

# MAGOR WITH UNDY TOWN COUNCIL

## 1. GENERAL RISK ASSESSMENT

### 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	Classification	Measures in place, or to be taken to Reduce/Minimise/Control Risk
<b>INCOME</b>						
1. Precept	Not Submitted	5	1	5	Low	<ul style="list-style-type: none"> <li>Full Budget process in place.</li> <li>Members budget workshop annually in November.</li> <li>Council to consider budget annually in January</li> <li>Council to determine precept annually in January</li> <li>Clerk/RFO to notify County Council in January as defined by Monmouthshire County Council</li> </ul>
	Not paid by County Council	5	1	5	Low	<ul style="list-style-type: none"> <li>Clerk/RFO to monitor and report to Council</li> <li>Paid directly to bank account by BACS in three equal tranch payments</li> </ul>
	Inadequacy of Precept	5	1	5	Low	<ul style="list-style-type: none"> <li>Clerk/RFO to present reconciled accounts, all monthly Income and Expenditure to monthly Council meeting.</li> <li>Quarterly Budget Monitoring report for review/comparison of budget to actual</li> </ul>
2. Loss of Money	In Transit	5	1	5	Low	<ul style="list-style-type: none"> <li>Insured for £5,000</li> </ul>
	In Premises	1	1	1	Low	<ul style="list-style-type: none"> <li>No cash is kept at Council Office</li> </ul>
	Private Residence of Member or Employee	5	1	5	Low	<ul style="list-style-type: none"> <li>Insured for £350</li> </ul>
	Through theft or dishonesty of Staff or Members	5	1	5	Low	<ul style="list-style-type: none"> <li>Fidelity guarantee of £750,000 as at 08/08/2024</li> <li>Review annually in May</li> </ul>

Loss of money (cont'd)	Postage	5	1	5	Low	<ul style="list-style-type: none"> <li>Minimal values held - periodic review (Supply of postage stamps kept in cash box in locked cabinet)</li> </ul>
3. Borrowing/ Lending	Adequacy of finances to repay loan	5	1	5	Low	<ul style="list-style-type: none"> <li>Provision made in Annual Budget</li> <li>Policy part of Investment Strategy</li> </ul>
4. Investment Strategy Income/Policy	Inappropriate investment	3	1	3	Low	<ul style="list-style-type: none"> <li>Policy in place</li> <li>Review Annually in May</li> </ul>
5. Reserves – General	Ensure Adequacy	5	1	5	Low	<ul style="list-style-type: none"> <li>Consider at Budget Setting in January</li> <li>Quarterly Budget Monitoring v Actual Review</li> </ul>
6. Reserves – Earmarked	Ensure Adequacy	5	1	5	Low	<ul style="list-style-type: none"> <li>Consider at Budget Setting in January</li> <li>Quarterly Budget Monitoring v Actual Review Listed on Annual Investment Strategy</li> </ul>
	Unidentified /Recording	5	1	5	Low	<ul style="list-style-type: none"> <li>Identified at Budget Setting and Recorded in Final Accounts</li> <li>Listed on Annual Investment Strategy</li> </ul>
7. Tenancy – Rents (Allotments – Poor Land)	Loss of income / failure to pay rent	5	2	10	Medium	<ul style="list-style-type: none"> <li>Clerk to monitor – Records held on RBS software.</li> <li>Rental invoices generated via RBS software and sent to all tenants in July</li> <li>Clerk to issue reminders and final demand via RBS software in respect of non-payment of rent</li> </ul>
8. MUGA Court Hire	Booking Process requires fee collection in arrears	5	1	5	Low	<ul style="list-style-type: none"> <li>Booking requests are received on completed forms in post or by email.</li> <li>Requests are checked against Google Calendar to avoid double booking.</li> <li>Booking entered on Google Calendar.</li> <li>Booking forms saved to electronic folder/file with Invoice Ref.</li> <li>Invoice (saved to file) is sent to client requesting BACS payment within 14 days.</li> <li>Bank AC checked regularly to reconcile payment and if need to send reminder to client.</li> </ul>
<b>EXPENDITURE</b>						
9. Legal Powers	Illegal Payment or Activity	5	2	10	Medium	<ul style="list-style-type: none"> <li>All decisions to undertake works and make payments are recorded in the minutes</li> <li>Statutory powers are recorded in the minutes</li> <li>Ensure compliance with Standing Orders and Financial Regs.</li> <li>Annual Review of Standing Orders and Financial Regulations</li> </ul>
10. Salaries/Wages	Wrong Salary Paid	5	1	5	Low	<ul style="list-style-type: none"> <li>Salary payments presented to Council monthly</li> <li>Bank signatories to scrutinise details of claim</li> </ul>

	Wrong Rate Applied	5	1	5	Low	<ul style="list-style-type: none"> <li>Salary administration outsourced to Chepstow Accountancy in line with adopted National Joint Council rates and National Living Wage adopted by Town Council in November 2022</li> </ul>
	False/fictitious Employee	5	1	5	Low	<ul style="list-style-type: none"> <li>Council signatories to undertake examination of PAYE wages records and bank payments</li> </ul>
	Not Accounting for correct deductions of NI, Tax and Superannuation	5	1	5	Low	<ul style="list-style-type: none"> <li>Salary calculations outsourced to Chepstow Accountancy</li> <li>Calculated within salary administration by Chepstow Accountancy</li> </ul>
	Inaccurate recording of hours	5	1	5	Low	<ul style="list-style-type: none"> <li>Periodic visual check of work undertaken by Town Wardens/Litter Pickers by Town Clerk</li> <li>Manual time records are provided and kept by Town Clerk for presentation to line manager upon request.</li> </ul>
	Submission of PAYE	5	1	5	Low	<ul style="list-style-type: none"> <li>Records submitted to Council monthly as part of Payments.</li> <li>Salary administration outsourced to Chepstow Accountancy</li> <li>Monthly RTI and Annual Return completed electronically to HMRC</li> </ul>
Salaries/Wages (cont'd)	Loss of data on PC due to system fault	3	2	6	Medium	<ul style="list-style-type: none"> <li>Microshade cloud storage</li> </ul>
11. VAT Payment Recovery of	Improper recording of input/output VAT	5	1	5	Low	<ul style="list-style-type: none"> <li>RBS finance software package used to record all finance business of the Town Council.</li> <li>RFO uses a back-up excel finance record for reconciliation of accounts prior to entering on RBS software program.</li> </ul>
	Inability to meet quarterly/half yearly or Annual submissions to H.M customs	5	1	5	Low	<ul style="list-style-type: none"> <li>Regular periodic review in will identify the need to submit claim if not already done so</li> <li>RBS software package is updated at least at year end annually.</li> </ul>
12. Borrowing/ Lending	Failure to make repayment instalments	5	1	5	Low	<ul style="list-style-type: none"> <li>Direct Debit mandate in place with PWLB</li> <li>See also separate RA for PWLB</li> </ul>
13. Banking Arrangements, Authorisation of Payments And Investment Accounts	Invoices	5	1	5	Low	<ul style="list-style-type: none"> <li>Council's Financial Regs set out the requirements for banking arrangements and authorisation of payments.</li> <li>All expenditure presented to Council monthly for approval</li> <li>Two signatories required per debit transaction</li> <li>Internet banking.</li> </ul>
	Reconciliation	5	1	5	Low	<ul style="list-style-type: none"> <li>Bank reconciliation completed at month end and quarterly presented to Council at Full Council monthly meeting for approval and adoption.</li> <li>Nominated Councillor to undertake periodic checks and countersign file copies of bank statements and RBS reconciliation reports.</li> </ul>

	CCLA/Public Sector Deposit Fund	5	1	5	Medium	<ul style="list-style-type: none"> <li>Clerk/RFO monthly checks to record yield on investment.</li> <li>Investment Income is recorded and reconciled in Councils Excel Finance records and RBS Rialtas and reconcile.</li> </ul>
14. Financial Assistance	Legal Power to contribute	5	1	5	Medium	<ul style="list-style-type: none"> <li>Compliance with section 137 and other legislation</li> </ul>
	Compliance with Council Policy	5	1	5	Low	<ul style="list-style-type: none"> <li>Educate/Remind members of grant/financial assistance Policy</li> </ul>
	Overspend	5	2	10	Medium	<ul style="list-style-type: none"> <li>Clerk/RFO to monitor budget v actuals and amount of grant monies awarded and to present to Council as soon as practicable.</li> </ul>
15. Councillors Allowances	Over/Under payments to Members including IRPW	5	1	5	Low	<ul style="list-style-type: none"> <li>Current IRPW rates paid quarterly in arrears.</li> <li>Members to complete and verify standard attendance/mileage claim form with relevant receipts</li> <li>Mileage substantiated by AA Mileage Calculator - or similar</li> <li>Clerk/RFO to check amount to be paid against IRPW report</li> </ul>
	Proper deduction of tax	5	1	5	Low	<ul style="list-style-type: none"> <li>IRPW mileage rates are non-tax deductible</li> <li>Awaiting clarification regarding remuneration payments</li> <li>Councillors advised to submit their own declarations to HMRC</li> </ul>
	Maintain proper records	3	1	3	Low	<ul style="list-style-type: none"> <li>Expenses and mileage claim forms in place.</li> </ul>
	Wrong IRPW allowance made	5	1	5	Low	<ul style="list-style-type: none"> <li>Clerk/RFO to check amount to be paid against IRPW report</li> <li>Council to review annually how/when/frequency of payments</li> </ul>
16. Knowledge/ Training of Councillors in Financial Matters	Lack of knowledge in General matters relating to Council Finance	4	2	8	Medium	<ul style="list-style-type: none"> <li>Councillors to be encouraged to undertake One Voice Wales Training Module 6 – Local Government Finance and participate in the review of Financial Regulations.</li> </ul>
17. Knowledge/ Training of Clerk/RFO in Financial Matters	Lack of knowledge in General matters relating to Council Finance	5	2	10	Medium	<ul style="list-style-type: none"> <li>Clerk undertaken OVW Training on Code of Conduct, Local Government Finance, Chairing skills, Information management, the Council Meeting and Understanding the Law,</li> <li>Clerk/RFO has enrolled with the SLCC to obtain CiLCA qualification on 01/04/25 and has 12 months to submit 30 learning outcomes successfully.</li> </ul>

<b>OTHER</b>						
18. Assets	Loss/Damage thereof	4	3	12	High	<ul style="list-style-type: none"> <li>Regular inspection of Notice Boards</li> <li>Monthly inspection of play equipment by Mon CC</li> <li>Independent annual inspection of play equipment</li> <li>Quarterly inspection of bus shelters, wayside seats etc by the Clerk</li> <li>Maintain Asset Register</li> <li>Insure against all risks and review annually in May</li> </ul>
	Risk or damage to third party property or individuals	5	2	10	Medium	<ul style="list-style-type: none"> <li>£10,000,000 Indemnity of Public Liability in place.</li> <li>Review annually in May</li> </ul>
	Security of Equipment	5	1	5	Low	<ul style="list-style-type: none"> <li>Office Equipment maintained in locked building and insured</li> </ul>
	Asset Register	4	2	8	Medium	<ul style="list-style-type: none"> <li>Asset Register is updated upon acquisitions &amp; reviewed annually in the month of May</li> </ul>
	Maintenance	4	3	12	High	<ul style="list-style-type: none"> <li>Undertake repair and maintenance – Ad Hoc/On-going</li> </ul>
19. Allotments	Increase in net expenditure	3	2	6	Medium	<ul style="list-style-type: none"> <li>Review rents annually at Finance Meeting</li> <li>Review annual maintenance budget at Finance Meeting</li> </ul>
	Constant annual increase in expenditure allied with an increase in unused plots	2	2	4	Low	<ul style="list-style-type: none"> <li>Current waiting list stands at 33</li> <li>Project of remediation commenced April 2023 to bring dormant plots back into use. To clear unattended and unused plots at 3 sites and offer to waiting list.</li> <li>Annual review of rental charges.</li> </ul>
20. Poor Land – Norton Lane	Increase in lease	2	1	3	Low	<ul style="list-style-type: none"> <li>Peppercorn rent fixed</li> <li>Review rents</li> <li>Tenant offered annual lease rolling over 5-year period at a fixed annual fee.</li> <li>Current tender expires 31/08/2025</li> </ul>
21. Staff	Insufficient to deliver litter picking service	5	2	10	Medium	<ul style="list-style-type: none"> <li>Periodic review of hours/areas worked</li> <li>Employment of a replacement in the event of loss of establishment as a consequence of dismissal, resignation or retirement</li> </ul>
	Loss of key personnel – Clerk through ill health, retirement, long	5	2	10	Medium	<ul style="list-style-type: none"> <li>Review staff structures, hours, duties and responsibilities to ensure business continuity resources meet the needs of the Town Council.</li> </ul>

	term sickness or even death					<ul style="list-style-type: none"> <li>Council to consider contingency Plan /Staffing Policy for business continuity</li> </ul>
22. Insurance	Inadequate or No Insurance Cover	5	1	5	Low	<ul style="list-style-type: none"> <li>Council to review renewal insurance documents annually in month of May and subject to any additional risks identified relative to projects or actions undertaken by Council during each year.(to include consideration of Fidelity/Public &amp; Employers Liability limits</li> <li>Asset list maintained and kept up to date</li> <li>Policy commencement on 01/06/23 on a three-year agreement.</li> <li>Insurance policy is a 'package' providing a set minimum level of cover depending on population size.</li> </ul>
	Public Liability (statutory)	5	1	5	Medium	<ul style="list-style-type: none"> <li>Cover £10,000,000</li> </ul>
	Employers Liability (statutory)	5	1	5	Medium	<ul style="list-style-type: none"> <li>Cover £10,000,000</li> </ul>
	Money	5	1	5	Low	<ul style="list-style-type: none"> <li>Cover £250,000</li> </ul>
	Fidelity Guarantee	5	1	5	Low	<ul style="list-style-type: none"> <li>Cover £ 750,000</li> </ul>
	Property	3	3	9	Medium	<ul style="list-style-type: none"> <li>Play Equipment covered £153,348.00</li> <li>War Memorial covered £90,000.00</li> <li>Office Equipment/contents covered £108,000.00</li> <li>Safety Surfaces covered £152,293.00</li> <li>Street furniture covered where practicable £160,171.00</li> <li>MUGA Courts covered</li> <li>Procurator House covered</li> </ul>
	Loss of Revenue	5	1	10	Medium	<ul style="list-style-type: none"> <li>Not covered</li> </ul>
	Officials Indemnity	4	2	8	Medium	<ul style="list-style-type: none"> <li>Cover £500,000</li> </ul>
	Libel & Slander	3	2	6	Medium	<ul style="list-style-type: none"> <li>Cover £250,000</li> </ul>
	Personal Accident	5	2	10	Medium	<ul style="list-style-type: none"> <li>Covered £100,000</li> <li>Death £100,000</li> <li>Loss of Limb(s), Loss of Hearing, Loss of Sight or Loss of Speech £25,000</li> <li>Permanent Total Disablement £25,000</li> <li>Temporary Total Disablement £100 per week.</li> <li>Temporary Partial Disablement £50 per week</li> <li></li> </ul>
23. Contracts	Value for money and continuity of work	4	2	8	Medium	<ul style="list-style-type: none"> <li>Where practicable seek three quotations for work under £3K Quotations for small works to be reported to next Council meeting</li> <li>For works over £25K, issue specification and tender documents to at least three contractors and advertise on 'Sell2Wales</li> </ul>

						<ul style="list-style-type: none"> <li>For large works, tenders to be opened by Clerk/RFO plus at least one Member and reported to next Council meeting. (Subject to impending review of Financial Regulations/Standing Orders)</li> </ul>
24. Consultations	Meeting of deadlines for responses	3	4	12	High	<ul style="list-style-type: none"> <li>Emergency Planning Committee. Shall consist of 4 Councillors (must include Mayor or Deputy Mayor), to be called during a holiday or Council recess period, and any decisions made must be reported back to the next Full Council meeting.</li> <li>Town Clerk shall inform the Mayor/Deputy Mayor and appointed Councillors by virtue of Minute number 134.8 of 2023/24 of receipt of key planning consultations which require response before next Council Meeting.</li> </ul>
25. Administration	Agency Advice	3	1	3	Low	<ul style="list-style-type: none"> <li>Continue with membership of One Voice Wales</li> <li>Continue with membership of SLCC</li> <li>Clerk to maintain networking with other clerks/Councils etc.</li> <li>Council to purchase any necessary reference books</li> </ul>
26. Document Security	Appropriateness of existing facilities	5	2	10	Medium	<ul style="list-style-type: none"> <li>All documents kept on secure premises</li> <li>Microshade cloud storage/back-up for computer records</li> <li>Deposit historical records with County archives.</li> </ul>
27. Financial Records	Inadequate Records	5	1	5	Low	<ul style="list-style-type: none"> <li>RBS software in place from 01/04/20</li> <li>Daily monitoring is backed up on Excel saved to File explorer within Microshades protected server.</li> </ul>
	Non-compliance with statutory deadlines for the completion/ approval/ submission of accounts and other financial returns	4	2	8	Medium	<ul style="list-style-type: none"> <li>(External Auditors) forward instructions April</li> <li>Internal Auditors approached following end of Year.</li> <li>Review of Finances at Annual Meeting in May</li> </ul>
	Non-compliance with Internal Audit Requirements	4	2	8	Medium	<ul style="list-style-type: none"> <li>Internal Auditor appointed at Annual Finance Meeting in January</li> <li>Internal audit observation reports presented bi-annually to Council for consideration</li> <li>Review of Finances at Annual Meeting in May</li> </ul>
28. Minutes	Accuracy and Legality	4	1	4	Low	<ul style="list-style-type: none"> <li>Adopted and signed as soon as practicable with due consideration to restrictions of Multi-location meetings.</li> </ul>
29. Health and Safety Risk Assessment	Failure to identify	5	2	10	Medium	<ul style="list-style-type: none"> <li>Health &amp; Safety Policy Statement &amp; Responsibilities in place</li> <li>Relevant Risk Assessments in place</li> <li>Additional Risk Assessments produced as necessary</li> </ul>

30. Equality Act 2010	Failure to identify and implement adaptations	4	2	8	Medium	<ul style="list-style-type: none"> <li>Compliance of the Equalities Act 2010 shall be recognised at all times and reasonable adjustments shall be implemented where required.</li> <li>Meeting venues used shall be compliant under provisions of Equalities Act 2010.</li> <li>Venues equipped with a Hearing Loop System used for Council Meetings where possible.</li> <li>Advice shall be sought where required and when necessary</li> <li>Equalities &amp; Diversity policy in place and advertised on web site</li> </ul>
31. Register of Members Interest, Gifts and Hospitality	Identification of interest and recording of gifts and hospitality	4	2	8	Medium	<ul style="list-style-type: none"> <li>Register of Interests file held by Clerk and implemented.</li> <li>Declaration of Interest at meetings are recorded within the minutes of Council meetings. Forms completed as soon as practicable and saved to electronic filing system following each meeting.</li> <li>Declaration of Acceptance of Office signed by all members before taking office and witnessed, and copies held by Clerk</li> <li>Declaration of Acceptance of Office signed by Chair at Annual Meeting, witnessed and held by Clerk</li> </ul>
32. Code of Conduct	Adoption of Code of Conduct	5	2	10	Medium	<ul style="list-style-type: none"> <li>Code of Conduct adopted by Council and implemented.</li> <li>All Councillors sign to accept Code of Conduct in conjunction with Declaration of Acceptance of Office.</li> <li>Councillor given details of all Code of Conduct training events and are encouraged to attend within 6 months where possible</li> </ul>
33. Freedom of Information Policy	Preparation of and Implementation of Policy	4	2	8	Medium	<ul style="list-style-type: none"> <li>Policy requires review to comply with ICO</li> <li>FOI Policy and Model Publication Scheme advertised on web site</li> </ul>
34. Complaints Procedure Policy	Preparation of and Implementation of Policy	4	2	8	Medium	<ul style="list-style-type: none"> <li>Policy in place and advertised on web site.</li> </ul>
Unacceptable Actions by Individuals Policy	Preparation of and Implementation of Policy	4	2	8	Medium	<ul style="list-style-type: none"> <li>Policy in place and published on web site.</li> </ul>
Data Protection Act 1998 and General Data Protection Regulations	Preparation of Implementation and adoption of Act	4	2	8	Medium	<ul style="list-style-type: none"> <li>Data Controller registered with Information Commissioners Office</li> <li>Copy of Registration Entry kept on file</li> <li>Re-registration March Annually with payment collected by Direct Debit</li> <li>Policy in place and published on web site</li> </ul>



Potential Consequence						
Very High	5	5	10	15	20	25
High	4	4	8	12	16	20
Medium	3	3	6	9	12	15
Low	2	2	4	6	8	10
Very Low	1	1	2	3	4	5
		1	2	3	4	5
		Very Low	Low	Medium	High	Very High
		LIKELIHOOD				
Classification Risk		Low	Medium	High	Very High	

# MAGOR WITH UNDY TOWN COUNCIL

## 2. RISK ASSESSMENT SCHEDULE

Item	Frequency of Review/ Inspection	Last Reviewed	Due for Review	Comments
Precept	Annually	January 2025	January 2026	Agreed
Investment Strategy	Annually	May 2024	May 2025	
Tenancy – Rents (Allotments – Poor Land)	Annually	December 2023	January 2026	Agreed
Salaries	Annually/NALC pay awards	Nov 2024	March 2025	Agreed
Asset Register	Annually	May 2023	May 2025	Additional assets added as and when necessary
Banking arrangements	Annually	Jan 2025	Jan 2026	No Change.
CCLA/PSDF Investment account	Annually	July 2024	Jan 2025	Agreed
Borrowing/Lending	Annually	Dec 2021	Jan 2023	No Change
Councillors Allowances	Annually	May 2024		IRPW report 2023 agreed
Insurance	Annually	May 2022	May 2026	Change of Insurer
Financial regulations	Annually	April 2023	March 2025	Overdue (Scheduled for April 2025)
Standing orders	Annually		March 2025	Overdue (Scheduled for April 2025)
Council Policy Reviews	Annually	Mar 2021	May 2023	Reviews ongoing
Staffing levels	Annually	Dec 2021	Dec 2022	Under review incomplete
Performance reviews	Annually	March 2021	TBA	
Code of Conduct	Annually	June 2023	May 2024	Complete (to be published as soon as practicable)
Risk Assessments	Annually	May 2021	May 2022	Completed and presented to Council Oct 2023
Poor Land – Norton Lane	Every 5 years under tenancy agreement,	Aug 2021	August 2025	Tenant under 5 year tenancy – expired Aug 2025
Financial Assistance	Half yearly	June 2023	May 2024	
Reserves – General	Quarterly	June 2023	Due end June, Sept, Dec, Mar	
Reserves – Earmarked	Quarterly	June 2023	Due end June, Sept, Dec, Mar	
VAT Return Completed	Bi annually (April and Oct)	October 2024	April 2025	
Budget monitored and reported (Budget v Actuals)	Monthly	January 2025		
Authorisation of payments	Monthly	Ongoing		
Bank Reconciliation	Monthly	Ongoing		
Minutes	Monthly	Ongoing		

Playgrounds	Monthly	Ongoing		RoSPA inspection carried out monthly under terms of SLA with Mon CC.
MUGA Courts	Monthly	Ongoing		
<b>Item</b>	<b>Frequency of Review/ Inspection</b>	<b>Last Reviewed</b>	<b>Due for Review</b>	<b>Comments</b>
Financial Records (Income and Expenditure)	Ongoing			Under licence to RBS software in place from 01/04/24. Reconciliation reports on all Bank and Investment accounts are corresponded to members at each Ordinary Meeting.
Noticeboards	Ongoing			Project commenced 2024 for replacement of Noticeboards
Wayside seats	Ongoing			New benches installed September 2019
Bus shelters	Ongoing			
Planters	Ongoing			New planters installed February 2020
Register of Members Interest Declarations of Interest at meetings Gifts and Hospitality	Ongoing			Records made – declarations to be signed at next actual meeting
Health and Safety Risk Management	Ongoing			Any identified risks assessed by the Clerk
Allotments	Ongoing			Since 2022 have reduced waiting list for 54 to 30 as a consequence of program of improvements and management of tenancy. Grant of over £11000 rec'd from Mon CC via Wales Gov initiative,
Procurators House	Ongoing		2024	Quinquennial report undertaken March 2020
Data back up	Daily			By Microshade Business Solutions

Review Date: