

# Garstang Town Council Full Council Risk Register

April 2024

[Risk Matrix: Low (1-3) Medium (4-6) High (7-9)]

Risk #	Risk Type	Risk	Impact (1-3)	Control	Likelihood (1-3)	Rating	Risk Rating	Further Action(s) to Reduce Risk	Further Action by	Oversight Responsibility
1	Business	Loss of key staff results in disruption to business.	3	LALC utilised to advise in the short and long term absence of the Town Clerk and locum would be considered.	2	6	MED	Personnel Committee to explore options.		Town Clerk and Personnel Committee
2	Legal / H&S	Failure to comply with requirements for operational legal and safety compliance	3	Risk Assessments prepared for all assets and professional companies appointed to undertake compliance evaluations where needed.	2	6	MED	Complete outstanding risk assessments		Town Clerk
3	Delivery	Lack of officer capacity	2	Review by Personnel Committee. Regular reviews with staff to assess stress in system including annual appraisals.	2	4	MED	Staffing review to be considered by Personnel Committee.		Town Clerk / Personnel Committee
4	Financial	Supplier (procurement) Fraud	2	Verification of supplier bank details undertaken, procedure in place for changing details held on system. Banking with Unity requires 2 Cllrs in addition to RFO, to approve payments.	2	4	MED	Annual review of supplier accounts to be undertaken to remove dormant accounts.  Sample checks of online payments against invoices.	March 2025.	Town Clerk  Signatories
5	Operational	Deterioration of existing assets	2	Inspection by Wyre Council and budget reserves.	2	4	MED			
6	Financial	Banking failure	3	Risk spread through multi-banking using high credit worthy banks.	1	3	LOW	FCO limit of £85,000	Annual in April and quarterly	Town Clerk and Finance Committee
7	Financial	Inappropriate level of insurance	3	Insurance needs to be reviewed annually at renewal and following any operational changes.	1	3	LOW	Asset register to include estimated reinstatement costs.  Gain formal valuations for assets where we currently have a nominal value	February 2025  March 2025	Town Clerk
8	Legal	Failure to comply with HR law	3	Training provided to Town Clerk. Adoption of appropriate Personnel policies.	1	3	LOW	Personnel Committee members to receive basic HR training	As required	Town Clerk and Personnel Committee

9	Legal	Failure in legal compliance	3	Training provided to Town Clerk in appropriate areas. Town Clerk holds CiLCA. Membership of LALC, NALC and SLCC held to provide advice on technical matters.	1	3	LOW			Town Clerk / Personnel Committee
10	Operational/ Financial	Failure to manage the operation of transferred assets	3	Thorough due diligence to be undertaken in advance of taking on any new assets.	1	3	LOW	Business cases for taking on any new assets to be approved by Council	As necessary.	Town Clerk and Finance & Amenities Committee
11	Business Continuity	Loss of digital data	3	Live back up onto cloud, and all office computers. Financial data held in cloud system (Scribe)	1	3	LOW	None required	Town Clerk	Town Clerk
12	Financial	Risks to third parties	3	Risk assessments undertaken for all activities, operations and events.	1	3	LOW	Contractors to provide risk assessments.	As required.	Town Clerk
13	Financial	Risk to public from Trees	3	Routine assessment on trees on all council land to establish necessary works	1	3	LOW			Town Clerk
14	Reputation	Failure to meet the needs of residents	3	Continual review of feedback from residents	1	3	LOW			Town Clerk
15	Financial	Fraud (external)	3	Financial Regulations contain detailed procedures. Banking with Unity requires 2 Cllrs in addition to RFO, to approve payments.	1	3	LOW			Town Clerk
16	Financial	Loss of assets	3	Asset Register updated following the purchase of any asset. Regular checks of accuracy of register.	1	3	LOW	Existence of all assets certified annually.	February	Town Clerk
17	Business Continuity	Loss of paper data	3	Data held digitally where possible.	1	3	LOW			Town Clerk
18	Business	Insufficient candidates for election	3	Promotional campaign of opportunity to be a councillor; briefings to potential candidates.	1	3	LOW	Co-opt as required		Town Clerk
19	Legal	Failure to comply with data protection legislation.	2	Data Protection Policy adopted.	1	2	LOW		As necessary.	Town Clerk
20	Reputation	Failure to control sensitive data	2	Sensitive data to be shredded or redacted. Data Protection Policy adopted. Data sharing agreements with data processors. Cyber security policy adopted.	1	2	LOW	Councillors provided confidential data on green paper	As required.	Town Clerk
21	Financial	Fraud (internal)	2	Fidelity Guarantee Insurance at an appropriate level. Member checks and audit controls. Separate accounting of officer payment card.  Unity bank approvals and quarterly financial account at Finance & Amenities Committee sign off	1	2	LOW			Town Clerk

22	Reputation	Failure to manage relations with the press	2	Requested information provided openly and transparently. Response provided to all formal requests for comment.	1	2	LOW	Standing orders in place and breaches reported to Full Council		Town Clerk
23	Financial	Failure to control expenditure.	2	Day-to-day expenditure monitored by RFO, detailed Financial Regulations adopted. Finance Committee maintains oversight of budgets.	1	2	LOW	Budget and spending monitored by Committees	Each meeting.	Town Clerk and Finance Committee
24	Legal	Failure to comply with Equality Act	2	Equalities implications to be considered in the design of services	1	2	LOW			Town Clerk
25	Financial	Failure to comply with HMRC Regulations.	2	External payroll provider appointed.	1	2	LOW			Town Clerk
26	Reputation	Members fail to adhere to code of conduct	2	Members to review register of interests annually. Gifts and Hospitality register maintained by Town Clerk. Training provided to members on the Code of Conduct.	1	2	LOW			Town Clerk
27	H&S	Risks arising from Lone Working	2	Lone working minimised where possible, lone working policy and procedures adopted.	1	2	LOW			Town Clerk
28	H&S	Workplace hazards	2	Risk assessments undertaken for all assets and communicated to staff.	1	2	LOW	Annual Health and Safety reviews to be undertaken.		Town Clerk
29	H&S	Inappropriate workplace set up results in injury.	1	Regular assessments of suitability of equipment.	1	1	LOW	Annual DSE assessment undertaken.	March 2025.	Town Clerk
30	Financial	Loss of Income (Allotments)	1	Membership with Allotment Society to manage tenancies.	1	1	LOW			Town Clerk
31	Financial	Reduced income associated with Christmas Lights	2	Contact external funders early to confirm contributions	2	4	MED		September	Town Clerk
32	Business	Threat of cyber attack	3	Cyber security package & multi factor authentication	1	3	LOW			Town Clerk