifying contracts; all current expenditure presented to Council meetings and approval sought prior to commitment to pay wherever feasible, and in any event within one Council meeting of commitment to pay; specific amendments made to Financial Regulations to enable online commerce to be securely approved without hindrance or financial burden on employees.
Salaries/Wages	Wrong Salary Paid	5	2	10	Medium	Clerk's salary presented to Council monthly and Councillors to scrutinise details of claim. Agent's salary paid against approved timesheets and WCBC rubric/rates of pay.
	Wrong Rate Applied	5	2	10	Medium	Rate changes advised to Chair/Vice-chair. Full details supplied for any variation in monthly pay level.
	False Employee	5	1	10	Medium	Internal audit to undertake examination of PAYE records.
	Not Accounting for correct deductions of NI, Tax and Superannuation	5	2	10	Medium	Internal audit will identify errors, backed up by external audit, including internal monitoring by nominated Councillor
	Inaccurate recording of hours	5	2	10	Medium	Chair and Vice-chair to monitor Clerk's hours; overtime claims justified to all Councillors when arising
	Submission of PAYE records Payments	4	1	5	Low	Returns submitted monthly. Internal audit will identify errors, backed up by external audit
VAT Payment Recovery of	Improper recording of input/output VAT	5	2	10	Medium	Working sheets available to Chair and internal audit. All data submitted for repayment is examinable on demand by HMRC, including provision of original vouchers
	Improper Identification of Non Business Activities	5	2	10	Medium	
	Inability to meet annual	5	1	5	Low	Systems in place to ensure compliance. Clerk to highlight

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	submissions to H.M.R&C					potential problems in meeting timescales, including internal monitoring by nominated Councillor
	Annual Reconciliation	5	1	5	Low	
Financial Assistance	Legal Power to contribute	5	2	10	Medium	Compliance with section 137 and other legislation
	Compliance with Council Policy	5	1	5	Low	Educate/Remind members of Policy
	Overspend	5	3	15	High	Clerk to monitor all spending monthly, circulating details to Chair and Vice-chair with annotated explanations Threat raised to recognise inflationary environment
Councillors Allowances	Over/Under payments to Members	4	1	5	Low	Members to complete claim in writing for scrutiny
	Proper deduction of tax	5	1	5	Low	Audit to verify (internal and external)
	Maintain proper records	3	1	3	Low	Annual call for intentions from Clerk to all Councillors. No allowances paid until full details available to enable payment under deduction of tax.
<b>Training of Councillors</b>	Members act 'ultra vires' or otherwise to bind, commit or render the Council liable to censure or prosecution	5	1	5	Low	Training policy now required to be drafted and filed annually as a legal requirement; Clerk to monitor adherence to policy
<b>Training of Clerk / Staff</b>	Members act 'ultra vires' or otherwise to bind, commit or render the Council liable to censure or prosecution	5	1	5	Low	Annual appraisals of performance and training needs; ongoing coaching and mentoring; membership of professional bodies and workplace associations; networking with peer groups across the region/country
<b>Other</b>						
Assets	Loss/Damage thereof	5	2	10	Medium	Insure against all risks. Review annually.
	Risk or damage to third party property or individuals	4	2	8	Medium	£10,000,000 Indemnity of Public Liability in place. Review annually
	Security of Assets	5	3	15	High	Annual Review
	Asset Register	5	2	10	Medium	Update Asset Register continually
	Maintenance	5	3	15	High	Undertake repair and maintenance - Ongoing
Staff	Insufficient to deliver service	5	4	20	Very high	Review staff structure annually
	Loss of key personnel – Clerk through ill health,	5	4	20	High	Review staff structures, working hours, duties and responsibilities periodically. Other professional services outsourced as and when

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	retirement, long term sickness or even death					required.
Consultations	Meeting of deadlines for response	3	4	12	High	Make arrangements for board to consider planning applications and other consultative documents falling in between normal monthly meetings.
Document Security	Appropriateness of existing facilities	5	4	20	Very High	Held in Fire proof cabinet. Deposit historical records with County archives.
Financial Records	Inadequate Records	5	1	5	Low	Data records updated continually and kept on backup drive (stored separately from PC); Cloud storage backup through Microsoft 365 (annual contract)
Minutes	Accurate and Legal	5	1	5	Low	Reviewed and approved at following meeting. Published one week in arrears as a public document, part 2 issues excepted.
Health and Safety Risk Assessment	Failure to identify	5	5	25	High	Review annually
Disability Discrimination Act	Failure to identify and implement adaptations	5	5	25	High	Independent Consultants engaged as necessary.
Register of Members Interest, Gifts and Hospitality	Identification of interest and recording of gifts and hospitality	3	1	3	Low	Register of Interest file held by Council and implemented. Declaration of Office signed by all members and copies held by Council. Declarations of interest minuted at every meeting. Copies sent to the Commissioner for Local Administration in Wales as required.
Code of Conduct	Adoption of Code of Conduct	5	1	5	Low	Code of Conduct adopted by Council and implemented. Provided to each new Councillor, with confirmation in declaration of acceptance of office that the code shall be honoured. Appropriate training expectations included in Training Policy
Welsh Language Policy	Preparation of and Implementation of Policy	5	2	10	Medium	Policy to be reviewed annually and mobilised as required in response to legislative or demographic requirements.