

**TETBURY TOWN COUNCIL  
RISK MANAGEMENT STRATEGY**

**Definition of Risk Management**

Risk is the threat that an event or action will adversely affect an organisation’s ability to successfully execute its strategies and priorities to achieve its objectives. Risk management is the process by which risks are identified, evaluated and controlled. It is a key aspect of governance alongside community focus, structures and processes, standards of conduct and service delivery arrangements.

This document has been produced to enable the Town Council to assess the risks that it faces and satisfy itself that adequate steps have been taken to minimise them. The Council is aware that although some risks can never be eliminated fully, it has in place a strategy that provides a structured, systematic and focused approach to managing risk, that:

- Identifies the key risks facing the Council;
- Identifies the level of risk;
- Evaluates the management and control of the risk and records findings;
- Reviews, assesses and revises procedures as required.

**MANAGEMENT**

Subject	Risk(s) Identified	High / Medium / Low Risk?	Management/Control of Risk	Review/Assess/Revise
Business continuity	Council not able to continue its business due to an unexpected or tragic circumstance	Medium	<p>All files and recent records are kept in the Council offices either on paper or backed up on the One Drive through the Cloud. In the event of the CEO being indisposed, the EO would step up and be confirmed as Acting CEO and RFO. Guidance in all matters would be sought through GAPTC. Business interruption insurance cover is in place.</p> <p>Should there be a lack of power within the Council Offices, all Office staff except Receptionist/Administrator to work from home.</p> <p>TTC to offer the use of a warm space within the building to residents whose power supply has been cut off due to a power cut, this to include the opportunity to charge mobile phones/laptops.</p> <p>Should the TTC Council truck be unavailable all grounds team members to walk to location.</p>	Review when necessary. Council and existing staff continue with standard operating procedures until CEO returns to work or is replaced.

Meeting location	1. Adequacy 2. Health and Safety	1. Low 2. Medium	1. Public meetings are held in a location that is accessible to the public e.g. the library, St Mary's Primary School, Goods Shed. Committee/working group meetings may be held in the Courtroom/Council Chamber of the Council's own offices, as appropriate. 2. The Courtroom/Council Chamber are maintained by TTC. The library is maintained by GCC.	Considering reasonable adjustments to make the council offices (Victorian Grade II Listing Building compliant with Disability Discrimination Act).
Council Records	Loss through theft, fire, damage	Low	Some older records are retained at the Gloucestershire Archives (i.e. County Records Office) in Gloucester. Papers are stored in the Council offices. A fire-proof safe has been purchased to house key documentation (deeds); key documents will be added to the fixed asset register for the Annual Town meeting in May and reviewed annually.	Damage or theft unlikely, so provision is adequate. Need to check with Solicitor that TTC files held in a fire safety container.
Council Records electronic	Loss through damage, fire, corruption of computer	Medium	The Town Council's electronic records are kept on the one drive on the Cloud.	Regular support and advice to ensure correct procedures from IT.
<b>FINANCE</b>				
<b>Subject</b>	<b>Risk(s) Identified</b>	<b>High / Medium / Low Risk?</b>	<b>Management/Control of Risk</b>	<b>Review/Assess/Revise</b>
Precept	1. Adequacy of precept; 2. Budget set & precept communicated to District Council on time	1&2. Low	1. Sound budgeting to calculate annual precept. The Council, Heritage, Environment and Community along with the Finance and Scrutiny Committee receive up-to-date budget information at each meeting.  2. Detailed budget estimates are considered by Committees every month (except August and December), from July reviewed by Finance & Scrutiny Committee and then submitted to Full Council to agree the draft Budget December before the Public Budget Consultation and precept in January.	The council has a good history of budgetary control. Existing procedures considered adequate.  Send CDC precept request before 31 <sup>st</sup> January deadline. CEO always emails from CDC confirming precept request has been received before the 31 <sup>st</sup> January deadline.
Insurance	1. Adequacy 2. Cost 3. Compliance 4. Fidelity Guarantee	1. Low 2. Low 3. Low 4. Medium	1-4. An annual review by Finance & Scrutiny is undertaken of all insurance arrangements. Employers Liability, Public Liability and Fidelity Guarantee are a statutory requirement	Existing procedures adequate. Provision and compliance are renewed annually.

Banking	1. Inadequate checks result in error/theft 2. Mitigate risks of bank failure	1. Medium 2. Low	The Council has Financial Regulations which set out the requirements for banking, cheques and reconciliation of accounts  Every month 2 Councillors who sit on the Finance & Scrutiny Committee are requested to check the payments before this is set up via BACS. Once a quarter this request will be made to all Councillors.  CEO/EO and a Councillor to have dual control for releasing payments as per request by Internal Auditor	Existing procedures adequate. Investment strategy to be reviewed in June 2026. Financial regulations approved at annual meeting of the council in May 2025 and thereafter, annually.  Approved at Full Council January 2026.
Cash	Loss through theft or dishonesty	Low	The Council Offices and the Visitor Information Centre no longer holds petty cash.  Donations from the Police Museum are collected on a quarterly basis and banked. The donations are counted and checked by a volunteer of Police Museum and a staff member of TTC.	Existing procedures adequate.
Financial controls and records	1. Inadequate checks result in error/theft 2. Ultra vires payments	1. Low 2. Low	1. Monthly reconciliation checked by the Finance and Scrutiny Committee and reported at next Finance and Scrutiny meeting. Internal checks by Councillors support the Internal and External Audit processes. The CEO has delegated authority for a number of transactions. Any delegated payments must either have the CEO's authority or be covered by resolution clearly recorded in the minutes. 2. Now the Council has the General Power of Competence, ultra vires payments are highly unlikely, and s137 should no longer be used	Existing procedures adequate.
Freedom of Information Act	Policy Provision	Medium	A model publication scheme for Local Councils is in place. The Council is able to request a fee if the work will take over 15 hours.	CEO & EO monitor and report any impacts of FOI requests to full council as they arise. TTC to consider a data protection service which will assist with FOI requests.
Election Costs	Risk of election cost	High	Election costs to be transferred to local councils. All election costs will be transferred to Tetbury Town Council from 2026-2027.  At the September 2025 Full Council meeting, it was requested that Tetbury Town Council be warded in line with the District boundaries to reduce election costs.	If approved this will take effect from May 2027.
VAT	Re-claiming/charging	Low	The Council has financial regulations which set out the requirements. VAT claimed every quarter.	Existing procedures adequate.

Annual return	Not submitted within time limits	Low	Annual return is completed and signed by the Council and sent on to the External Auditor within time limit. The Council may request an extension to the deadline	Existing procedures adequate.
<b>STAFF</b>				
<b>Subject</b>	<b>Risk(s) Identified</b>	<b>High / Medium / Low Risk?</b>	<b>Management/Control of Risk</b>	<b>Review/Assess/Revise</b>
CEO/Clerk	1. Loss of qualified CEO/Clerk 2. Fraud 3. Actions undertaken incorrectly 4. Salary paid incorrectly	1. Medium 2. Low 3. Low 4. Low	1. The Council employs CEOs/Town clerks who already hold the CiLCA qualification, if they do not hold the CiLCA qualification they are committed to achieving this qualification within 12 months of taking the position of CEO/Town Clerk. 2. The requirements of Fidelity Guarantee insurance must be adhered to. 3. Staff provided with relevant training, reference books, access to assistance and legal advice 4. CEO/Finance and Scrutiny Committee/Internal Auditor checks.	1. Require membership of SLCC; chair of F&S monitors working conditions and CEO hours. 2. Include in financial statement when setting precept; 3. Purchase revised reference books/
Other staff	1. Inadequate number of staff for work required 2. Staff errors	1. Medium 2. Medium	1. Council sets staff establishment and reviews periodically 2. Staff to be employed with suitable experience and/or qualifications, with additional training as required.	Existing procedures adequate. All staff trained.
Staff Health and Safety	1. Death or injury to employees in the course of their duties 2. Time off work	1. Medium 2. Medium	Since 2020, Health & Safety consultant has been employed to advise TTC on all matters in relation to Health and Safety Policies that should be in place and to advise on appropriate training. Risk assessment of any individual work activities undertaken.  All staff are currently receiving first aid training. Grounds team members receive up-to-date manual handling courses when this is up for review.	Existing procedures adequate.
Volunteers	Death or injury volunteers in the course of their duties	Medium	Since 2020, a Health and Safety consultant has been employed to advise TTC on all matters in relation to Health & Safety policies that should be in place and to advise on appropriate training. Risk assessment of any individual work activities undertaken. Police Museum policy incorporates health and safety of its volunteers.	To draft and adopt a policy for the health and safety of volunteers who work at the TTC offices including community fridge, and litter picking or on outside tasks preparing events (March 2024 policy to be written)
See also: Liability – Employer				

liability Councillor's Propriety – Member Behaviour				
<b>ASSETS</b>				
<b>Subject</b>	<b>Risk(s) Identified</b>	<b>High / Medium / Low Risk?</b>	<b>Management/Control of Risk</b>	<b>Review/Assess/Revise</b>
All assets identified below	Identified below	Identified below	Overall - The Town Council lists its assets in the Asset Register, which is reviewed during the Annual Meeting of the Council. Insurance cover is discussed with the Insurance provider annually. Maintenance and repair are ongoing and factored into the Budget. Playground inspections are undertaken as an ongoing activity by the Grounds Team. All repairs and relevant expenditure for these are actioned in accordance with correct procedures	Identified below Annual Playground Inspections are carried out by RoSPA in April
Buildings: 1. Council Offices, 63 Long Street (inc Police Museum) 2. Council flat 3. The Goods Shed	Fire, criminal damage, accidental damage,	1-2 Medium	1. Occupied and managed by the Council directly. Up-to-date fire alarm systems and buildings insurance in place. 2. Occupied by a tenant. Up-to-date fire alarm systems and buildings insurance in place;. Energy Performance Certificate (EPC) was carried out with an Energy Rating C – this is valid until 24 <sup>th</sup> November 2034.  Grounds Foreman to check fire alarms and emergency lighting monthly 3. N/A - The Council are the owners of the Goods Shed. (i.e. holder of the deeds) Day-to-day management is carried out by Trustees of the Rail Lands Regeneration Trust.  February 2025, TTC received an unannounced visit from a Fire Inspector who has advised that we have the correct procedures in place for the resident in the top floor flat.  CEO to approve any change of use ie: Room hire, EO to approve the changes in the absence of the CEO	1. Existing procedures adequate. Buildings Working Group has been set up and will be meeting in March 2025
Land: 1. Burial Ground 2.	1. Injury from insecure headstones/unsafe trees/tripping	1. Medium 2. Low	1. Regular inspection of the land, tree maintenance and head stones 2 & 3. Regular inspection by Grounds Team and annual RoSPA inspection	Existing procedures adequate.

Playgrounds and play equipment at Webb Road and Suffolk Close 3. Play area and Car Park at the Goods Shed	hazard 3. Injury to children/public from poorly maintained equipment			
War Memorial	Criminal damage, accidental damage	Low	In 2020 the war memorial was cleaned and regular inspections are carried out.	Existing procedures adequate. Inspections are carried out on a regular basis by the Grounds Team. Cleaning of War Memorial to be reviewed every Council term.
Bus Shelters/ Street Furniture/ Litter Bins/Salt Bins	1. Loss or Damage 2. Risk/damage to third party(ies)/property	1. Low 2. Low	1&2. Directly managed by the Council.	1&2 Existing procedures adequate. Ensure inspections are carried out on a programme agreed with the grounds team.
Vehicles: Grounds Team pickup	1. Fire, theft, accident 2. Third party liability	1&2. Low	1&2. Directly managed and operated by the Council. Vehicle insurance renewed every February, insurance for Any Driver over the age of 30. Familiarity training for new users. Regular inspection by Grounds Team prior to use and scheduled maintenance undertaken. Mileage noted on a weekly basis.	Existing procedures adequate.
Plant and Machinery	1. Loss or Damage 2. Risk/damage to third party(ies)/property	1. Low 2. Low	1&2. Directly managed by the Council.	Existing procedures adequate. Ensure inspections are carried out.
Notice Boards/Descriptive Panels	1. Loss or Damage 2. Risk/damage to third party/parties/property	1. Low 2. Low	1. Regular inspection when posting notices 2. Due care and attention	Existing procedures adequate. Ensure inspections are carried out.
Office	1. Loss or Damage	1&2. Low	1&2. Normal office routine unlikely to cause much damage. Operate good	Existing procedures adequate.

Equipment	2. Injury to employees or public		Health and Safety practices regarding lifting, storage, cable, working at height etc	
<b>LIABILITY</b>				
<b>Subject</b>	<b>Risk(s) Identified</b>	<b>High / Medium / Low Risk?</b>	<b>Management/Control of Risk</b>	<b>Review/Assess/Revise</b>
Legal Powers	1. Illegal activity or payments 2. Working Parties or individual Councillors taking decisions / authorising work / binding the Council	1. Low 2. Medium	All activity and payments to be made within the powers of the Council (not ultra vires) and to be resolved and clearly minuted. Ensure councillors understand and adhere to standing orders with clear terms of reference. No Councillor has the authority to authorise any works. No Councillor has the authority to contact any external bodies unless given permission at a Full Council meeting. All contacts and authorisation work must go through the office.	Existing procedures adequate. Monitor on a monthly basis.
Minutes/ Agendas/ Statutory documents	1. Accuracy and legality 2. Non-compliance with statutory requirements	1. Low 2. Low	1. Minutes and agendas are produced in the prescribed method and adhere to legal requirements. Minutes are approved and signed at next meeting. Minutes and agendas are displayed according to legal requirements and published on the council's website in a timely manner. 2. Trained CEO gives informed and authoritative advice. All councillors should have New Councillor training and the council chair (mayor) and committee chairs should attend Chairmanship training.	Existing procedures adequate. Report on numbers attending training.
Public Liability	Risk to third party, property or individuals	Medium	Public Liability Insurance is in place. Health and Safety Polices in place and training undertaken as appropriate. Risk assessment of any individual event undertaken .	Existing procedures adequate. Risk assessments filed on One-drive.
Employer liability	1. Non-compliance with employment law possibly resulting in costs being awarded against the Council 2. Liability for death or injury to employees in the course of their	1. Low 2. Medium	1. The CEO has adequate professional support 2. Employer's Liability Insurance is in place. Health and Safety Polices in place and training as appropriate. Risk assessment of work activities undertaken.  CEO and EO to carry out annual staff appraisals for all members of staff. Mayor and Chair of Finance & Scrutiny to carry out CEO annual appraisal.	Existing procedures adequate. GAPTC available for advice.

	duties			
Legal Liability	1. Legality of activities 2. Proper and timely reporting via Minutes 3. Proper document control	1. Medium 2. Low 3. Low	1. CEO to clarify legal position on proposals and seek advice if necessary 2. Council and Committees always receive minutes at subsequent meetings 3. Retention of document policy in place	1-3 Existing procedures adequate.
<b>COUNCILLORS PROPRIETY</b>				
<b>Subject</b>	<b>Risk(s) Identified</b>	<b>High / Medium / Low Risk?</b>	<b>Management/Control of Risk</b>	<b>Review/Assess/Revise</b>
Members' Interests	Conflict of Member's personal interest with a decision of the Council	Medium	Councillors have legal duty to (i) complete a form for the Register of Members' Interests and if any changes, update the form within 28 days of any changes and (ii) to withdraw from meeting in the event of pecuniary interest. Potential criminal offence.	Existing procedures adequate. Members have a personal responsibility to declare interests and update the register of interests as necessary.  It is the Councillors responsibility to provide Cotswold District Council with the Register of Members Interest and any subsequent changes.
Members' behaviour	1. Disruptive to Council/Committee meetings 2. Damaging to the Council's reputation 3. Poor working relationship with fellow Councillors and/or staff and public – potentially leading to resignation of	1. High 2. High 3. High	1-3. All members, whether new or re-elected to attend GAPTC 'Being a Good Councillor' course within 6 months of becoming a councillor. Compliance with Standing Orders. Following the election of Chair and Deputy Chair of each Committee along with Mayor and Deputy Mayor all to attend Chairmanship Skills training. Respect for the Chair's control over meetings. Basic respect for others (other members, public and staff). All members are subject to the Code of Conduct which was approved July 2024	At the end of the Council year, CEO to provide a report of training that has been carried out by Staff and Councillors.

	fellow Councillors, resignation of staff (at considerable expense)			
<b>Date of Approval :</b>		<b>Minute no:</b>		
<b>Date Scheduled for Review:</b>				

RISK SCHEDULE ITEM	FREQUENCY	LAST REVIEWED	COMMENTS / ACTIONS
<b>Assets inspection (N.B. physical inspection)</b>	Annually	01/05/23	CEO working with internal auditor to update register in 2023.
<b>Financial Matters</b>			
Banking Arrangements	Annually	Approved: Annual Meeting of Council May 2025	
Insurance Providers	Annually		
VAT return completed	Quarterly	June, September, December, March	Review by March
Budget agreed	Annually	December	
Precept requested:	Annually	January	CDC notified before 31 <sup>st</sup> January deadline
Bank reconciliation overseen by Councillors	Monthly	Carried out by two Councillors	Budget/precept set
Staff salaries reviewed	Annually	To be reviewed following staff working group outcome	Part of Annual staff appraisal and fed into Budget-setting process Council receives notifications of national salary increases October/November
Internal check of payments/minutes/bank rec	Monthly		
Internal audit	Twice a year		
External audit	Annually		AGAR approved June Full Council before deadline
<b>Administration</b>			
Minutes properly numbered	Each meeting	Ongoing	Part of Internal Auditors standard check
Asset register available/updated	Annually	May 2025	Regular item - Annual Meeting of the

Financial Regulations reviewed	Annually	May 2025	Council Regular item - Annual Meeting of the Council
Standing orders reviewed	Annually	May 2025	Regular item - Annual Meeting of the Council
Backups taken of computer records	Daily	Ongoing	Updated following new IT System in place and all documentations on i-cloud with various security systems in place
<b>Employers' Responsibilities</b> Contract of employment in place	Updated according to any amendments made to job specification or working hours	All Contracts reviewed and updated November 2022 CEO contract signed Feb 2024	Reviewed annually  Signed by Mayor
Contractors' Indemnity Insurance	One off check with each new contract	Ongoing	
<b>Members' responsibilities</b> Code of Conduct adopted Register of Interests completed and updated	Annually On joining Council and within 28 days of changes	July 2024 Ongoing Provided within 28 days of becoming Councillor, to be updated as and when a change of interest has been made	Personal/Individual duty for Councillors
Register of Gifts/Hospitality Declarations of Interests minuted	Within 28 days At each formal meeting	Ongoing Office to be notified of any gifts and hospitality. Ongoing	
<b>Date of Approval : 24<sup>th</sup> March 2025</b>			
		<b>Minute no: TC10. 03/25</b>	
<b>Date Scheduled for Review: January 2026</b>			

Low Risk:

Risks event that can impact on a small scale.

Medium Risk:

An event resulting in risks that can cause an impact but not serious.

High Risk:

Severe events can cause a loss of service.

This policy will be reviewed, assessed and revised as and when appropriate.