

	Impact	Likelihood	RAG Rating	Mitigation	Responsibility	Notes
1. Finance						
Cash						
Theft of cash	H	L	G	No cash kept in the office	Clerk	
Incorrect/inappropriate payments of cash	M	L	A	All payments made by cheque, Standing Order or BACS	Administrative Officer / Clerk	
Cash Receipts not accounted for	L	L	G	Cash banked when received	Administrative officer / Clerk	
Cheques						
Loss/theft of cheques	H	L	A/G	Cheque books kept in locked cabinet	Administrative Officer / Clerk	
Inappropriate payments	M	L	G	Financial Regulations Reports to FTC & PPR meetings	Councillors / Clerk	
Cheques not presented	L	L	G	Monthly bank account reconciliation provided to all councillors	Clerk	
Insurance						
Ineffective/inadequate	M	L	G	Clerk to check market from time to time	Clerk	3-yr contract to 2024
Claims badly handled	M	L	G	Claims monitored	Clerk	
Non-receipt of sums due	M	L	G	Administrative Officer checks	Administrative Officer / Clerk	
Bank Account						
Non-optimised returns	L	L	G	Clerk to check market from time to time	Clerk	
Instability of FTC's chosen bank	H	L	A/G	Spread risk between institutions Funds split between current and savings account in Cooperative bank and investment account with CCLA	Clerk	
Non-reconciled accounts				Copy of bank statements circulated with finance report and bank reconciliations	Clerk	

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Inappropriate BACS payments	H	L	A/G	Reports to each FTC meeting Administration Officer and Clerk's checks	Clerk	
Incorrect DDs/SOs	H	L	A/G	Reports to each FTC meeting Administration Officer and Clerk's checks	Clerk	
2. Property						
Damage/vandalism to playground equipment, gates, shed, town clock, and memorial site etc.	M	L	A/G	Insurance Regular inspection Independent annual inspection Regular servicing Good relationship with police, CWAC workforce Vigilant councillors Quick action to repair/make safe	Clerk / Councillors / Grounds maintenance contractors / Service contracts	
Loss or theft of regalia/valuables	L	L	G	Insurance Regular checking Secure storage	Clerk / Councillors	Councillors sometimes keep regalia at home.
Loss of value of assets	L	L	G	Maintenance Proper storage Physical checks Asset register – reviewed and updated annually	Clerk	
Loss of Office Base due to tenancy breaking down	H	M	A/G	Tenancy at Will agreed with CWAC Constantly monitoring availability of other office accommodation	Council	28 days' notice period
Loss of Office base due to damage, vandalism or other event	H	L	G	CWAC maintain the building Burglar and fire alarm systems monitored 24/7	Council	
3. Health and Safety						
Accidents at work	H	M	A/R	Statutory notices Risk assessments carried out Accident Book	Clerk / all staff	

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				Careful supervision Maintenance Care with lifting etc. Training		
Safe premises	H	L	A/G	Well maintained Statutory provisions, notices Risk assessments carried out Training when needed	Clerk	
Accidents of public on Council land	H	L	A/G	Proper signage Hazards fenced off Insurance		
Wellbeing problems for staff and councillors	M	M	G	Staff Handbook regularly reviewed. Policies for dealing with illness, stress and other HR matters in place		Contract with Ellis Witham to provide HR services December 2020 to December 2023
Accident while driving for work reasons	M	M	A	Drivers to be insured for business use. Adequate time allowed for travel Care with loaded vehicles	Clerk / Administrative Officer /	
4. Council Procedures						
Important procedures not followed	H	L	A	Qualified Clerk Training Well communicated responsibilities Job descriptions Feedback	PP&R Committee / Clerk	
Negligence	H	L	A/G	Vigilance Feedback Disciplinary procedure	Clerk	
Poor behaviour of councillors/staff – reputation damage	H	H	R	Code of conduct understood and followed Bad behaviour challenged	ALL	

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5. Data						
Natural Catastrophe	L	M	A/G	Disaster recovery plan in place All data stored off site on UK based cloud storage facility	Clerk	Contract with Prism
Theft/Sabotage	L	L	G	Insurance Swift replacement facilitated by use of cloud	Clerk	
Hardware/software failure	M	L	A/G	Support contract in place with Prism Disaster recovery plan	Clerk	
Supplier/ISP/Cloud Failure	L	L	A/G	Tendering & contracting procedure ensures only reputable company chosen. Disaster recovery plan. Likelihood very low indeed.	Clerk PP&R Committee	Contract changed to Prism in 2017
6. Personnel						
Loss of staff member	H	M	A/G	Recruitment procedures in place ensure correct person chosen for the job Staff Handbook in place Grievance procedure National Joint Council contract and conditions apply. Training provided	Clerk/Council	Ellis Whittam (HR Consultants) have reviewed the staff handbook, grievance procedure and contractual agreements under the terms of their SLA.
7. Procurement						
	M	L	A/G	Council has updated finance regs in order to comply with legislation. All changes to current supplier bank details to be checked by phone call and verified by 2 staff members. Bank details for new suppliers to be checked by phone call and verified by 2 members of staff.	Council/Clerk	Council to investigate dual authorisation of all payments with Co-operative Business Banking (12-01-2023). Clerk to attend training sessions 2023.

Key:

Impact: Low, Medium, High

Likelihood: Low, Medium, High

RAG rating: Amber/Green/Red