

NOTE:

This document should be read in conjunction with the **Risk Management Policy**, which details the Town Council's approach to assessing and managing risk.

The table below summarises the main risks to public money related to council property, activities and employees. The Town Council receives the information below on an annual basis.

Activities classed as having a low risk rating have **not** been included in the summary document below.

No.	Area	Risk	Level	Controls
1	All areas	Provision of adequate insurance cover	Medium	Carry out annual review of insurance to ensure that all appropriate risks are covered. Carry out annual inspection of insurance held by third parties.
2		Slips, trips, falls	Medium	Each event and activity to be monitored separately. Town Council managed areas to be maintained in line with agreed Policy.
3	Allotments	Build-up of non-compostable/ hazardous rubbish	Medium	Work closely with allotment holders and site managers to ensure continuous monitoring. Periodic site inspections.
4		Town Council management of site	Medium	Allotment Policy approved in 2021, setting out expectations of allotment holders.
5		Vermin on-site	Medium	Enforce conditions of tenancy agreements (reviewed at AGM October 2018). Periodic site inspections. Instigate appropriate action to deal with any identified problems.
6		Failure to review and collect rents/ charges	Medium	Review rents and charges annually. Allotment site sizes reviewed at Moorland Road during 2021 to ensure transparency. Maintain proper records of income received and banked. Enforce tenancy agreements. Maintain allotment register- reviewed annually. Continue to pursue SMDC regarding ownership/ management responsibilities at Moorland Road.
7		Personal injury	Medium	Carry out annual review of insurance to ensure that all appropriate risks are covered. Inspect contractor insurance. Ensure that conditions that might lead to physical injury are minimised and properly controlled. Work closely with allotment holders and site managers to ensure continuous monitoring. Periodic site inspections.
8		Management of trees	Medium	Ensure that any management of trees has appropriate permission and is carried out by responsible and experienced individuals/ organisations.
9	Outside Events, including: <ul style="list-style-type: none"> • Artisan Market/ Twilight Market • Christmas Lights Switch-On • Fresh Food Friday • Biddulph Moor events 	Setting up and taking down	Medium	Change to the Artisan Market/ Twilight Market and Fresh Food Friday are considered by the Town and Community Committee. Carry out annual review of insurance to ensure that all appropriate risks are covered. Ensure contractors have appropriate training. Ensure anyone on-site has appropriate PPE (e.g. hard-hats, hi-vis coats/ tabards) Members of the public should not be permitted in the vicinity of the stalls during these times. Areas to be cordoned off to prevent access. All vehicular access to be managed appropriately- roads sealed off at start/ end of day, stall holders to be supervised if bringing vehicles on-site to load/ unload. The tractor used to tow the trailers containing the stalls, gazebos etc. shall only be used by suitably qualified individuals. Inspect area to ensure no trip-hazards, etc. that may cause personal injury. Weather will be monitored in the days and hours before an event. In the event of extreme weather conditions, e.g. gusts of wind, or snow/ ice the Chief Officer will make a decision about the continuation of the event, in conjunction

No.	Area	Risk	Level	Controls
				with relevant authorities.
10		Abuse to staff	Medium	Effective human resource policies and liaison with Police.
11		Food poisoning	Medium	Ensure that perishable stock is kept chilled by the use of refrigeration, ice or cold blocks- ideally less than 5C. Ensure traders are aware of guidelines; ask for evidence of food certification.
12		Generators/ use of electricity	Medium	Ensure generator does not burn personnel from the exhaust or cause excessive noise. Traders to be made aware that this is their responsibility; all equipment should be tested and insured appropriated. Events and Partnerships Officer has a fire extinguisher for the event. Where Town Hall electricity is used, ensure that appropriate equipment, barriers and installation occurs; liaise with Caretaking staff.
13		Danger from Calor Gas	Medium	Follow Calor Gas safety guidelines. Traders to be made aware that this is their responsibility; all equipment should be tested and insured appropriated. Events and Partnerships Officer has a fire extinguisher for the event.
14		Appropriate licenses	Medium	Continue to work with neighbouring parishes to ensure Biddulph is keeping to the terms of the permit to hold a market. Investigate (and action) the requirements for the provision of alcohol and entertainment licenses.
15		Trip hazards (resulting from ice/ snow, cables, etc.)	Medium	Town Council Officers and caretakers to monitor inside and outside Town Hall. For evening events- Effective liaison with Paul Warwick- Funfair and ensure areas are lit effectively.
16		Crowd Management	Medium	Where necessary, ensure appropriate barriers are in place and supervised. Depending on the size of the event, First Aid Responders to be on hand. Staff to received Emergency First Aid training in 2022 Event management training completed in 2020. Designated area for lost individuals. Consider appropriate training for Officers.
17		Storage space	Medium	Private storage sought at local farm. Letters exchanged ongoing stipulating requirements: <ul style="list-style-type: none"> • Owner is not responsible for any items left in this space, but we understand that the barn will be locked/ secure and that there is functioning CCTV on the premises. Insurance for these items will be provided by the Town Council's insurance provider. This will be contents insurance, and will not cover the structure of the barn or its amenities. • The owner agrees not to use the items stored in the barn for your own purposes or to permit others to do so. • Biddulph Town Council will not make any alterations to the barn or require you to do so during the initial period of this agreement. • Representatives from Biddulph Town Council may be required to access equipment that is stored within the barn. We appreciate that this property is also attached to a home and will endeavour not to make unnecessary requests for access. Officers will ensure that an appropriate notice period is given where access may be required to obtain (or return) an item of equipment. This arrangement will be reviewed on a 6-monthly basis. Only briefed and accompanied individuals should be permitted to enter this space. In 2022, consideration to be given to Wharf Road old toilet block.

18	Churchyard/ cemeteries	Appropriate maintenance (including grass cutting and tree management) completed	Medium	Continue to ensure: <ul style="list-style-type: none"> contracts are in place and enforced. all contractors on site have relevant and up-to-date insurance. site is inspected regularly. Site inspection procedure in place.
19		Security, theft and vandalism	Medium	Liaison with local enforcement agencies. Ensure site is inspected regularly. Maintain register of assets. Take action (as appropriate) against offenders.
20		Third party grave diggers on-site	High	Revised Burial Policy approved in 2021 Officers attend all burials, where possible, to manage health and safety and ensure accuracy.
21		Inaccurate/ incomplete information from Funeral Directors	Medium	Ensure all Funeral Directors are aware of the site and the required standards.
22		Ownership/ management of burial plots (inc. reserved graves)	Medium	EROB processes not in place; to be considered again. Full review of reserved graves and burial register completed during 2021.
23		Headstone testing	Medium	Headstones to be tested in sections to allow owners to be contacted in a timely way; risk management activity completed.
24		Slips, trips, falls	Medium	Paths to be re-surfaced 2022, where necessary. Grounds maintenance team complete regular gritting. Effective signage and regular inspections.
25		Management of Rotary maintained areas	Medium	Continue to liaise with Biddulph Rotary to ensure they are aware of any emerging issues.
26		Flooding	Medium	Liaise with grave managers and gravediggers to locate areas of flooding; install additional French drains as paths are re-done.
27	Town Council owned/ managed public space	Maintenance of trees, mowing, planting.	Medium	Regular inspection and review. Continuous maintenance regimes. Report any issues to appropriate committee. All contractors should complete their own risk assessments prior to commencement of work. This document does not include those activities.
28	Biddulph Town Hall	Income from Staffordshire Moorlands District Council	High	Income to be negotiated and subsequently reduced in the first five years of management. Significant number of 'unknowns' due to level of information available, resulting in cautious budget set again for 2022-23.
29		Income from bookings	Medium	Events commenced at end of 2021 following lock-downs. Events and Partnerships Officer working with range of groups to increase access to the Hall. Improvements made to Hall and meeting rooms.
30		Management of hire charges	Medium	To be reviewed annually and benchmarked against other local fees and charges. Asset Management Working Group re-convened.
31		Appropriate compliance regime	Medium	Town Council working with Health and Safety Adviser at Staffs Moorlands District Council on consultancy basis to provide independent support. Current relationship with Derbyshire County Council whilst tendering/ contract management process ongoing regarding new arrangements. Staff undertaken online training; all caretaker training to be reviewed again in 2022. New Compliance and Governance Officer to develop clear processes in relation to operational tasks and renewals, repairs and improvements.
32		Effective maintenance regime	Medium	Competitive prices sought in line with Procurement Policy. Operational processes in place and being reviewed in relation to appropriate reporting and logging of issues.
33	Biddulph Grange Country	Investment in improvements	Medium	All issues to be specified and approved with Staffordshire Moorlands District Council. Cost and tendering process to be overseen by the Finance Strategy and Management Committee.

	Park Visitor Centre			Any additional issues identified to be considered by this Committee in relation to priority and cost. When work complete, responsibility for the site to be overseen by Recreation and Amenities Committee.
34		Management of tenants	Medium	Management arrangements to include input from Staffs Moorlands District Council and legal advisers, as appropriate. Continue to work with cleaning company to ensure clean facilities.
35		Appropriate compliance regime	Medium	Town Council working with Health and Safety Adviser at Staffs Moorlands District Council on consultancy basis to provide independent support. Current relationship with Derbyshire County Council whilst tendering/ contract management process ongoing regarding new arrangements.
36		No presence on-site	Medium	Health and Safety Adviser completed Arson Risk Assessment with appropriate mitigations. Friends Group and other walkers active in the area. Staffs Moorlands Ranger on-site regularly.
37	Wharf Road toilet block	Appropriate compliance regime	Medium	Town Council working with Health and Safety Adviser at Staffs Moorlands District Council on consultancy basis to provide independent support. Current relationship with Derbyshire County Council whilst tendering/ contract management process ongoing regarding new arrangements.
		Opening/ Closing regime	Medium	Arrangements in place with cleaner, volunteer and caretaking team to ensure building opened and closed appropriately.
38		Cleanliness	Medium	Third party contractors in place, completing daily clean. Inspection regime in place and regular reports prepared. Site overseen by caretaking staff. Phone number available on-site for visitors to report concerns. Police to be involved if anti-social behaviour identified.
39	Insurance cover	Cover required for: Money, Employers' Liability claim, Public and products liability claim, Fidelity Guarantee, Libel and Slander, Personal Accident, Legal Expenses	Medium	Quotes received each year for insurance, based on asset register, liabilities and income/ expenditure.
40	Accounts	Annual precept too high/ too low or not the result of detailed consideration.	Medium	Continue current system with detailed budget based on past year and current year accounts. Committees involved in agreeing budget requirement for forthcoming year. Continue work to agree action plan and strategic priorities to identify future spending requirements.
41		Inadequate monitoring of income/expenditure against budget	Medium	Full list of accounts to date presented, as set out in Financial Regulations.
42		Unlawful expenditure	Medium	Follow Financial Regulations (based on NALC Model document) to be adopted by Council in May 2022; reviewed annually. New Financial Transactions Policy developed in 2021. Follow advice of Clerk/RFO that all expenditure is within legal powers.
43		Unauthorised expenditure	Medium	Report all payments to Council for approval (even if already paid). Cheque signatories to initial cheque stubs and invoice
44		Accounts not reconciled	Medium	Bank reconciliation completed each month and reviewed by Councillors.
45		Non-standard and/or noncompliant records kept	Medium	Follow Financial Regulations (based on NALC Model document) to be adopted by Council in May 2022; reviewed annually. New Financial Transactions Policy developed in 2021. Follow advice of Clerk/RFO and Internal and External auditors.
46		Non-compliance with statutory requirements for completion/ approval/ submission of accounts and other financial returns.	Medium	Continue to ensure that all accounts and returns are completed and submitted by the deadlines.
47		Non-compliance with internal audit requirements.	Medium	Appoint internal auditor. New arrangements for 2021-22 audit.

48		Banking	Medium	Day-to-day banking in line with acceptable practices set out in Finance Regulations. Finance procedures to be reviewed annually. Ongoing review of management of Council Reserves. £300,000 transferred to CCLA in 2018; additional investment to be transferred in Spring 2022.
49		Risk of loss of income if current bank encounters difficulties	High	£75,000 currently accessible through Financial Services Compensation Scheme to cover investments within one institution. £300,000 transferred to CCLA in 2018; additional investment to be transferred in Spring 2022.
50		Loss of cash through theft or dishonesty	Medium	Minimal cash handled. Procedures to be reviewed annually.
51		Compliance with HMRC Regulations (inc. VAT reclaiming)	Medium	All transactions completed online, and paper copies kept. Internal and external auditor to provide 'double check'.
52		Best value accountability, e.g. awarding of contracts and services	Medium	Procurement Policy in place and regularly reviewed. All procurement activity discussed through Finance Strategy and Management Committee.
53	Staff	Loss of key personnel through ill health or leaving	Medium	Council could cover short-term absence while replacement found. Immediately advertise any vacancy. Appoint locum clerk, if necessary. 'How to' has been developed and is reviewed on an ongoing basis. Business Continuity Plan to be approved in May 2022.
54		Physical attacks on staff	Medium	Finance Strategy and Management Committee ongoing review/ updating of all policies and procedures in relation to management of staff. Increased staff team improves management of lone working. Visiting/ lone working staff provided with work mobile phone.
55		Salaries, pensions and associated costs calculated wrongly or paid incorrectly	Medium	To be reviewed by internal control and internal auditor. Procedures in place and followed.
56	Administration	Inadequate access to advice	Medium	Continue memberships of SPCA/NALC, SLCC, ICCM for burial support, NACO, NABMA and other organisations.
57		Loss of computer-based records	Medium	Records backed up by IT provider. Information now held in cloud-based system.
58		Finance management systems	Medium	Scribe to be used from April 2022; cloud-based system.
59		Loss of hard document records	Medium	Records kept in locked safe/ fire-proof cabinet. Key records to be reviewed and photocopies made.
60		Poor service to customers	Medium	Complaints procedure in place. Significant issues to be reported to Committees. Phone log started to track usage.
61		Business Continuity	Medium	Business Continuity Plan to be approved in May 2022. Three 'How To' guides created for operational use.
62		Data management	Medium	Records backed up by IT provider. Information now held in cloud-based system.
63	New projects	Unfamiliar management arrangements	Medium	As Town Council takes on additional projects, there are new areas of expertise needed. Town Council to call on skills of partners to ensure effective procurement and management arrangements. Ensure consultation with relevant individuals and organisations.
64	Assets	Protection of physical assets (inc. land)	Medium	Land insured. Value increased annually by RPI. Test Insurance market annually and assess insurance values at that point.
65	Legal Liability	Ensuring activities are within legal powers	Medium	Chief Officer to clarify legal position on any new proposal. Legal advice to be sought where necessary.
66		Proper and timely reporting via the Minutes	Medium	Council and Committees always receive and approve Minutes of meetings. Minutes made available to press and public at the Town Hall and via the web site.
67	Councillors propriety	Registers of Interests and gifts and hospitality in place	Medium	Code of Conduct reviewed and approved annually. Support received from Monitoring Officer at SMDC.