

## Cockermouth Town Council Risk Assessment

### Introduction:

Risk assessment is a systematic general examination of working conditions, activities and environmental factors that will enable the Council to identify any and 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 reasonably practicable.

This document has been produced to enable the Town Council to assess the risks that it faces and satisfy itself that it has taken adequate steps to minimise them. This should be read in conjunction with other assessments produced for specific activities. In conducting this exercise, the following plan was followed:

- Identify the areas to be reviewed
- Identify what the risk may be.
- Identify the level of risk
- Evaluate the control of the risk
- Review, assess or action as required.

Finance and Management				
Subject	Risk	Level (H/M/L)	Control	Recommendation
Business Continuity	Risk of Council not being able to continue its business due to an unexpected or tragic circumstance	L	All files and recent records are backed up. Shared knowledge amongst staff means that they could cover for colleagues.	Existing procedures adequate. Review periodically.
Precept	Adequacy of Precept	L	The council reviews the budget estimates for the coming year, together with the projected reserves from the current year. The precept amount is calculated from these figures with an allowance for 3-6 months of reserves to be retained at all times.	Existing procedure adequate.
Financial Records	Inadequate records Financial Irregularities	L L	The Council has financial regulations that set out the requirements. The Edge Finance software ensures that finances balance. Checks are made on entries and payments. Internal auditor has oversight.	The existing procedure is adequate, but will be reviewed periodically

## Finance and Management

Subject	Risk	Level (H/M/L)	Control	Recommendation
Bank and Banking	Inadequate checks Bank errors Cheque writing errors	L L L	The financial regulations set out the requirements for checking statements and writing cheques etc. There have been no known bank errors, but these would be discovered when checking the statement. Update signatories as required, but at least after every election.	The existing procedure is adequate.
Cash	Loss or theft	L	The Council handles minimal cash.	Review if position changes
Reporting and Auditing	Information Communication Compliance	L M	Budgets are monitored and reported. Bank statements are reconciled monthly.	Existing procedures are adequate.
Direct Costs Overheads Debts	Goods not supplied but billed. Incorrect Invoicing	L L	The financial regulations set out the procedures. Invoices are presented to the council when a list of payments for approval is submitted. Invoices are checked against delivery notes.	Existing procedures are adequate.
Best Value Accountability	Work awarded incorrectly. Overspend on services	L M	As per the financial regulations, Council seeks a number of quotes where possible, particularly for any substantial work.	Existing procedures adequate, review financial regulations regularly.
Salaries and associated costs	Salary or Tax paid incorrectly	L	Salaries are processed through an external specialist provider. Bank entries are cross-checked by a second person.	Existing procedures adequate
Election Costs	Risk of an election cost	L	The Council make an annual contribution into an earmarked reserve to cover these costs.	Existing procedure adequate
VAT	Risk of failing to reclaim	L	The financial regulations set out the procedure. The budget review would indicate the omission	Existing procedures adequate
Annual Returns	Submitting within time limits	L	The accounts are always kept up to date and will be ready for submission to auditors within a couple of weeks of year end.	Existing procedures adequate
Council papers/records	Theft, fire or damage	L	The Council's data is backed up. Most records are stored electronically.	A fireproof cabinet could be considered to store important or historic deeds.

## Finance and Management

Subject	Risk	Level (H/M/L)	Control	Recommendation
Insurance	Adequacy Cost Compliance	L	An annual review is undertaken before renewal. Best value is sought.	Existing procedure is adequate
Data Protection	Data Breach	L	The council holds a small number of names and contact details where we are in correspondence with individuals. These details are not stored as a database, so are not vulnerable to a cyber attack. Staff are trained in GDPR	Existing procedures are adequate
Complaints and Reputational Risk	Cost of response and defence	L	Some complaints are to be expected when dealing with the public. Reputational risk can be minimised by having a clear and fair complaints policy and procedure.	Complaints policy and procedure regularly reviewed.
Freedom of Information Act Requests	Cost of response	L	The Council has taken measures to eliminate vexatious requests by introduction of a policy.	Review what charges can be made and under what circumstances.
Meeting Location	Adequacy Health and Safety	L	Meetings are held in the Town Hall. This is a spacious building with separate risk assessments and is a suitable venue.	Review if location changes

## Assets

Subject	Risk	Level (H/M/L)	Control	Recommendation
Street Furniture	Loss or damage	M	These may be subject to vandalism. This will be taken into consideration with the insurance review	Ensure adequate insurance cover
Play Areas & Equipment	Damage Injury	M M	They are inspected regularly and maintained.	Check for any required replacements
Office Equipment	Theft Damage	M M	Potential for a break-in or theft of portable equipment minimised by ensuring building is locked. May suffer accidental damage or reach end of useful life.	Ensure adequate insurance cover and budget for replacement.

Liability				
Subject	Risk	Level (H/M/L)	Control	Recommendation
Legal Powers	Illegal Activity or payments	L	All activities and payments are made within the powers of the Town Council. They are resolved and minuted. Activity is checked by the internal auditor.	Existing Procedures adequate
Minutes/Agendas/Statutory Documents	Accuracy and legality	L	Minutes and the agenda are produced by the clerk and adhere to legal requirements. Minutes are approved and signed at the next council meeting. They are displayed according to the legal requirements.	Existing Procedures adequate
Public Liability	Risk to third party, property or individuals	L	Insurance is in place. Risk assessments are carried out where activities take place. See separate assessments.	Ensure risk assessment is carried out for any council activity.
Employer Liability	Non-compliance with employment law Staff Health & Safety	L M	If in doubt Council to seek advice from CALC or the SLCC  The workplace is low hazard. Although using display equipment, this is not a continuous activity. Site work, such as visiting allotments or parks/gardens, may present a hazard.	Existing Procedures adequate  Risk assessments should be carried out.

Date carried out: March 2026