



MANNINGTREE TOWN COUNCIL

Clerk to the Council: Mrs. L Djuve-Wood
 Po Box 12651, Manningtree, Essex, CO11 9AR.
 Tel. 07419 730258

email: clerk@manningtreetowncouncil.org.uk; Website: www.manningtreetowncouncil.org.uk

MANNINGTREE TOWN COUNCIL RISK MANAGEMENT SCHEME

Management and Finance:

SUBJECT	RISK IDENTIFIED	H/M/L	MANAGEMENT/CONTROL	REVIEW/ASSESS/REVISE
Business Continuity	Risk of council not being able to continue its business due to an unexpected tragic circumstance	L	Hard copy records stored in fire proof locked filing cabinet at the Clerk's home. PC hard drive backed up weekly. Documents stored in Cloud. Keys and passwords in the possession of the Mayor	Review at annual meeting in May
Meeting Location	Health & Safety Accessibility Adequacy	L	Meetings are held in the Manningtree Methodist Church. Any Health and Safety concerns reported to the Church Hall Management Committee for action. Keys are held by the Clerk.	Review at annual meeting in May
Council Records	Loss through theft, fire, damage or corruption	M	Ensure adequate backup and insurance. Ensure anti-virus software in place and enforce IT user policy	Review at annual meeting in May. Insurance reviewed and renewed annually in June
Precept	Ensuring precept is adequate.	M	Sound budgeting and forward planning underlie and inform the precept-setting process. Semiannual meetings of the Town Council's Finance Committee check income and expenditure and	Existing procedure adequate. Review at annual meeting in May



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			consider future revenues and expenditure.	
Insurance	Adequacy, cost, compliance, Fidelity guarantee	M	Annual review of insurance arrangements and schedule ahead of renewal. Update fixed asset register when required. Ensure employers liability, public liability and Fidelity guarantee are in place.	Review at annual meeting in May and through annual review of insurance policy renewed in June
Financial controls and records	Inadequate checks	L	Financial regulations are in place. Quarterly meeting of Finance Committee checks all payments versus budget expenditure.	Financial Regulations reviewed at annual meeting in May
Banking	Inadequate checks/bank errors	L	Financial regulations are in place. bank reconciliations are produced monthly and checked by the Finance Committee.	Financial Regulations reviewed at annual meeting in May
Cash	Loss through theft or dishonesty	L	No petty cash held.	Existing procedures adequate.
Freedom of Information Act	Policy provision	L	Policy in place and clear guidance for responding to FOI requests	FOI policy reviewed at annual meeting in May
Clerk/RFO	Loss of clerk/RFO	M	Notice period built into contract.	Existing procedures adequate.
	Fraud	L	Fidelity guarantee insured. Finance Committee monitors accounts.	Insurance reviewed and renewed annually in June
	Incompetence	L	CiLCA course being undertaken and	Clerk fully CiLCA



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	Payroll	L	training budget allocated. Mayor checks salary breakdown and full council approval required before salary submitted to HMRC.	competent. Training policy reviewed at annual meeting in May Existing procedures adequate
Election Costs	Unbudgeted costs	L	Ensure sufficient budgeting for election cost or earmark reserves.	Existing procedures adequate. Reviewed at November Finance Committee and December Full Council meeting
VAT	Charging/Re-claiming	L	The Town Council has no services for which it must charge VAT. VAT is reclaimed from HMRC at least annually and ideally every 6 months in April and October.	Existing procedures adequate. Annual check by internal auditor.
Annual Return	Ensuring submission within time frame	L	Timeframe chosen to coincide with June council meeting.	Existing procedures adequate
	Incorrect completion	L	Internal auditor checks end-of-year figures and documents. If income or expenditure exceeds £25,000 for the financial year, external audit will also be required.	Internal auditor appointed annually



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Liability:

Legal Powers	Illegal activity or payments by the Council. Working groups making autonomous decisions.	L	Decisions and payments made only within the powers of the Town Council, resolved at Town Council meetings and minuted. Terms of reference outlined in Standing Orders.	Existing procedures adequate. Standing Orders reviewed at annual meeting in May.
Minutes/agendas	Accuracy/Legality Non-compliance	L	<p>Clerk is fully trained to produce minutes and agendas in the prescribed format which adhere to legal requirements.</p> <p>The Clerk ensures that a formal 'Minutes' book is maintained and that all minutes are signed and recorded in that book.</p> <p>Minutes are approved and signed by the Chair at the next available council meeting.</p> <p>Agendas are circulated to councillors and displayed on the noticeboards and on the website in accordance with legal requirements.</p>	<p>Existing procedures adequate</p> <p>Adequate councillor training and development</p> <p>Members adhere to Code of Conduct</p> <p>Standing Orders reviewed at annual meeting in May.</p>



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			Business at meetings conducted in accordance with Agenda and Standing Orders which are reviewed annually.	
GDPR	Storing information/risk of data breaches	L	Council has in place GDPR policy and a data audit with actions taken to protect personal data	GDPR policy reviewed at annual meeting in May
Public Liability	Risk to third party, property or individuals	M	Insurance in place (£10m indemnity), risk assessments carried out.	Insurance reviewed and renewed annually in June
Employer Liability	Non-compliance with employment law	L	Insurance in place (£10m indemnity). Clerk updates knowledge through NALC, SLCC, TDALC, HMRC, HSE, etc.	Insurance reviewed and renewed annually in June
Legal Liability	Legality of activities Proper and timely reporting via Minutes Proper document control	M	Clerk to clarify legal position on proposals and clarify situation if necessary Official's indemnity £500,000 Retention of Documents Policy in place	Insurance reviewed and renewed annually in June

Councillor's propriety:

Members interests	Not declared/out of date	M	Councillors have a duty to declare interests on agenda items. Disclosures of interests reviewed annually.	Existing procedure adequate. Reviewed at annual meeting in May
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Assets:

Assets Maintenance/Damage (Benches, Litter bins, finger posts, cycle racks)	Loss or Damage	L	Adequate insurance is in place and reviewed annually and an up to date register of assets is maintained which is reviewed annually.	Existing procedure adequate. Insurance reviewed and renewed annually in June
Street Lights	Public injury Loss or damage	H	High footfall areas. Annual inspection carried out by qualified lighting contractor and regular visual inspections throughout the year. Public liability insurance in place.	Existing procedure adequate. Insurance reviewed and renewed annually in June
South Street Green / Quay Street Green	Public injury	H	High footfall areas. Regular checks on bench. Annual tree survey carried out by qualified tree surgeon. Public liability insurance in place.	Existing procedure adequate. Insurance reviewed and renewed annually in June
Noticeboards	Public injury Loss or damage	L	Located in areas with very low footfall, public liability insurance in place.	Existing procedure adequate. Insurance reviewed and renewed annually in June
Village signs	Public injury Loss or damage	M	Located in areas with high footfall, public liability insurance in place.	Existing procedure adequate. Insurance



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				reviewed and renewed annually in June
Office Equipment	Staff/councillor injury Loss or damage	L	Insurance/Employer's liability in place, fixed asset register updated when required.	Existing procedure adequate. Insurance reviewed and renewed annually in June

Risk Schedule:

Item	Frequency	Last review	Comments/Actions
Asset inspection: <ul style="list-style-type: none"> • Street lights • Greens/Trees • Benches • Litter bins • Finger posts • Cycle racks • Noticeboards • Village signs 	<ul style="list-style-type: none"> • Regular (clerk/cllrs), annually (A&J Lighting) • Regular (clerk/cllrs), annually (tree surgeon) • Regular (clerk/cllrs) • Regular (clerk/cllrs) • Regular (clerk/cllrs) • Regular (clerk/cllrs) • Regular (clerk/cllrs) • Regular (clerk/cllrs) • Regular (clerk/cllrs) 	<ul style="list-style-type: none"> • July 2020 • June 2020 • June 2020 • June 2020 • June 2020 • June 2020 • June 2020 • June 2020 	Records kept by clerk
Town Council insurance, including: <ul style="list-style-type: none"> • Public liability • Employer's liability • Money & Fidelity guarantee • Personal accident • Fixed assets 	Annually before renewal	May 2020	Reviewed by full council in May every year prior to June renewal



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<p>Financial matters:</p> <ul style="list-style-type: none"> • Banking arrangements • Insurance providers • VAT returns • Budget agreed • Precept requested • Bank reconciliation • Salary review • Internal audit • External audit • Internal controls • Financial regulations 	<ul style="list-style-type: none"> • Annually or if change of signatories • Annually by Council • At least annually by clerk • December council meeting • January by clerk • Monthly clerk, semiannual check Finance Co. • Annually within budget review or NALC guide • Annually by Ms V. Pretty • Annually by PKF Littlejohn (currently exempt) • Annual review of finance regulations • Annual review 	<ul style="list-style-type: none"> • May 2019 • May 2020 • April 2020 • Dec 2020 • Jan 2021 • Nov 2020 • Sep 2020 • Apr 2020 • Jul 2020 • May 2019 • Sep 2019 	<p>Existing procedure adequate</p>
<p>Administration:</p> <ul style="list-style-type: none"> • Minutes properly numbered • Asset register available/up to date • Standing Orders reviewed • Computer back-up 	<ul style="list-style-type: none"> • Internal audit (April) • Internal audit (April) • Annually • Weekly 	<ul style="list-style-type: none"> • Apr 2020 • Apr 2020 • May 2019 	<p>Existing procedure adequate</p>
<p>Employer's responsibilities:</p> <ul style="list-style-type: none"> • Employment contract • Staff appraisals • Training & development • Contractor's indemnity insurance • Health & safety policy/procedure 	<ul style="list-style-type: none"> • Within 8 weeks of start • Annually (October) • Budgeted and recorded • Mandatory for commission • In place 	<ul style="list-style-type: none"> • Oct 2019 • Ongoing • May 2019 	<p>Existing procedure adequate</p>



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Member's responsibilities: <ul style="list-style-type: none">• Code of Conduct adopted• Registers of Interest completed and up to date• Declarations of Interest minuted	<ul style="list-style-type: none">• Annual review• Annual review• Agenda item at every meeting of council/committee	<ul style="list-style-type: none">• May 2019• May 2019• Apr 2020	Existing procedure adequate
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Adopted by the Council on 18/03/2021. The Scheme should be reviewed annually.

SIGNED

CLERK

DATE: 18/03/2021