

**Bruton Town Council**  
**Risk Management review**  
 reviewed at F&R 19th Nov 2024 agenda item FR24/22

Key

|                               |
|-------------------------------|
| relatively low risk           |
| moderate risk                 |
| higher risk                   |
| likelihood and impact scoring |

| Risk Number | Risk Category   | Subject                                | Nature of risk                             | Mitigation  | How is risk managed | Likelihood | Impact  | Risk after mitigation (likelihood x impact + impact) | Review date | Likelihood | Impact |
|-------------|-----------------|--|--|---|---------------------|------------|---------|--|-------------|------------|--------|
| 1-a         | Administration  | Data and records                       | Total loss of electronic data.             | Electronic records now on Sharepoint (cloud storage), and being migrated from OneDrive. Finance records now processed and stored on Scribe accountancy package, cloud storage. New cemetery records being input onto a cloud system in addition to manual ledgers. Existing records being gradually transferred   | in-house            | unlikely   | minor   | 6  | on-going    | 2          | 2      |
| 1-b         | Administration  | Data and records                       | Total loss of hard copy records e.g. Fire. | Fireproof safe ordered and installed Jan 2023, for ledgers and critical papers. Where possible keep electronic copy.  | in-house            | unlikely   | minor   | 6  | Annual      | 2          | 2      |
| 1-c         | Administration  | Data protection Act                    | Non-compliance with legal requirements.    | Employ qualified clerk. Advice received from NALC and SLCC re changes to legislation/regulation/best practice. New staff members to embark on ILCA qualification and progress accordingly, if appropriate.  | in-house            | unlikely   | minor   | 6  | Annual      | 2          | 2      |
| 1-d         | Administration  | Consistency and continuity of staffing | High turnover of staff                     | Concern with staff turnover and the break in consistency and continuity when delivering projects and services. Clear processes in place, with central updates. 'Basic training' for all officers, to provide basic continuity during annual leave, unforeseen sickness leave, or staff member leaving employment. | in-house            | possible   | Major   | 16   | ongoing     | 3          | 4      |
| 2-a         | Financial risks | Bank collapse                          | Loss of funds.                             | Regular review. Keeping funds in low risk financial vehicles. An investment policy was adopted in Jan 24, to be reviewed in Jan 25, and will provide a strategy to give improved return on deposits and additional security. A low risk account with CLA opened February 2024, better rate of interest.           | in-house            | unlikely   | extreme | 15   | on-going    | 2          | 5      |
| 2-b         | Financial risks | Budgeting                              | Cash flow problems.                        | Monitor income timing. Use reserves to overcome any gaps. Budget reporting format to be reviewed and a more meaningful structure  | in-house            | unlikely   | minor   | 6  | Monthly     | 2          | 2      |
| 2-c         | Financial risks |  | Excessive level of borrowing costs.        | A Town Council decision is required to take out loan based on affordability. Fixed interest rates i.e. Annual repayment amount fixed.   | in-house            | unlikely   | minor   | 6  | Annual      | 2          | 2      |

review comments  
19/11/2024

Assistant clerk  
started on CiLCA Sept  
2024

|     |                 |                                 |   |   |  |          |       |    |             |   |   |
|-----|-----------------|---------------------------------|---|---|--|----------|-------|----|-------------|---|---|
| 2-d | Financial risks |                                 | Pension commitments                                   | The Town Council pension provision is the Local Government Pension Scheme from April 2023. The increased costs have been built into the budget for 2023/24 ongoing. Annual review of staff salaries, and appropriate pay increased in line with the annual pay scales produced by National Association of Local Councils.   | in-house   | unlikely | minor | 6  | Annual      | 2 | 2 |
| 2-e | Financial risks |                                 | Risk of incorrect income forecast, including precept. | Committee interrogation of annual costs - Committees will have regular review of the Committee financial position at each Committee meeting. Full Budget approved by Town Council. Reserves adequate to meet shortfall. General reserves to be set at 3-6 months of monthly expenditure   | in-house   | unlikely | minor | 6  | Annual      | 2 | 2 |
| 2-f | Financial risks |                                 | Risk of significant overspend.                        | Monitoring procedures in place to control and report on all spending. Utilise General Reserves if necessary. Reduce other expenditure where possible. Review Precept.   | in-house   | unlikely | minor | 6  | Monthly     | 2 | 2 |
| 2-g | Financial risks | Capital Projects                | Risk of financial overcommitment and cost overruns.   | Careful consideration given on how to deliver a complex capital project and how that will be managed. Council to consider appointing a professional project manager, in appropriate circumstances, to monitor professional consultants. Close check kept on programme progress and planned expenditure.   | in-house and with appointed external project manager | possible | major | 16 | as required | 3 | 4 |
| 2-h | Financial risks |                                 | Risk of poor performance by contractors.              | Consider how to deliver a complex capital project and how that will be managed. A plan of the works to be provided by the successful contractor. Regular liaison between the contractor and the council (delegate liaison to the clerk and a councillor/s) before, during and after completion of the works. Consider engaging a project manager to progress the project. | in-house and with appointed external project manager | possible | major | 12 | as required | 3 | 3 |
| 2-i | Financial risks | Fraud                           | Council funds depleted                                | Expenditure monitored Full Council monthly. 2 signatories required for cheques. Dual authorisation on Internet bank payments. Invoices for payment scrutinised by both Town Clerk/RFO, with referral to the Council or Committee Chairman if necessary. Independent internal and external audit carried out. Fidelity insurance in place                                  | all 3  | unlikely | minor | 6  | on-going    | 2 | 2 |
| 2-j | Financial risks | Investment Account major losses | Loss of funds   | Regular review of financial investments. Spread risk as appropriate. Investment Policy introduced 2023/24, due for review Jan 25  | in-house   | unlikely | minor | 6  | Annual      | 2 | 2 |

Draft Reserves Policy to be considered further at Jan 25 F&R committee

Draft Reserves Policy to be considered further at Jan 25 F&R committee

|     |                                  |  |   |   |          |          |               |    |          |   |   |
|-----|----------------------------------|--|---|---|----------|----------|---------------|----|----------|---|---|
| 2-k | Financial risks                  | Insurance  | Is insurance cover adequate?  | Professional advice sought and implemented. Market testing of insurance providers. Level of cover and provision to be reviewed before renewal April 2023, and a 3 year agreement agreed.  | all 3    | unlikely | minor         | 6  | Annual   | 2 | 2 |
| 2-l | Financial risks                  | Reserves   | Inadequate or excessive reserves.   | Requirements for reserves reviewed by Town Council annually. General Reserves set at 3-6 months. All other reserves are specified (earmarked), reviewed periodically and agreed at the year end.  | in-house | unlikely | minor         | 6  | Annual   | 2 | 2 |
| 2-m | Financial risks                  | VAT  | Incorrect accounting for VAT liability.   | Staff training. Internal audit. Transaction sums are relatively small. Scribe accounting cloud software.  | in house | unlikely | minor         | 6  | Annual   | 2 | 2 |
| 3-a | Governance and reputational risk | Are policies and procedures fit for purpose                  | Public challenge, breach of statutory responsibility  | Standing orders and Financial Regulations to be reviewed annually and published on the website. Review of other policies as per schedule.   | in house | unlikely | moderate      | 9  | Annual   | 2 | 3 |
| 3-b | Governance and reputational risk | Code of conduct, declarations of interests and dispensations | Reputational risk. Potential challenge to a resolution and the need to change a decision. Financial liability / impact. | Records of declarations of interest taken at each meeting. Code of conduct rules reviewed regularly (Somerset Code of Conduct adopted May 2022). Peer knowledge of other councillors. Encourage new councillor training and refresher training where need established.                              | in house | unlikely | minor         | 6  | Annual   | 2 | 2 |
| 3-c | Governance and reputational risk | Meeting statutory 'conduct of business' requirements         | Failure would make council ultra vires.   | Employ qualified clerk. Staff development. Membership of SALC, NALC and SLCC. Quality council accreditation (consider working towards the first level).   | in-house | remote   | minor         | 4  | Annual   | 1 | 2 |
| 3-d | Governance and reputational risk | Recording council resolutions                                | Public challenge. Unintended consequences from lack of clarity.   | Draft minutes published within 2 weeks of meetings. Committees and Town Council approve minutes for accuracy. Staff attention to detail with the wording of minutes, and proof reading before publishing. Clarification of proposals and decisions at meetings by the Clerk if unclear at the time. | in-house | unlikely | minor         | 6  | Annual   | 2 | 2 |
| 3-e | Governance and reputational risk | Over zealous risk management                                 | Culture of no activity unless risk-free   | Focus on being risk aware not risk averse.  | in-house | remote   | insignificant | 2  | on-going | 1 | 1 |
| 3-f | Governance and reputational risk | reputational risk for major projects                         | Public challenge, dissatisfaction and frustration   | A communication strategy to be in place to mitigate any additional risk to reputational damage, and to ensure that there are robust statements in place, even if the projects are not ultimately the responsibility of the Town Council.  | in-house | possible | moderate      | 12 | ongoing  | 3 | 3 |

Draft Reserves Policy to be considered further at Jan 25 F&R committee

new financial regulations introduced Sept 2024

|     |                            |  |   |   |          |          |       |    |          |   |   |
|-----|----------------------------|--|---|---|----------|----------|-------|----|----------|---|---|
| 4-a | Legal and regulatory risks | promotion of disability equality.        | Do buildings, land and facilities meet requirements of disability equality legislation?                                   | Implement the policy on the promotion of disability equality in each area of activity. Advice recieved from NALC and SLCC re changes to legislation/regulation/best practice.   | in-house | possible | minor | 8  | Annual   | 3 | 2 |
| 4-b | Legal and regulatory risks | promotion of disability equality.        | Website accessibility regulations - do published documents meet the requirements? Is the website accessibility compliant? | Advice recieved from NALC and SLCC re changes to legislation/regulation/best practice. Training for Councillors and staff to ensure that documents on the website meet the accessibility standards.   | in-house | possible | minor | 8  | Annual   | 3 | 2 |
| 4-c | Legal and regulatory risks | Staff                                    | Are employment practices fair and reasonable?   | Advice recieved from NALC and SLCC re changes to legislation/regualtion/ best practice. Employ professional clerk. Oversight by councillors through HR. Feedback from annual staff performance review.  | in-house | unlikely | minor | 6  | Annual   | 2 | 2 |
| 4-d | Legal and regulatory risks |  | Is the working environment safe for office staff?   | Staff training in health and safety. Ensure appropriate specification for equipment and furniture purchases. Consider refreshing of décor and environment in the office for staff.  | in-house | unlikely | minor | 6  | Annual   | 2 | 2 |
| 4-e | Legal and regulatory risks |  | Loss of key staff.  | Ensure that Town Clerk and Deputy Clerk have a sound working knowledge of most practices in the Council office. Begin to collate an office processes folder, with basic processes such as payroll, finance. Annual performance review. Fair employment conditions. Flexible working. Efficent recruitment process. Succession planning. | in-house | unlikely | major | 12 | on-going | 2 | 4 |
| 4-f | Legal and regulatory risks |  | Risk of employment dispute,claim for injury, stress, harassment, unfair/constructive dismissal.                           | Use appropriate terms and conditions of employment. Performance review process. Awareness by councillors of potential problems among staff. Support available from SLCC and NALC.   | in-house | unlikely | minor | 6  | on-going | 2 | 2 |
| 4-g | Legal and regulatory risks |  | Requirments of equal opportunities and diversity legislation.   | Employment of qualified clerk. Advice recieved from NALC and SLCC re changes to legislation/ regulation/best practice.  | in-house | unlikely | minor | 6  | Annual   | 2 | 2 |
| 5-a | Suppliers                  | Purchasing of goods and services         | Not suitable for use and/or overpriced.   | Council procedures in place requiring competitive quotations and expert advice sought where necessary.  | in-house | unlikely | minor | 6  | on-going | 2 | 2 |
| 5-b | Suppliers                  | Third party suppliers                    | Reputational risk of using suppliers who get adverse publicity.   | Ensuring good quality specification for goods and services. References may be obtained before appointing suppliers.   | in-house | unlikely | minor | 6  | Annual   | 2 | 2 |
| 5-c | Suppliers                  | Contractors supplying goods and services | poor performace.  | Ensuring good quality specification. Regular monitoring of performance, either by TC or appointed consultants.  | in-house | unlikely | minor | 6  | on-going | 2 | 2 |

Annual staff review schedule is an agenda item on F&R 3/12/2024

|     |                   |   |  |   |                      |          |          |    |             |   |   |   |
|-----|-------------------|---|--|---|----------------------|----------|----------|----|-------------|---|---|---|
| 6-a | Operational risks | Bus shelters  | Structural failure and damage presents risk to the public. | Feedback from the public. Consider inspection on a regular basis (quarterly?)   | in-house             | remote   | major    | 8  | quarterly   | 1 | 4 | both bus shelters highlighted requiring replacement. Consider removal of bus shelters if concerned. Replacing the bus shelters to be reviewed during budget setting 26/27 |
| 6-b | Operational risks | Speed Indicator Devices   | target for vandalism                                       | employing a contractor to move the SID fortnightly. Adequate insurance cover. Secured to post at location with a padlock. Consider what else can be put in place to guard against theft.  | in-house             | possible | minor    | 8  | fortnightly | 3 | 2 |   |
| 6-c | Operational risks | Christmas trees and Lights  | Risk to the public of lights falling or catching fire.     | Installation by contractors and lights are now battery powered.   | in-house             | unlikely | major    | 12 | Annual      | 2 | 4 |   |
| 6-d | Operational risks | Safety of trees which are the responsibility of the Town Council. | Structural failure and damage presents risk to the public. | Annual inspection by tree warden and report to TC. Expert advice sought if required. 3-yearly full risk assessment of trees. Nov 24 -trees to be tagged with numbers, and to be mapped by officers. Tree reserve and budget to be considered                                | in-house             | possible | major    | 16 | Quarterly   | 3 | 4 | consider tree reserve and budget, trees to be tagged to be easily identified. Full survey of trees that are the responsibility of BTC to take place. To remain red.       |
| 6-e | Operational risks | Risk of flooding  | Damage to property, potential injury                       | Disaster recovery plan. Emergency Plan. Regular maintenance schedule. Adequate insurance.   | 3rd party            | unlikely | major    | 12 | Annual      | 2 | 4 |   |
| 7-a | Cemetery          | Incorrect burial / records  | Relatives stress. Reputational damage                      | Clerk / Deputy Clerk trained in cemetery management. Ensure correct paperwork received from funeral directors. Revised T&C for cemetery during 2024 and fees are to be reviewed in January 2025. Cloud based cemetery package introduced along side ledger based recording. | in-house             | unlikely | major    | 12 | Annual      | 2 | 4 | fees to be reviewed in Jan 2025   |
| 7-b | Cemetery          | Headstones and memorials  | Structural failure and damage presents risk to the public. | Topple test?. Owner to be responsible for repairs   | in house / 3rd party | possible | moderate | 12 | Annual      | 3 | 3 | further investigation required of grave stones raised in the condition survey. A reserve has been set aside to commence the further investigation.                        |

|      |                  |                         |  |   |                      |          |               |    |               |   |   |
|------|------------------|-------------------------|--|---|----------------------|----------|---------------|----|---------------|---|---|
| 8-a  | Allotments       | Cuckoo Hill site        | Minor risk of trespass e.g. Anti-social behaviour.                                 | Allotment reps inspect and report to TC. Communication with allotment holders. Expert advice sought if required.  | in-house             | unlikely | insignificant | 3  | Quarterly     | 2 | 1 |
| 8-b  | Allotments       | Durslade Walled Garden  | Minor risk of trespass e.g. Anti-social behaviour.                                 | Allotment reps inspect and report to TC. Communication with allotment holders. Expert advice sought if required.  | in-house             | unlikely | insignificant | 3  | Quarterly     | 2 | 1 |
| 9-a  | Play Areas       | Play Area Jubilee Park. | Risk of trespass.  | Regular usage of the area is a deterrent.   | in house             | unlikely | minor         | 6  | on-going      | 2 | 2 |
| 9-b  | Play Areas       | Play Areas Jubilee Park | Structural failure and damage presents risk to the public.                         | Regular inspections by Cllrs and contractor, needs to be formalised as a standard written report. Annual inspection by GB Sport. Councillor is trained (routine inspection), and assistant clerk trained (routine inspection) to undertake play area inspections. | in house / 3rd party | unlikely | moderate      | 9  | on-going      | 2 | 3 |
| 9-c  | Play Areas       | Play Area Jubilee Park  | Expensive repairs required to keep the structures safe.                            | Regular inspections. Earmarked reserves to cover unbudgeted costs.  | in house             | unlikely | moderate      | 9  | on-going      | 2 | 3 |
| 10-a | Community Office |                         | Risk of major fire   | fire extinguishers tested annually. Annual test of systems by approved contractor.  | In house             | unlikely | minor         | 9  | weekly/Annual | 2 | 3 |
| 10-b | Community Office |                         | Loss of council office Community Office  | Hire replacement facilities within Bruton?. Measures taken to protect building, and Council papers (fireproof safe). All members of staff are set up for home working.  | in house             | unlikely | moderate      | 6  | n/a           | 2 | 2 |
| 10-c | Community Office |                         | Is the building secure from intruders?   | All entry points lockable. Premises is alarmed. Valuable items locked away. Ensure arcade gates locked daily. .   | in-house             | unlikely | minor         | 9  | Daily         | 2 | 3 |
| 10-d | Community Office |                         | Are electrics and electrical equipment safe?                                       | Annual PAT testing by suitably qualified contractor. Equipment purchased from reputable suppliers.  | 3rd party            | unlikely | minor         | 6  | Annual        | 2 | 2 |
| 10-e | Community Office |                         | Destructive event e.g. Flooding  | Disaster recovery plan. Regular maintenance schedule. Adequate insurance.   | in-house             | unlikely | minor         | 6  | n/a           | 2 | 2 |
| 10-f | Walls            | Wall collapse           | wall collapse outside the bounds of the funds set aside in the budget and reserve. | regular walls budget for maintenance, and planning for large scale repairs  | in-house             | possible | high          | 16 |               | 3 | 4 |

councillor and assistant clerk both attended training in 2024, and conduct regular inspections between them. All failing equipment removed.

annual testing completed August 2024.

walls reserve in place. Budget provision. Condition survey of churchyard and Jubilee Park in progress