



Radyr & Morganstown Community Council Cyngor Cymuned Radur a Threforgan

RISK ASSESSMENT SCHEDULE 2022/23 Approved 21 July 2022

Rating:	Consequence Score: 1-5 (low to high)	Risk Level:	1-5 Low	
	Likelihood of Happening Score: 1-5 (low to high)		6-10 Medium	
	Severity Score: Potential Consequence x Likelihood		11-15 High	
			16-25 Very High	

Note: RMCC = Radyr & Morganstown Community Council

Topic	Risk Identified	Consequence	Likelihood	Severity	Risk Level	Measures to be taken to reduce and control risk
1. INCOME						
Precept	Failure to submit precept request	5	1	5	Low	Full Budget process in place. Clerk/RFO to prepare budget in November. Finance Committee to consider budget in November and January. Full Council to determine precept in January. Clerk/RFO to notify Cardiff Council in January.
	Precept not paid by Cardiff Council	5	1	5	Low	Clerk/RFO to monitor and report to Council. Precept paid directly to Unity Trust bank account by BACS.
	Precept is inadequate for Council needs	5	1	5	Low	Full Budget process in place. Clerk/RFO to present monthly accounts to Finance Committee and Full Council. Finance Committee and Full Council monitor spending against budget.
Booking income from Old Church Rooms	Errors in invoicing and/or non-payment of booking charges	4	2	8	Medium	Bookings and invoicing system managed by Assistant Clerk using specialised software. Old Church Rooms bank account is under RMCC control and payments can be monitored by Assistant Clerk. For one-off bookings, access codes for the building will now only be given out once payment has been received.

	Booking charges not updated over time	3	2	6	Medium	Booking charges agreed by Council. Review has been conducted and charges have been updated. Annual review to be conducted by the Old Church Rooms Hall Management Committee.
Loss of Money	Business interruption	5	2	10	Medium	Ensure adequate coverage in RMCC insurance policy.
	In transit	5	3	15	High	Ensure adequate coverage in RMCC insurance policy
	At premises	5	1	5	Low	Ensure adequate coverage in RMCC insurance policy. Cash and cheques received to be kept in the safe prior to banking.
	At private residence of staff	5	1	5	Low	Ensure adequate coverage in RMCC insurance policy.
	Theft or dishonesty of staff or Members	5	1	5	Low	Ensure adequate coverage in RMCC insurance policy. Controls and authorisations in place for all financial procedures.
Borrowing	Failure to meet Old Church Rooms loan repayments	5	1	5	Low	Provision made in Annual Budget. Loan repayments to be monitored. Earmarked loan reserve in place.
Reserves – General	Insufficient general reserves	5	1	5	Low	Level of general reserves reviewed as part of budget setting process and preparation of accounts.
Reserves – Earmarked	Insufficient earmarked reserves	5	1	5	Low	Level and scope of earmarked reserves reviewed as part of budget setting process and preparation of accounts.
2. EXPENDITURE						
Legal powers	Illegal payment or activity by Council	5	2	10	Medium	Ensure compliance with Standing Orders and Financial Regulations. Annual review of Standing Orders and Financial Regulations. New projects/financial assistance identify the relevant statutory power for expenditure. Changes in statute reported to Members e.g. Local Government & Elections (Wales) Act 2021. Council to consider exercising General Power of Competence.
Salaries	Wrong salary paid to staff	5	2	10	Medium	Payroll managed by professional accountant using specialised payroll software. Staff salary payments approved by Chair of Finance Committee in advance and monitored by Members.

	Wrong salary rate applied	5	2	10	Medium	NJC salary scales reviewed annually and recommendations made to Full Council.
	False employee on payroll	5	2	10	Medium	Payroll managed by professional accountant using specialised payroll software. Staff salary payments approved by Chair of Finance Committee in advance and monitored by Members.
	Errors in accounting for correct deductions of NI, tax, and pensions	5	2	10	Medium	Payroll and PAYE managed by professional accountant using specialised payroll software.
	Errors in recording of staff hours	5	2	10	Medium	Staff timesheets reviewed by Clerk as line manager. Clerk's timesheet reviewed by Chair of Finance Committee
	Failure to submit PAYE records and payments	4	1	5	Low	Payroll and PAYE managed by professional accountant. PAYE payments approved by Chair of Finance Committee and BACS payment to HMRC authorised by two Members
Banking signatories	Members not available to authorise cheques and BACS payments	5	1	5	Low	Ensure that an adequate number of Members have signed up as signatories and are willing to act.
Reclaiming VAT payments	Improper recording of input/output VAT	5	2	10	Medium	VAT returns prepared and submitted by professional accountant.
	Improper identification of non-business activities	5	2	10	Medium	VAT returns prepared and submitted by professional accountant.
	Inability to meet quarterly submissions to HMRC	5	1	5	Low	VAT returns prepared and submitted by professional accountant.
	Inability to confirm annual reconciliation of quarterly returns	5	1	5	Low	VAT returns prepared and submitted by professional accountant; reconciliation conducted by accountant.
Financial Assistance	Legal powers to contribute not observed by Council	5	2	10	Medium	Compliance with relevant legislation. Quarterly monitoring of expenditure against S.137 limit by Full Council. Council to consider adopting General Power of Competence.
	Non-compliance with Council policies	5	1	5	Low	Finance Committee to review applications for financial assistance (unless urgent) and make recommendations to Full Council.

						Council to review Grants Strategy.
	Overspending on financial assistance	5	2	10	Medium	Clerk/RFO to monitor monthly financial assistance against budget and S.137 limit; quarterly report to Full Council.
Members payments	Incorrect payments to Members	4	1	5	Low	Members agree payments in line Annual Report of the Independent Remuneration Panel of Wales. Members complete standard claim forms for allowed expenses. Recommended mileage rates are used.
	Errors in appropriate deduction of tax	5	1	5	Low	In line with guidance from One Voice Wales, taxable allowances to be paid through Council Payroll/PAYE system.
	Failure to maintain proper records	3	1	3	Low	Standard claim forms for allowed expenses to be used and record kept with payment.
Cost of Elections	Insufficient funds available to meet the cost of by-elections	5	2	10	Medium	Earmarked reserve for elections to be reviewed annually during the budget setting process.

3. ASSETS

Assets	Loss/damage to Council buildings, land, and assets	5	2	10	Medium	Ensure adequate coverage in RMCC insurance policy. Old Church Rooms is regularly checked by Clerk and Handyman. Radyr Woods managed by Wardens who report any damage. Handyman and contractors report on any problems in other parks and open spaces.
	Risk/damage to third party property or individuals	4	2	8	Medium	Ensure adequate coverage in RMCC insurance policy.
	Insufficient security of Council buildings and equipment	5	2	10	Medium	Clerk and Assistant Clerk now control the door code system. New system for issuing and changing door codes to be introduced. New lock installed to Council office with keys restricted to staff.
	Inadequate asset register	5	1	5	Low	Asset Register reviewed and updated on an annual basis. Insurance policy to be reviewed.
	Failure to repair and maintain assets	5	3	15	High	Repairs and maintenance of buildings, land, and assets to be authorised promptly and reported to the relevant Committee and Full Council. Old Church Rooms Management Board to agree and implement a routine

						maintenance work schedule. Council to identify improvements to Old Church Rooms.
	Failure to protect funds in Council bank accounts in the event of Unity Trust Bank experiencing financial difficulties	5	2	10	Medium	Members to undertake a review.
4. STAFF						
Staff	Insufficient staff to implement Council decisions and policies.	5	4	20	Very high	Staff structure and workload to be reviewed periodically. Training to be provided to staff and Members where need is identified.
	Loss of staff through resignation, ill health, retirement, or death	5	3	15	High	Annual appraisals to be conducted with staff to identify issues of concern. Review of Council systems is needed to ensure that any sudden loss of staff does not compromise services.
	Inadequate contracts of employment	5	1	5	Low	Contracts to be consistent with employment law and must include job descriptions. Standard templates to be used where possible. Annual appraisals to be conducted with staff to identify issues of concern.
	Inadequate pension provision	5	1	5	Low	Staff membership of Cardiff & Vale of Glamorgan Pension Fund and automatic enrolment of eligible staff.
5. GOVERNANCE						
Council Minutes	Failure to maintain accurate and legal minutes	5	1	5	Low	Minutes of Full Council and Committees are reviewed, signed, and dated at the next meeting. Clerk produces draft Minutes and Notes (Local Government & Elections (Wales) Act 2021).
Register of Interest, Gifts and Hospitality	Failure to identify interests and record of gifts and hospitality	3	1	3	Low	Register of Interests and Gifts/Hospitality to be maintained by Clerk and published on website. Declarations of Acceptance of Office signed by all Members; copies maintained by Clerk.
Code of Conduct	Breaches of Code of Conduct	5	3	15	High	Code of Conduct re-adopted by Council at the Annual Meeting. Members encouraged to undertake Code of Conduct training.

Statutory duties of Council	Failure of Council to keep up to date with new legislation and statutory duties	5	2	10	Medium	<p>Membership of One Voice Wales and Society of Local Council Clerk provides information and guidance on new legislation and statutory duties. Clerk to ensure that information is circulated to all Members.</p> <p>Regular review of new statutory obligations.</p> <p>Review procedures to allow face to face/hybrid Council meetings.</p>
Consultations	Failure to meet deadlines for responses	3	4	12	High	<p>Planning Committee to consider planning applications falling between Council meetings. Clerk to note response dates for consultations by Welsh Government, Cardiff Council, and others.</p> <p>All Members to receive details of any planning applications received.</p>
Disability discrimination	Failure to identify adaptations required.	5	5	25	Very high	<p>Disability awareness to be monitored by Full Council. Review of Old Church Rooms for accessibility to be conducted periodically. Review of RMCC website for accessibility to be undertaken.</p>
Information	Failure to provide Members with appropriate information about relevant matters	5	2	10	Medium	<p>Weekly Members' newsletter to be introduced.</p>
6. HEALTH AND SAFETY						
Old Church Rooms	Failure to identify health and safety risks	5	5	25	Very high	<p>Health and Safety assessment for the Old Church Rooms to be undertaken or commissioned by the Old Church Rooms Management Board.</p>
Parks and open spaces	Failure to identify health and safety risks	5	5	25	Very high	<p>Full review of health and safety in all parks and open space is needed with an annual update to be put in place. Risk assessments are submitted by Radyr Woods Wardens.</p>
Contractors	Failure to identify health and safety risks	5	5	25	Very high	<p>Agreements with any contractors on health and safety provision prior to work commencing, with checks for compliance.</p>

Staff	Failure to identify health and safety risks	5	5	25	Very high	Working conditions of all staff to be reviewed as part of annual appraisals. Provision of safety equipment for Handyman to be reviewed and documented. Safety of lone working staff to be reviewed and documented.
All	Failure to identify and respond to risk arising specifically from coronavirus	5	3	15	High	Health and Safety/Risk Assessment procedures to be kept under review.
7. INFORMATION AND DATA PROTECTION						
Document security	Inadequate facilities for storing documents	5	3	15	High	Paper documents stored in locked cabinets or storage room. New office arrangements have increased space available for secure storage. Review of fire resistance still to be undertaken. Electronic documents backed up via Cloud storage. Encryption and virus protection of office machines is in place.
Financial Records	Failure to maintain adequate financial records	5	1	5	Low	Specialist software is used for financial records and records are managed by professional accountant and Clerk/RFO. Accounts are backed up via the Cloud and external storage device. Documentation and filing systems in place for Internal and External Audit.
GDPR/Data Protection	Breach of data protection law	5	2	10	Medium	Data Protection Policy in place. Council systems and use of information to be reviewed against the policy.
Freedom of information	Failure to meet freedom of information duties	5	1	5	Low	Freedom of Information Policy in place. Clerk to refer to policy on receipt of any FOI request.
Public Face	Failure to meet statutory requirements to publish documents on-line	5	2	10	Medium	Clerk to keep website up to date and keep effectiveness of site under review. Clerk to maintain social media identity (Twitter)

Details of Council Policies will be published at <https://www.radyrandmorganstown.org/>