Launceston Town Council

Operational and Financial Risk Assessment

2024

Adopted at Full Council on:	*16 January 2024*
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Prepared By:	Christopher Drake Town Clerk

LAUNCESTON TOWN COUNCIL – RISK ASSESSMENT
OPERATIONAL AND FINANCIAL

January 2024

Risk Description	Current Risk Factor	Measures Taken	Controls	New Risk Factor
Damage to third party property or individuals	Low	Public Liability Insurance	Annual check on level of cover in place (T Clerk) Logged system of issues received and action taken	
Damage to public seating and risk to third party as a consequence of damage	Medium	Public Liability Insurance Ongoing maintenance of public seats Claims for costs in respect of damage pursued whenever possible	Annual check on level of cover in place (T Clerk) Logged system of issues received and action taken Regular inspections carried out by a member of the Council's maintenance team	
Damage to bus shelters and risk to third party as a consequence of damage	Medium	Public Liability Insurance Ongoing maintenance to bus shelters Council has an agreement with Fernbank Advertising regarding the checking and cleaning of shelters within the town Claims for costs in respect of damage pursued whenever possible	Annual check on level of cover in place (T Clerk) Logged system of issues received and action taken Regular additional inspections carried out by the Council's maintenance team	

LAUNCESTON TOWN COUNCIL – RISK ASSESSMENT
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Risk Description	**Current Risk Factor**	**Measures Taken**	**Controls**	**New Risk Factor**
Damage to litter bins and risk to third party as a consequence of damage	Medium	Public Liability Insurance Ongoing maintenance to litter bins Claims for costs in respect of damage pursued whenever possible	Annual check on level of cover in place (T Clerk) Logged system of issues received and action taken Regular additional inspections carried out by the Council's maintenance team	
Damage to fixtures and fittings of public toilets and risk to third party as a consequence of damage	High	Public Liability Insurance Ongoing maintenance of fixtures and fittings Claims for costs in respect of damage pursued whenever possible	Annual check on level of cover in place (T Clerk) Logged system of issues received and action taken Daily inspections carried out by the Council's maintenance team	
Damage to play equipment and risk to third party as a consequence of damage	Medium	Public Liability Insurance Ongoing maintenance to play equipment Claims for costs in respect of damage pursued whenever possible	Annual check on level of cover in place (T Clerk) Logged system of issues received and action taken Weekly, Quarterly and Annual Inspections of Play areas carried out by competent persons	

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Risk Description	Current Risk Factor	Measures Taken	Controls	New Risk Factor
Protection of Council properties, furniture and equipment	Medium	Insurance Cover obtained Up to date Asset Register Regular Maintenance of equipment Annual Portable Appliance Testing. Annual testing of fire alarm, emergency lighting and fire extinguishers. Annual service of gas hob and gas boiler. Five yearly fixed wire testing. Early warning smoke detection system installed in the municipal buildings Security marking on equipment kept up to date	Annual check on insurance values (T Clerk) Asset Register (Year end) and annual asset check carried out. Use of qualified technicians Use of reputable insurance provider	

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Risk Description	**Current Risk Factor**	**Measures Taken**	**Controls**	**New Risk Factor**
Security of buildings Town Hall Ambulance Hall Visitor Information Centre Southgate Arch	Low	Fire alarm installed Provision of Fire extinguishers, fire drills Trained Fire Wardens Secure locks and annual review of security. Record of key holders CCTV Monitored locations External contractor emergency call out	Annual servicing of fire alarm by competent person Fire protection equipment serviced by competent person Fire Warden training undertaken and reviewed External contractor ensures emergency contacts advised to attend in the event of alarm activation	
Protection of Civic Insignia	Medium	Civic Insignia included on asset register Appropriate insurance cover obtained	Annual check on insurance values (T Clerk) Mayor is aware that Civic Insignia must be kept under secure conditions	
Insolvency of insurance company Reduction of available companies to insure Council	Low Medium	Use of one of the largest companies providing specialist cover for Councils Free legal service and advice from National Association of Local Councils and Cornwall Association of Local Councils	Reputation within the sector monitored	

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Risk Description	Current Risk Factor	Measures Taken	Controls	New Risk Factor
Legal liability as a consequence of asset ownership	Low	Public Liability Insurance Professional advice available if required from Council's solicitor, CALC, NALC, SLCC	Annual check on level of cover in place (T Clerk)	
Personal Accident to Members and Officers	Low	Employer's Liability cover Health & Safety Handbook provided to Officers. Staff receive relevant health & safety training. Trained first aiders and first aid kits	Annual check on level of cover in place (T Clerk) Regular refresher training	
Health of Members and Officers	Low	Council buildings and vehicle are designated no smoking areas Occupational Health Service available	Smoke detectors and early warning smoke detection installed in Town Hall, Ambulance Hall, Southgate Arch and Information Centre	
Assault to Members and Officers	Low	Employer's Liability cover Premises are secure – office door is locked with access by invitation	Annual check on level of cover in place (T Clerk)	
Assault of third party by Members and Officers	Low	Public Liability cover	Annual check on level of cover in place (T Clerk)	

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Risk Description	Current Risk Factor	Measures Taken	Controls	New Risk Factor
Security of officers working alone in building	Medium	Use of digital CCTV in Town Hall Lone Working Policy	Staff meetings to review and staff appraisals Weekly alarm checks	
Security of officers exiting and locking up building after meetings	Medium	Buildings to be locked by authorised member of the team.	Where possible an officer is not left alone to exit building	
Procedures in place for recording and monitoring members' interests, gifts and hospitality received Completion of Code of Conduct	Low	Code of Conduct signed and a Register of Interest completed by each Member of the Council Disclosure of interest register kept listing any interests, gifts and hospitality received Disclosure of interests to appear as an item on the agenda as a prompt to members	Internal audit check Register of Interest kept by the Town Clerk with a copy kept by the Cornwall Council Monitoring Officer	

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Risk Description	Current Risk Factor	Measures Taken	Controls	New Risk Factor
Loss of cash through theft or dishonesty	High	Fidelity Guarantee Premises are secure Secure storage of cash Money is regularly banked Petty cash is kept to a minimum Segregation of duties between receipting, recording and banking of cash and cheques	Fidelity Insurance reviewed and increased appropriately annually (T Clerk) Internal procedures reviewed by officers and segregation of duties reviewed annual by Finance and General Purposes committee	
Loss of Investments	High	Deposits spread between four separate organisations No stocks and shares investments	Finance and General Purposes committee regularly reviews the consolidated bank reconciliation	

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Risk Description	Current Risk Factor	Measures Taken	Controls	New Risk Factor
Keeping proper financial records in accordance with statutory requirements	Low	Use of accounts package by competent employees only Regular scrutiny of financial records and approval of pending expenditure by Members Accounts and Audit Regulations	Standing Orders and Financial regulations reviewed annually by the Finance and General Purposes committee Bi-monthly internal checks carried out by Members of the Finance and General Purposes committee Annual Internal and External Audit Officer and Member training	
Ensuring all requirements met under employment law and Inland Revenue regulations and Salaries in accordance with adopted scales	Low	Use of payroll system with legislation updates for salary calculation by trained staff Monthly Full Payment Submissions to Inland Revenue Contracts of employment for all staff	Annual Staffing Review Bi-monthly internal checks carried out by Members of the Finance and General Purposes committee Annual Internal and External Audit	
Unfair dismissal claims	Medium	Grievance and Appeals procedure Council contracts WorkNest for advice on personnel management	Robust policies and procedures. Staff appraisal process.	

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Risk Description	Current Risk Factor	Measures Taken	Controls	New Risk Factor
Failure of Computer system - Hardware - Software	Medium	Remote server monitoring by IT company with support available if required Virus protection installed on server and PC's and Cloud based system in operation Daily backups undertaken Town Clerk holds delegated powers for emergency purchasing in accordance with the Councils Standing Orders	Provision reviewed annually by RFO and insured Regular replacement and upgrade to software and hardware Council has engaged an external contractor who advises the Council on compliance and remotely monitors the Council's IT system – reporting any matters of concern as soon as possible on the next working day following detection	
Banking Arrangements	Medium	All payments in line with Financial Regulations. Payments are always signed off by Councillors in accordance with the Councils Financial Regulations.	Bi Monthly internal checks carried out by two Members of the Council Annual Internal and External Audit	Low
Loss of Income, or the need to provide essential services	High	General Reserves	Reviewed annually	

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Ensuring all requirements are met under Customs and Excise regulations	Low	Accounts software calculates VAT and produces VAT claim form	VAT return total compared to VAT control account to ensure totals match	
Ensuring adequacy of annual precept within sound budgeting arrangements	Low	Budgets prepared to determine amount required. Budget includes current budget and the projected position for following year based on actual costs and projected inflation. Approval of budget by Full Council.	Regular budget monitoring report to Finance and General Purposes Committee	
Ensuring all business activities are within legal powers applicable to local councils	Low	All activity and payments resolved and minuted at Full Council or relevant Committee. Town Clerk consults with CALC or NALC when necessary. Town Clerk consults with Council's Solicitor as appropriate. Regular scrutiny of financial records by Councillors when undertaking the Internal Audit Checks. Reporting of matters to the Finance and General Purposes Committee Councillor and staff training	Standing Orders and Financial Regulations Internal Audit External Audit	
Complying with restrictions on borrowing	Low	Borrowing approval authorised by Council in line with current restrictions	Reference to Local Council Administration Book (Charles Arnold Baker) and National Association of Local Councils and CALC	

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Risk Description	Current Risk Factor	Measures Taken	Controls	New Risk Factor
Ensuring proper use of funds granted to local community groups under specific powers or under 137	Low	Identification of items paid under Section 137 and reported in the Annual Accounts	Annual Independent Internal Audit	
Breach of Confidentiality	Medium	Registration under the Data Protection Act Registration with an external adviser for confidential data Details included in Contracts of Employment Where necessary confidential matters considered without Public or Press involvements Passwords on computer systems stored in restricted server file	Town Clerk maintains up to date registration entry Regular Members and Officer training Redaction of shared documents as necessary	
Proper, timely and accurate reporting of Council business in minutes	Low	All items resolved and numbered with a master copy maintained in a safe Minutes circulated	Minutes approved and signed at next meeting of Council or Committee Internal Audit check	

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Risk Description	Current Risk Factor	Measures Taken	Controls	New Risk Factor
Failure to respond to electors wishing to exercise their rights of inspection	Low	Minutes published on Council website Financial Information published on Website Advertising of end of year accounts and available for inspection to the public as required under the Accounts and Audit Regulations Freedom of Information Publication Scheme	Elector informed of Council's complaints procedure Council compliance with the Transparency Code – section of website set up dedicated to this matter	

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Risk Description	Current Risk Factor	Measures Taken	Controls	New Risk Factor
Document control – correspondence, postage, storage and filing, etc	Medium	Filing systems maintained in lockable cabinets Record of postages maintained Regular review of need to retain documents and other records Any deeds or other legal documents stored in fire proof safe Remote backup to cloud undertaken daily.	Quarterly internal checks carried out by officers	
Provision of amenities/facilities for occasional use by third parties and community groups	Low	Booking Application Forms in place for use/hire of facilities by third parties and community groups Health and Safety Issues highlighted to hirers and contractors	Review of systems by Estates and Properties Committee	

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Risk Description	Current Risk Factor	Measures Taken	Controls	New Risk Factor
Changes to legislation and procedures	Medium	Provide effective training for Staff and Councillors Subscribe to Society of Local Council Clerks and Cornwall Association of Local Councils Standing Orders, policies and procedures reviewed regularly	Provide adequate budget for staff and Councillor training Annual Review of Internal Controls carried out by Finance and General Purposes committee	
Loss of Officers due to sudden departure or long term illness	Medium	Staff trained in different duties. Production of detailed instructions for key tasks e.g. salaries, posting payments. SLCC offer a locum Clerk in case of sudden departure or incapacity of staff members.	Appraisals system Staffing report presented to the Staffing Committee	
Supplies and Services provided to the Council	Medium	Contract for services advertised and awarded in line with Standing Orders and Financial Regulations Ensure Contractors have adequate insurance and public liability cover Ensure Contractors have appropriate Health and Safety policy	Contract compliance monitoring Sight of insurance certificate before award of contract	

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Risk Description	Current Risk Factor	Measures Taken	Controls	New Risk Factor
Project Management	Medium	Identify staff responsible for specific projects Enable staff to seek professional guidance from preferred contractors locally. Report project progress to the Finance and General Purposes Committee	All schemes considered by Council and/or relevant committee and regular updates of active schemes reviewed by Council	
Breakdown/ Accidents with Council Vehicle	Low	Annual service and MOT of vehicles. Vehicle routinely inspected by the town grounds maintenance team with any faults recorded and immediately reported to the Properties Manager. Only Members and Officers of the Council with a valid driving license are permitted to drive the vehicle.	A valid driving license is presented to the Town Clerk prior to a new driver using the vehicle.	

LAUNCESTON TOWN COUNCIL

This Risk Assessment has been written to support the activities and duties undertaken by members of the Launceston Town Council Management team.

Key to risk level employed

Likelihood	Consequences				
	Insignificant	Minor	Moderate	Major	Severe
Almost certain	M	H	H	E	E
Likely	M	M	H	H	E
Possible	L	M	M	H	E
Unlikely	L	M	M	M	H
Rare	L	L	M	M	H

Risk assessment

Signed:		Date:	January 2024	
Subject to review, monitoring and revision by: T Clerk	In the event of a service delivery failure	Every:	Year	

Organisation name: Launceston Town Council.

Hazard and Risk	Who/what might be at risk and how?	Preventative measures	Further measures to minimise the risk	Risk Level	Action by
External Events					
Major epidemic.	*All staff, operatives & service delivery.*	*Immunisation, testing, isolation*	Respond in accordance with national guidelines.	Emergency	*NHS Central government.*
Major natural disaster.	*All staff, operatives & service delivery.*	Respond in accordance with national guidelines.		Emergency	*Central government.*
War.	*All staff, operatives & service delivery.*	Respond in accordance with national guidelines		Emergency	*Central government.*
Extreme weather conditions.	*All staff, operatives & service delivery.*	Assess the safety of providing services and respond accordingly, asking staff to remain at home if necessary.		High	Town Clerk
Social unrest or rioting.	*All staff, operatives & service delivery.*	Liaise with police with regard to safe service provision.		Medium	Police & *Central government.*
Radical political change.	*Service delivery.*	Respond in accordance with the Council's direction.	Council need to have a plan in place.	High	Town Clerk
Loss of power Loss of heating/water	All staff and customers	Assess need to close and signpost to another building	Good relationship with Western Power and other service providers Knowledge of location of generator hire if necessary	Medium	Estates and Properties Mgr

Hazard and Risk	Who/what might be at risk and how?	Preventative measures	Further measures to minimise the risk	Risk Level	Action by
Town Hall and Council offices					
Bomb Threat	*All staff, operatives & members of the public*	Vigilance for unattended packages and suspicious behaviour	Ring 999, evacuate building	Emergency	Town Clerk
Fire in Municipal Building	*All staff, operatives & service delivery.* *Town Council Art Collection* *Cornwall Council Book Stock* *Museum Collection*	Weekly fire drills and evacuation procedure ensures safety of personnel • Employees have phone communications. • Emergency services – fire relayed information on the traffic management plan and the event management plan • No smoking permitted • Emergency exits identified and kept clear. • Fire-fighting equipment available.	Library close branch and signpost to nearest branch	Emergency	Town Clerk, Estates Mgr, Library Mgr
Electrics – shock, Use of laptops, electrical items	All team members Faulty Equipment	All equipment regularly tested and certified by a PAT testing qualified/accredited electrician	Ensure up to date and retest/certify every 12 months	High	Estates Mgr
Screens – eye sight damage	All team members Continually looking at a monitor	Take regular breaks away from the screen	Ensure staff at risk have regular eye tests	Medium	T Clerk
IT – back problems	All team members Poor posture from being seated for long periods	Use of appropriate seating and regular breaks	Ensure seating in good order	Medium	T Clerk
Museum Exhibitions Risk					
Public Entry Injury to the public through open exhibition space when installing	Employees/volunteers Members of the public	• Signs around space to warn members of public of any hazards • Verbal direction from staff to visitors • Objects to be placed around the edge of the rooms to prevent trip hazards • Any tools/artworks are to be monitored at all times by at least one member of staff •	No workshops or events to be scheduled during installation weeks	Low	Estates Mgr/ Museum team
Use of ladders and working at height	Employees/volunteers Members of the public	• Ladders erected properly – please see guidance notes for proper usage		Low	Estates Mgr/Museum team

- Physical injury		• Adequate staffing i.e. 2 members of staff to use steer ladder				

Hazard and Risk	Who/what might be at risk and how?	Preventative measures	Further measures to minimise the risk	Risk Level	Action by
		• Ladders to be climbed up on the inside and never the outside			
Movement of large structures - Physical injury	Employees / volunteers	• Movement of large structures/artworks to be scheduled in advance	• Movement to be handled by experienced staff with object handling skills. • Inspection of structure/fixings to be completed before installation. • Heavy objects to be lifted by a team of experienced staff with a safe weight distribution guide of 7-10kg for each person • Only staff and volunteers who have completed the in-house object handling training can lift or handle artworks	Low Exhibition team is trained and experienced	Estates Mgr
Object handling	Employees/volunteers Lenders	• Only staff and volunteers who have completed the in-house object handling training can lift or handle artworks • All artworks to be condition checked and quarantined if necessary before handling	Exhibition team is trained and experienced	Low	Estates Mgr
Museum Collection Risk					
Disposal/Sale of Art Gallery Collections	Collection's Accreditation status LTC reputational risk Art Collection through dispersal	Museum abides by the Museum Association code of ethics . Ensure all Town Councillors are aware of the significance of the collection	Maximising access to the collection Public support and pride in the collection	Low	Estates Mgr
Outdated/tired displays	Loss of visitors Reputational risk	Rotate exhibitions on a regular, planned basis Formulate an exciting and attractive programme of exhibitions	Keep visitors aware of the offer	Medium	Museum team
Lack of space for stored collections	Puts contemporary and future collecting at jeopardy Bequests and gifts may have to be refused	Evaluate all new acquisitions to ensure adequate storage (and environmental conditions) available.		High	T.Clerk/ Museum team

Hazard and Risk	Who/what might be at risk and how?	Preventative measures	Further measures to minimise the risk	Risk Level	Action by
Theft	LTC financially and reputationally	• Volunteers/contractors/visitors aware of all visitors and contractor in the building		Low	All staff
Damage to wall works	Condition of Collection Financial implication	• Extra care to be taken when carrying large objects (and tables) through corridors or in areas where wall works are hung		Medium	All staff
Cultural and Information Services Systems, staff and generally					
Websites poorly maintained Social media poorly maintained	LTC reputation	• Appoint social media colleagues		Low	T Clerk

Hazard and Risk	Who/what might be at risk and how?	Preventative measures	Further measures to minimise the risk	Risk Level	Action by	Done
Server fails	Data	• Regular server back ups		Medium	RFO	
Failure to comply with GDPR	LTC reputationally	• All personal information held on Excel databases to be amalgamated into one encrypted Access database		High	T Clerk	
Verbal and Physical abuse	All staff, volunteers and members of the public From members of the public	• Training undertaken by Front of House staff • Diplomatic approach	Inform police if required / CCTV	Medium	All staff	
Visitors needs not understood/recognised	All staff, volunteers and members of the public	• Staff training – we are just people serving people • Monitor social media for adverse comment		Medium	T Clerk	
Staff succession not managed	All employees	• All staff have job descriptions • Roles are regularly reviewed and staff are aware of one another's roles • Issues raised at regular staff meetings • Annual appraisals • Volunteer support		High	T clerk	
Safe-guarding incident	All employees, volunteers members of the public	• Ensure all safe-guarding, vulnerable adult and children and young people policies are up to date and regularly reviewed • Ensure all DBS checks are regularly reviewed • Ensure all staff know what to do in the event of a safe-guarding incident	Inform police / social services	High	VIC Mgr	