



Corfe Mullen Town Council

Risk Management Strategy & Schedule

RISK MANAGEMENT STRATEGY

1 Introduction

1.1 This document sets out the Council's Risk Management Strategy.

- What is risk management
- Why does the Council need a risk management strategy
- What is the Council's philosophy on risk management
- What is the risk management process
- Roles and responsibilities
- Future monitoring

1.2 The objectives of this strategy are to:

- Further develop risk management and raise its profile across the Council
- Integrate risk management into the culture of the organisation
- Embed risk management through the ownership and management of risk as part of all decision-making processes; and
- Manage risk in accordance with best practice

2 What is Risk Management?

2.1 'Risk is the threat that an event or action will adversely affect an organisation's ability to achieve its objectives and to successfully execute its strategies. Risk management is the process by which risks are identified, evaluated and controlled. It is a key element of the framework of governance together with community focus, structures and processes, standards of conduct and service delivery arrangements.' Audit Commission, *Worth the Risk: Improving Risk Management in Local Government*, (2001: 5).

2.2 Risk management is an essential feature of good governance. An organisation that manages risk well is more likely to achieve its objectives. It is vital to recognise that risk management is not simply about health and safety but applies to all aspects of the Council's work.

2.3 Risks can be classified into various types, but it is important to recognise that for all categories, the direct financial losses may have less impact than the indirect costs such as disruption of normal working. The examples below are not exhaustive:

- **Strategic Risk** - long-term adverse impacts from poor decision-making or poor implementation. Risks damage to the reputation of the Council, loss of public confidence, in a worse-case scenario Government intervention.
- **Compliance Risk** - failure to comply with legislation, laid down procedures or the lack of documentation to prove compliance. Risks exposure to prosecution, judicial review, employment tribunals and the inability to enforce contracts.

- **Financial Risk** - fraud and corruption, waste, excess demand for services, bad debts. Risk of additional audit investigation, objection to accounts, reduced service delivery, dramatically increased Council Tax levels/impact on Council reserves.
 - **Operating Risk** - failure to deliver services effectively, malfunctioning equipment, hazards to service users, the public or staff, damage to property. Risk of insurance claims, higher insurance premiums, lengthy recovery processes.
- 2.4 Not all these risks are insurable and for some, the premiums may not be cost effective. Even where insurance is available, a monetary consideration might not be an adequate recompense. The emphasis should always be on eliminating or reducing risk before costly steps to transfer risk to another party are considered.
- 2.5 Risk is not restricted to potential threats but can relate to missed opportunities. Good risk management can facilitate proactive, rather than merely defensive responses. Measures to manage adverse risks are likely to help with managing positive ones.

3 Why does the Council need a Risk Management Strategy?

- 3.1 Risk management will strengthen the ability of the Council to achieve its objectives and enhance the value of services provided.
- 3.2 The Risk Management Strategy will help to ensure that all Committees/service areas understand risk and that the Council adopts a uniform approach to identifying and prioritising risks. This should in turn lead to conscious choices as to the most appropriate method of dealing with each risk, be it elimination, reduction, transfer or acceptance.
- 3.3 Strategic risk management is also an important element in demonstrating continuous service improvement.
- 3.4 There is a requirement under the Accounts and Audit (England) Regulations 2011 to establish and maintain a systematic strategy, framework and process for managing risk.

4. Risk Management Policy Statement

- 4.1 Corfe Mullen Town Council recognises that it has a responsibility to manage risks effectively to protect its employees, assets, liabilities and community against potential losses, to minimise uncertainty in achieving its goals and objectives and to maximise the opportunities to achieve its vision.
- 4.2 The Council is aware that some risks can never be eliminated fully, and it has in place a strategy that provides a structured, systematic and focussed approach to managing risk. Risk management is an integral part of the Council's management processes.

5. Implementing the Strategy

5.1 Risk Control

Risk control is the process of taking action to minimise the likelihood of the risk event occurring and/or reducing the severity of the consequences should it occur. Typically, risk control requires the identification and implementation of revised operating procedures, but in exceptional cases more drastic action will be required to reduce the risk to an acceptable level.

Options for control include:

- **Elimination** – the circumstances from which the risk arises are removed so that the risk no longer exists.
- **Reduction** – loss control measures are implemented to reduce the impact/likelihood of the risk occurring.
- **Transfer** – the financial impact is passed to others e.g. by revising contractual terms.
- **Sharing** - the risk is shared with another party.
- **Insuring** - insure against some or all the risk to mitigate financial impact; and
- **Acceptance** – documenting a conscious decision after assessment of areas where the Council accepts or tolerates risk.

5.2 Risk Monitoring

The risk management process does not finish with putting any risk control procedures in place. Their effectiveness in controlling risk must be monitored and reviewed. It is also important to assess whether the nature of any risk has changed over time.

The information generated from applying the risk management process will help to ensure that risks can be avoided or minimised in the future. It will also inform judgements on the nature and extent of insurance cover and the balance to be reached between self-insurance and external protection.

5.3 Risk Management System

- **Risk Identification** – Identifying and understanding the hazards and risks facing the Council is crucial if informed decisions are to be made about policies or service delivery methods. The risks associated with these decisions can then be effectively managed.
- **Risk Analysis** – Once risks have been identified they need to be systematically and accurately assessed using proven techniques. Analysis should make full use of any available data on the potential frequency of events and their consequences. If a risk is seen to be unacceptable, then steps need to be taken to control or respond to the risk.

- **Risk Prioritisation** - An assessment should be undertaken of the impact and likelihood of risks occurring, with impact and likelihood being scored using a matrix. This will require a numeric value to be given to both the likelihood of the risk happening and the impact of the impact if it did, based upon the scoring identified in the Risk Management Schedule Risk Matrix.

6. Roles and Responsibilities

- 6.1 It is important that risk management becomes embedded into the everyday culture and performance management process of the Council. The roles and responsibilities set out below, are designed to ensure that risk is managed effectively right across the Council and its operations, and responsibility for risk is in the right place. The process must be driven from the top but must also involve staff throughout the organisation.
- 6.2 Elected Members – risk management is seen as a key part of the Elected Member’s role and there is an expectation that Elected Members will lead and monitor the approach adopted, including:
- a) Approval of the Risk Management Strategy
 - b) Analysis of key risks in reports on major projects, ensuring that all future projects and services undertaken are adequately risk managed
 - c) Consideration, and if appropriate, endorsement of the Annual Governance Statement; and
 - d) Assessment of risks whilst setting the budget, including any bids for resources to tackle specific issues.
- 6.3 Employees – will undertake their job within risk management guidelines ensuring that their skills and knowledge are used effectively. All employees will maintain an awareness of the impact and costs of risks and how to feed data into the formal process. They will work to control risks or threats within their jobs, monitor progress and report on job related risks to the Clerk.
- 6.4 Clerk – will be responsible for overseeing the implementation of the Risk Management Strategy and will:
- a) provide advice as to the legality of policy and service delivery choices
 - b) provide advice on the implications for service areas of the Council’s corporate aims and objectives
 - c) update the Council on the implications of new or revised legislation
 - d) assist in handling any litigation claims
 - e) provide advice on any HR issues relating to strategic policy options or the risks associated with operational decisions and assist in handling cases of work-related illness or injury
 - f) advise on any health and safety implications of the chosen or proposed arrangements for service delivery

- 6.5 Responsible Finance Officer (RFO) – as the Council’s section 151 Officer the Clerk will:
- a) assess and implement the Council’s insurance requirements
 - b) assess the financial implications of strategic policy options
 - c) provide assistance and advice on budgetary planning and control
 - d) ensure the Council’s financial procedures allows effective budgetary control
 - e) maintain the Council’s Risk Management Schedule
- 6.6 Role of Internal Audit – Internal Audit provides an important scrutiny role by carrying out audits to provide independent assurance to the Council that the necessary risk management systems are in place and all significant business risks are being managed effectively.
- 6.7 Internal Audit assists the Council in identifying both its financial and operational risks and seeks to assist the Council in developing and implementing proper arrangements to manage them, including adequate and effective systems of internal control to reduce or eliminate the likelihood of errors or fraud. Internal Audit reports, and any recommendations contained within, will help to shape the Annual Governance Statement.
- 6.8 Finance and Administration Committee – Review and future development of the Risk Management Policy and Strategy will be overseen by the Finance and Administration Committee and shall make recommendations for its adoption to Council.
- 6.9 Training – Risk Management training will be provided to Elected Members and staff through a variety of mediums. The aim will be to ensure that both Elected Members and staff have the skills necessary to identify, evaluate and control the risks associated with the services they provide.
- 6.10 In addition to the roles and responsibilities set out above, the Council is keen to promote an environment within which individuals/groups are encouraged to report adverse incidents promptly and openly.

7. Future Monitoring

- 7.1 Review of Risk Management Strategy will be carried out annually.

8. Conclusion

- 8.1 The adoption of a sound risk management approach should achieve many benefits for the Council. It will assist in demonstrating that the Council is committed to continuous service improvement and effective corporate governance.

Corfe Mullen Town Council Risk Management Schedule

RISK MANAGEMENT

Notes

Risk assessment is a systematic general examination of working conditions, workplace activities and environmental factors that will enable the Council to identify all potential risks inherent in the place or practices. Based on a recorded assessment the Council should then take all practical and necessary steps to reduce or eliminate the risks, insofar as is practically possible. This document has been produced to enable the Council to assess the risks that it faces and satisfy itself that it has taken adequate steps to minimise them. In conducting this exercise, the following plan was followed.

- Identify the areas to be reviewed
- Identify what the risk may be and level of risk
- Evaluate the management and control of the risk and record all findings
- Review, assess and revise if required

Key

L = low risk

M = medium risk

H = high risk

ASSESSMENT OF RISK

Each risk identified will be objectively assessed in terms of its 'likelihood' and 'impact' upon the Council.

Likelihood

		Probability	Frequency
4	Almost Certain	>90%	Frequent Occurrence
3	Likely	>60%	Regular Occurrence
2	Possible	>10%	Occasional Occurrence
1	Unlikely	<10%	Has never occurred

Impact

		Risk Threat
4	Major	<ul style="list-style-type: none"> Financial Impact >£400,000 Fatality/life-changing injuries to staff or public/regulatory intervention – prosecution/service disruption/extensive legal proceedings against the Council.
3	Serious	<ul style="list-style-type: none"> Financial Impact >£200,000 Adverse media attention/public complaints/adverse findings by auditors -ICO- Ombudsman/significant service disruption/project delivery delayed or suspended/legal action.
2	Significant	<ul style="list-style-type: none"> Financial Impact >£50,000 Adverse service-user complaints/Some service disruption/Minor injuries or “near-misses” to staff and public
1	Minor	<ul style="list-style-type: none"> Financial Impact less than £5,000/isolated complaints/Minor service disruption.

Risk Matrix

Likelihood	4	4	8	12	16
	3	3	6	9	12
	2	2	4	6	8
	1	1	2	3	4
		1	2	3	4

Impact

Area	Risk(s) Identified	Impact	Likelihood	Level	Controls of risk/management <i>(Italics indicates areas for improvement)</i>	Review/assess/revise
Advice	Inability to seek guidance and advice	2	1	L	<ul style="list-style-type: none"> Continue with subscription/membership of NALC, DAPTC and SLCC. Continue contracts with Southwest Councils (HR) and Peninsula (H&S) consultants. 	Procedures in place.
Allotments	Day to day management of site	1	1	L	<ul style="list-style-type: none"> Proposal for Self-Management Agreement of the Allotment Site in progress with the Allotment Association. Voting deadline 17 April 2023. Should 60% of all plot holders vote in favour of self-management, the Agreement should be signed by Council and Allotment Association and reviewed after 3 months and subsequently, annually. Should plot holders not vote in favour, the day-to-day management would remain with the Council. Continue good working relationship with the Allotment Association. 	Procedures in place.
Allotments	Increase in net expenditure	1	2	L	<ul style="list-style-type: none"> Annual budget has been set to cover costs to the Council. Should Council remain the site managers, income from plot rents would remain with the Council. Most expenditure can be dealt with by budget setting and monitoring process. 	Procedures in place.
Allotments	Liability	2	2	M	<ul style="list-style-type: none"> Insured risk and insurance adequate to cover the Councils responsibilities. Copies of all insurance policies applicable to the site should be held on file. 	Insurance reviewed annually.
Assets	Failure to recognise assets held	1	1	L	<ul style="list-style-type: none"> Asset register to be maintained and updated utilising the accounting software, Scribe. Inventory of Grounds Team equipment reviewed annually. 	Procedures in place.
Assets	Security of buildings, equipment etc	2	2	M	<ul style="list-style-type: none"> Council office - secure locks, CCTV, burglar and/or fire alarms. Continue with annual maintenance checks carried out by an external contractor. Grounds unit - secure locks/compound, CCTV 	<ul style="list-style-type: none"> CCTV/burglar alarms annual checks Fire alarms 6 monthly.

Area	Risk(s) Identified	Impact	Likelihood	Level	Controls of risk/management <i>(Italics indicates areas for improvement)</i>	Review/assess/revise
					<p>and burglar alarm. Continue with annual maintenance checks carried out by an external contractor.</p> <ul style="list-style-type: none"> • Sports Pavilion - secure locks and fire alarms. Access to building via keypads. Continue with annual maintenance checks carried out by an external contractor. • Padlock/access codes to sites/buildings to be changed regularly. 	
Assets	Theft, damage or vandalism of Council assets	2	3	M	<ul style="list-style-type: none"> • Vehicles and equipment kept locked when not in use/unattended. • Grounds team truck parked in the Village Hall car park overnight in sight of the CCTV. • Grounds Team equipment in locked/alarmed store/compound. • Grounds Team reminded of their responsibilities in respect of driving Council vehicles as part of their contract of employment and staff handbook. • Sports Pavilion users only have access to specified areas. Terms & Conditions of use provided at time of booking and displayed throughout the building. • Cemeteries - damaged headstones reported to Deputy Clerk to make contact with burial right holder(s). 	Procedures in place. Annual review of staff driving licences at vehicle insurance renewal.
Assets	Maintenance of sites/buildings	3	2	M	<ul style="list-style-type: none"> • External visual buildings inspections carried out weekly by the Grounds Team as part of their rounds. • RPII Routine Inspections of play area training carried out by Grounds team. • Play areas including skate park visually inspected weekly/monthly by Grounds Team and annually by an accredited RoSPA external playground inspector. • Council to receive report from external 	<ul style="list-style-type: none"> • Deputy Town Clerk to review weekly inspection checklists. • RPII training expires February 2025. • Community Services Committee members to carry out visual checks of sites as part of the annual Parish Tour in

Area	Risk(s) Identified	Impact	Likelihood	Level	Controls of risk/management <i>(Italics indicates areas for improvement)</i>	Review/assess/revise
					<ul style="list-style-type: none"> playground inspector for review and consideration of any necessary works. Ongoing maintenance of sports pavilion that has not been previously maintained in line with Health & Safety requirements and general repair. 	June.
Audit	Non-compliance with statutory deadlines for the completion/ approval/ submission of year end accounts and other financial returns	1	1	L	<ul style="list-style-type: none"> Continue to ensure all accounts and returns are completed and submitted within prescribed deadlines. Internal Audit review. 	Procedures in place.
Audit	Non-compliance with Internal Audit requirements	1	1	L	<ul style="list-style-type: none"> Internal Auditor carries out an interim inspection ahead of year end followed by a full inspection prior to submission of the AGAR to External Audit. 	Procedures in place.
Audit	Independent assurance of accuracy of Councils processes and accounts	1	1	L	<ul style="list-style-type: none"> Internal Auditor appointed by the Council at the Annual Town Council meeting. Procurement and appointment of External Audit is carried out by SAAA every 5 years. Audit reports presented to Council which form part of the meeting papers for public inspection/ transparency. 	<ul style="list-style-type: none"> Internal Auditor to be reviewed every 3 years. External Audit, BDO LLP appointed from 2022-23 to 2026-27 financial years.
Cemeteries	Increase in net expenditure	1	2	L	<ul style="list-style-type: none"> Annual budget set to maintain cemeteries, chapel and war memorial. Most expenditure can be dealt with by budget setting and monitoring process. 	Procedures in place.
Civic	Mayoralty and items of value (Mayor's Chain, Regalia) risk of theft	2	1	L	<ul style="list-style-type: none"> Mayor, Deputy Mayor and escorts chain and/or pins are insured under civic regalia and kept in safe when not being worn. 	Insurance reviewed annually.
Community	Lack of	1	1	L	<ul style="list-style-type: none"> Maintaining website with publications of news 	Procedures in place.

Area	Risk(s) Identified	Impact	Likelihood	Level	Controls of risk/management <i>(Italics indicates areas for improvement)</i>	Review/assess/revise
	awareness by the wider community of the role and achievements of the Council				<ul style="list-style-type: none"> items, updates, work of the council published on the website and in the Link Magazine distributed to households. <i>Re-consideration of social media presence.</i> Publishing Chair/Mayor Annual Report from the Annual Parish Meeting. Agenda item for representatives from outside organisations to provide updates at Council meetings. 	
Complaints	Lack of procedure	1	1	L	<ul style="list-style-type: none"> Complaints Procedure Policy available via the Council office or website. 	Procedures in place to review annual at the Annual Town Council meeting.
Complaints - Vexatious	Lack of procedure	1	1	L	<ul style="list-style-type: none"> Vexatious Complaints Policy available via the Council office or website. 	Procedures in place to review annual at the Annual Town Council meeting.
Council – Decision making	Council eligible to adopt General Power of Competence (GPC) with a least two thirds elected members and Clerk holding an appropriate qualification	1	2	L	<ul style="list-style-type: none"> Promote role of the Council within the community to generate interest in becoming a councillor in the forthcoming elections in May 2024. Clerk progressing CiLCA qualification, deadline 31 July 2023. 	GPC declared in August 2021. Next declaration of eligibility for GPC due in May 2024.
Council - Election Costs	Election is requested	2	2	M	<ul style="list-style-type: none"> In an election year or if a casual vacancy occurs, the electorate can call for an election with associated costs met by the Town Council. Election costs are allocated within the approved budget. 	Procedures in place.
Employer Liability	Comply with Employment Law	2	1	L	<ul style="list-style-type: none"> Agreement with Southwest Councils to provide HR advice and guidance. 	Reviewed annually. Procedures in place.

Area	Risk(s) Identified	Impact	Likelihood	Level	Controls of risk/management <i>(Italics indicates areas for improvement)</i>	Review/assess/revise
Finance	Illegal expenditure	3	1	M	<ul style="list-style-type: none"> Continue to ensure all expenditure is within legal powers and presented to Council for approval. 	Procedures in place.
Finance	Incorrect payments processed	2	2	M	<ul style="list-style-type: none"> All payments are listed on the Accounts for Payment report presented to Council/Committee twice monthly for approval. Cheque payments kept to a minimum, however, if required, two Councillor signatories and counter signed by the Clerk/RFO is required. Majority of payments processed via online banking by the Clerk/RFO. Scanned copies of invoices held on accounting software for audit trail purposes. Bank mandate and signatories to be reviewed annually. Financial Regulations in place and reviewed annually. Business Debit Card held by the Clerk/RFO for purchases where a credit account is not held or unavailable with the supplier. 	Procedures in place.
Finance	Interest rates	1	1	L	<ul style="list-style-type: none"> Clerk/RFO to review interest rates regularly to ensure Council receives optimum interest. Precept held in the Public Sector Deposit Fund (PSDF). 	Procedures in place.
Finance	Banking	1	1	L	<ul style="list-style-type: none"> Council holds accounts with the Co-operative Bank, Scottish Widows and PSDF. Ensure bank accounts are relevant and fit for purpose. Clerk/RFO carries out daily checks of transactions/balances via online banking. 	Procedures in place.
Finance	Loss of cash through theft, dishonesty or efficiency	1	1	L	<ul style="list-style-type: none"> No petty cash held. Increased cash received from sports income. Cash held in locked safe and banked as soon as possible, preferably on the same day of receipt. Receipts given to payee. <i>Consideration of card payment machine as per</i> 	Procedures in place.

Area	Risk(s) Identified	Impact	Likelihood	Level	Controls of risk/management <i>(Italics indicates areas for improvement)</i>	Review/assess/revise
					<i>Interim Internal Audit Report to reduce cash payments.</i>	
Finance	Financial controls and records	1	1	L	<ul style="list-style-type: none"> • Monthly bank reconciliation prepared by Clerk/RFO and reported via the Finance & Administration Committee or Council meetings. • Chair of Finance & Administration Committee signs bank reconciliation and countersigns all corresponding bank statements. • Two signatories required on cheques and counter-signed by the Clerk/RFO. • Financial Regulations approved annually. • Internal and external audit in place. • All Councillors have read-only access to accounting software. 	Financial Regulations and procedures reviewed annually.
Finance - Borrowing	Unauthorised borrowing	1	1	L	<ul style="list-style-type: none"> • Final PWLB repayment due in May 2023. • No new borrowing planned in the financial year. • Financial Regulations to be followed should any borrowing arise. 	Procedures in place.
Finance - Budget	Overspend/ Underspend of public money	2	2	M	<ul style="list-style-type: none"> • Budget monitoring report reviewed quarterly by the Finance & Administration Committee. 	Procedures in place.
Finance – Community Infrastructure Levy (CIL)	Potential risk of recovery of monies plus interest if not used in line with Dorset Councils CIL policy	2	1	L	<ul style="list-style-type: none"> • Maintain accounting records showing receipts and expenditure. 	Procedures in place.
Finance - Contracts	Ensure continued value for money along with continuity of work	2	1	L	<ul style="list-style-type: none"> • Ensure Financial Regulations are followed. • Where possible three quotes obtained with redacted quotes presented to Council to proceed in accordance with Financial Regulations. • Review relevant documentation to ensure contractors are qualified and/or accredited to carry out work with appropriate insurance in place. 	Procedures in place.

Area	Risk(s) Identified	Impact	Likelihood	Level	Controls of risk/management <i>(Italics indicates areas for improvement)</i>	Review/assess/revise
					<ul style="list-style-type: none"> Existing contracts to be reviewed annually, at renewal or in line with contract terms of business. 	
Finance - Grant's payable	Power and authorisation to pay	1	1	L	<ul style="list-style-type: none"> Small Grants Policy in place with all applications considered by the Finance & Administration Committee ahead of recommendations for approval to Council in accordance with the policy. <i>End of grant report to be obtained from all grant recipients.</i> Budget allocated for grants to be awarded as part of budget setting process. 	Procedures in place. Policy to be reviewed annually.
Finance - Grant's receivable	Receipt of monies	1	1	L	<ul style="list-style-type: none"> Council may seek and apply for grants for specific projects. Criteria should be met and evidence of spend maintained to complete end of grant report. 	Procedures in place.
Finance - Payroll	Loss of payroll provider	1	1	L	<ul style="list-style-type: none"> Contract with external payroll provider, Livepay to process monthly salaries. Online access to payroll portal to update employee details and/or salaries. Copies of electronic reports downloaded from online portal and held locally on network (s:/drive). 	Contract renewal due in Q1 2026. Procedures in place.
Finance - Payroll	Incorrect salary paid to employees	1	1	L	<ul style="list-style-type: none"> Review of electronic reports produced by external payroll provider to confirm accurate calculations of salaries via BACs and authority to proceed signed by Clerk/RFO. Monthly salary payments approved as part of the Accounts for Payment presented to Council. 	Procedures in place.
Finance - Payroll	Risk of financial penalty if PAYE/ Pension contributions not paid to HMRC/ Pension Provider	1	1	L	<ul style="list-style-type: none"> External payroll provider prepares schedule of payments to be paid to third parties i.e., HMRC, DCPF. Clerk/RFO sets up online banking payments in line with salaries pay date. 	Procedures in place.

Area	Risk(s) Identified	Impact	Likelihood	Level	Controls of risk/management <i>(Italics indicates areas for improvement)</i>	Review/assess/revise
Finance - Precept	Annual precept not the result of proper detailed budget	3	1	M	<ul style="list-style-type: none"> Draft annual budget prepared by the Clerk/RFO and Chair of Finance & Administration Committee based on previous years income and expenditure alongside any exceptional or capital planned works. Finance & Administration Committee review draft budget, line by line and make recommendation to Council for approval. 	Procedures in place.
Finance - Precept	Failure to apply via the billing authority	1	1	L	<ul style="list-style-type: none"> Precept request based on approved budget and Band D tax base provided by Dorset Council as the billing authority. Clerk/RFO submits formal precept request following approval by Council ahead of the deadline prescribed by Dorset Council as the billing authority. 	Procedures in place.
Finance - Precept	Non receipt of Precept	1	1	L	<ul style="list-style-type: none"> Precept received in two instalments from Dorset Council as the billing authority at the end of April and September annually via BACs. Monies transferred by CHAPs to PDSF, so not to hold >£85k in current account. 	Procedures in place.
Finance – Records Retention	Non-standard and/or non-compliant records kept	1	1	L	<ul style="list-style-type: none"> Continue to retain adequate, complete and statutory financial records and accounts. All payments and receipts entered into accounting software and reported to Council/Committees via the bank reconciliation. All members have read only access to review accounting software. 	Procedures in place.
Finance – s.106	Potential risk of recovery of monies plus interest if not used in line with section106 agreement	3	1	M	<ul style="list-style-type: none"> Maintain accounting records showing receipts and expenditure. 	Procedures in place.
Finance – s.137	Exceeding section 137 expenditure	1	2	L	<ul style="list-style-type: none"> Maintain accounting records of any expenditure under s.137 to ensure per electorate limit is not exceeded. 	Review electorate spend annually.

Area	Risk(s) Identified	Impact	Likelihood	Level	Controls of risk/management <i>(Italics indicates areas for improvement)</i>	Review/assess/revise
					<ul style="list-style-type: none"> Only applicable if Council does not have GPC. 	
Finance - VAT	Incorrect or no VAT claimed	2	2	M	<ul style="list-style-type: none"> VAT claims calculated quarterly by the Clerk/RFO using Form 126 produced by the accounting software. Internal Audit provide double check of correct VAT claimed. Legislation changes on the VAT status of local authority sports facilities which can be treated as non-business activity. 	Procedures in place.
Health & Safety	Safety of staff and visitors	2	2	M	<ul style="list-style-type: none"> CCTV coverage of office, Village Hall and Grounds Unit. <i>Council to consider if CCTV should be in place at Sports Pavilion.</i> Lone working discouraged to ensure two staff members are present, where possible. 	Existing procedures adequate.
Insurance	Employers Liability (statutory)	4	1	M	<ul style="list-style-type: none"> Level of cover to be reviewed against risks. Continue existing cover of £10m. 	Insurance reviewed annually.
Insurance	Vehicle Insurance (statutory)	2	2	M	<ul style="list-style-type: none"> Comprehensive insurance held and renewed annually, factoring in vehicle depreciation. 	Insurance reviewed annually.
Insurance	Fidelity Guarantee Insurance	4	1	M	<ul style="list-style-type: none"> Level of cover to be reviewed against risks. Continue existing cover of £500,000. 	Insurance reviewed annually.
Insurance	Property/buildings	4	1	M	<ul style="list-style-type: none"> Level of cover to be reviewed against risks and assets held. Building revaluation to be completed every 5 years. Full review of all buildings insurance and valuations takes place annually in August/September ahead of renewal due on 1 October. 	Insurance reviewed annually. Next revaluation due in March 2027.
Insurance	Personal Accident	4	2	H	<ul style="list-style-type: none"> Level of cover to be reviewed against risks. £100,000 per incident covered for staff, members and/or volunteers (ages 16-75). If over 75 years, level of cover reduces to £10,000 per incident. Specific incidents covered as per policy schedule. 	Insurance reviewed annually.

Area	Risk(s) Identified	Impact	Likelihood	Level	Controls of risk/management <i>(Italics indicates areas for improvement)</i>	Review/assess/revise
Insurance	Terrorism	1	1	L	<ul style="list-style-type: none"> Currently no cover in place. <i>Council to consider when annual review of insurance is due.</i> 	Existing procedure adequate.
Insurance	Business Interruption	1	1	L	<ul style="list-style-type: none"> Level of cover to be reviewed against risks. Continue existing cover of sum assured £55,000 and sub-limit of Indemnity as detailed in policy schedule. 	Insurance reviewed annually.
Insurance	Public Liability (statutory)	4	1	M	<ul style="list-style-type: none"> Level of cover to be reviewed against risks. Continue existing cover of £10m. 	Insurance reviewed annually.
Leases	Breach of leases	1	3	M	<p>Lessee Responsibilities</p> <ul style="list-style-type: none"> Wimborne Academy Trust – Lockyer’s Hub Scouts Association – Storeroom Dorset Council/Dorset Wildlife Trust – Springdale Open Space Dorset Council – Highways Agency Agreement Dorset Council – County Field Harry J Palmer Ltd – Broadmoor Road Allotment Site <p>Lessor Responsibilities</p> <ul style="list-style-type: none"> Guides Association – Ground Rent Scouts Association – Ground Rent Mini Munchkins – Hardstanding at Pavilion Corfe Mullen Allotment Association - Allotments Self-Management (if applicable) 	<ul style="list-style-type: none"> Clerk ensures all in force and reviewed as and when appropriate. Internal Audit review. All original documents kept in locked safe, with scanned copies retained on local network (s:/drive).
Legal Liability	Ensuring activities are within legal powers	2	2	M	<ul style="list-style-type: none"> Clerk to clarify and seek external legal advice when necessary. Any associated legal costs are allocated within the annual budget. 	Procedures in place.
Legislation	Comply with Health & Safety Law	4	2	H	<ul style="list-style-type: none"> Agreement with H&S Consultants to provide advice and guidance. Annual site visits carried out by H&S Consultants. Risk Assessments conducted. 	Next contract review due August 2026. Existing procedures adequate.
Legislation	Comply with HMRC	2	1	L	<ul style="list-style-type: none"> Advice sought from HMRC. Review of processes in place carried out by internal and 	Procedures in place.

Area	Risk(s) Identified	Impact	Likelihood	Level	Controls of risk/management <i>(Italics indicates areas for improvement)</i>	Review/assess/revise
	requirements				external auditors.	
Legislation	Freedom of Information	1	1	L	<ul style="list-style-type: none"> Timely response in line with statutory time frames. Publication Scheme available on website. 	Procedures in place.
Legislation	Data Protection	1	1	L	<ul style="list-style-type: none"> Council is registered with the Information Commissioners Office (ICO). Data Protection policies available on website. 	Procedures in place.
Members - Declaration of Interests	Debating issues and voting without declaration of members interests, including disclosable pecuniary interests	1	1	L	<ul style="list-style-type: none"> Agenda item on all Council/Committee meetings. 	Procedures in place.
Members - Register of Interests	Councillors failure to register known interests	4	2	H	<ul style="list-style-type: none"> Members complete Dorset Councils electronic Register of interests who are responsible for updating as and when required. 	Procedures in place.
Minutes/ agenda/ notices/ statutory documents	Accuracy and legality of business conducted	1	1	L	<ul style="list-style-type: none"> Summons/agendas, meetings papers and minutes are produced by the Clerk/RFO and published on public notice boards and website to comply with legal requirements. Minutes are approved and signed at the subsequent meeting. Business of the meetings is managed by the respective Chairperson alongside the Clerk/RFO who provides advice. 	Procedures in place.
Neighbourhood Plan	Insufficient councillors and volunteers to be part of Steering Group	2	2	M	<ul style="list-style-type: none"> Proposed referendum for voting on the Neighbourhood Plan is May 2024. Councillors and volunteers need to work with consultants to formulate draft plan for approval by Council ahead of the referendum. 	Adequate procedures in place.

Area	Risk(s) Identified	Impact	Likelihood	Level	Controls of risk/management <i>(Italics indicates areas for improvement)</i>	Review/assess/revise
					<ul style="list-style-type: none"> Plan is community lead which will help to shape the future development of Corfe Mullen for a number of years. 	
Records Retention	Loss of records computer back up	1	1	L	<ul style="list-style-type: none"> Accounts and bookings packages are cloud based and backed up to the cloud by the provider. Allotments and Cemetery databases held on virtual PC and backed up by the provider, Edge IT. Web and email provider, Vision ICT backs up local network (s:/drive) weekly. 	Procedures in place.
Records Retention	Proper and timely reporting via the minutes	1	1	L	<ul style="list-style-type: none"> Council meets monthly with committees on a rotating calendar cycle. Both receive and approve minutes of meetings which are available to members of the public and the press to view via the Council office and/or the website. 	Procedures in place.
Records Retention	Proper document control	1	1	L	<ul style="list-style-type: none"> Central electronic filing system accessed by all office staff and hard-copy files kept for business continuation purposes where appropriate. Publication Scheme available on website. Historic documents/archive held at Dorset History Centre, Dorchester. Updated Records Management & Retention Policy approved by Council on 28 February 2023. 	Procedures in place.
Resources/ Services	Recognition of cuts to services provided by Dorset Council as the Unitary Authority and/or neighbouring BCP Council	2	2	M	<ul style="list-style-type: none"> Identify services at potential risk e.g., highways including road safety, countryside team (verges & green space), equipment (tractor & flail/cherry picker/gully cleansing), cricket high fence, salt bins, tree officer. <i>Contingency budget allocated as part of annual budget setting process.</i> 	Procedures in place.
Sports Provision	Increase in net expenditure	2	2	M	<ul style="list-style-type: none"> Annual budget set to maintain sports pitches and sports pavilion. Ongoing monitoring of 	Adequate procedures in place.

Area	Risk(s) Identified	Impact	Likelihood	Level	Controls of risk/management <i>(Italics indicates areas for improvement)</i>	Review/assess/revise
					energy use, cleaning costs and supplies.	
Staff	Retention of staff	2	2	M	<ul style="list-style-type: none"> Contract terms & conditions and pay scales annually reviewed in line with standing orders. Job roles and descriptions to be kept up to date and reviewed by the Staffing Committee when applicable. 	Procedures in place.
Training	Awareness of roles and powers	1	1	L	<ul style="list-style-type: none"> Staff and Councillors to attend training held by SLCC, DAPTC and/or external providers. Fire Marshall training for all staff on 10 May 2023. Identified training needs for Grounds Team - chainsaw, towers, trailer, hedge cutting, pesticides. 	Review annually.
Trees	Ongoing Management of trees identified as requiring immediate/moderate attention failing	4	2	H	<ul style="list-style-type: none"> Visual checks of trees on all sites carried out weekly by the Grounds Team as part of their rounds. External tree consultants instructed as and when required to manage trees where there is a risk to life and/or properties. Submission to Dorset Council Planning for consent for tree works if applicable, which is managed by external tree consultants on instruction. Tree survey of all sites to be conducted by an external arboriculturist every 3 years. 	<ul style="list-style-type: none"> Grounds Team feedback to Deputy Clerk any tree works following weekly visual checks. Next tree survey due March 2023.

Area	Risk(s) Identified	Impact	Likelihood	Level	Controls of risk/management <i>(Italics indicates areas for improvement)</i>	Review/assess/revise
Village Hall	Responsibilities as Sole Trustee of Charity	2	2	M	<ul style="list-style-type: none"> Separate accounts and bookings software in place to manage day to day running of the Village Hall. As a separate entity, some of the processes in place for Council property including insurance, health and safety, staff and hirers are mirrored for the Village Hall, its staff and hirers. Specific procedures in place for day-to-day management. Independent Auditor. Online reporting to Charity Commission. 	Procedures in place.
Village Hall	Processing salaries	1	1	L	<ul style="list-style-type: none"> Clerk/Deputy Clerk processes payroll via free online payroll package, Basic Tools. All reporting is downloaded from online portal to local network (s:/drive). Salary payments and third-party payments to HMRC and pension provider via online banking. 	Procedures in place.
Village Hall	Retention of staff	2	2	M	<ul style="list-style-type: none"> Ongoing training for staff members. Engagement of external contractors as a result of keyman dependency for Caretakers role. Contract terms & conditions and pay scales annually reviewed. Job roles and descriptions to be kept up to date. 	Procedures in place.
Youth Trust	Responsibilities as Sole Trustee of Charity	2	2	M	<ul style="list-style-type: none"> Separate accounts software in place to manage accounts. As a separate entity, some of the processes in place for Council staff are mirrored for the Youth Trust staff. Specific procedures in place for day-to-day management of the youth club and activities. Independent Auditor. Online reporting to Charity Commission. 	Procedures in place.
Youth Trust	Processing salaries	1	1	L	<ul style="list-style-type: none"> Clerk/Deputy Clerk processes payroll via free online payroll package, Basic Tools. All reporting is downloaded from online portal to local network (s:/drive). 	Procedures in place.

Area	Risk(s) Identified	Impact	Likelihood	Level	Controls of risk/management <i>(Italics indicates areas for improvement)</i>	Review/assess/revise
					<ul style="list-style-type: none"> Salary payments and third-party payments to HMRC and pension provider via online banking. 	
Youth Trust	Retention of staff	2	2	M	<ul style="list-style-type: none"> Ongoing training for all team members. Succession planning for pending retirement of senior youth support worker in progress. Contract terms & conditions and pay scales annually reviewed. Job roles and descriptions to be kept up to date. 	Procedures in place.