

WINSFORD TOWN COUNCIL



Risk Assessment 2025/26

March 2026

FINANCIAL AND MANAGEMENT

Subject	Risk(s) identified	H/M/L	Management/Control of risk	Review/Assess/Revise
Business Continuity	Risk of WTC not being able to continue its business due to unexpected issues.	M	WTC has a Business Continuity Plan in place to mitigate against this risk.	BCP is reviewed on a regular basis.
Precept	Inadequate precept requirements submitted to CWAC	L	To determine the precept amount required, the Town Clerk prepares a draft budget for the Town Council's consideration. With this information the Council maps out the required monies for standing costs and projects for the following year and applies specific figures to budget headings, the total of which is resolved to be the precept amount to be requested from CWAC. This figure is submitted by the Town Clerk, and the Town Council manages its accounts through the AdvantEDGE finance package.	Existing procedures adequate
Financial Records	Inadequate records Financial irregularities	L L	The Town Council has Financial Regulations in place which set out the necessary requirements.	Existing procedures adequate. Review Financial Regulations annually
Bank and Banking	Bank mistakes Loss Charges	L L L	The Council has Financial Regulations which set out the requirements for banking, payments and reconciliation of accounts. WTC has several bank accounts and payments are made via online banking, direct debit and via use of the debit card. Payments are authorised by the Clerk (under £1,000), the Clerk/Mayor/Deputy (£1-5,000) and by the Council (above £5,000). Payments of £5,000 and under are reported to the Council monthly. The Clerk reconciles the bank accounts once a month when the statements arrive to check for any issues.	Existing procedure adequate. Need to ensure that Deputy Town Clerk is aware of processes in absence of Town Clerk.
Cash	Loss through theft or dishonesty	L	The Town Council has Financial Regulations which set out the requirements. Cash received is banked on a regular basis.	Existing procedures adequate. Review Financial Regulations annually.

Reporting and Auditing	Information communication	L	The Clerk performs a bank reconciliation every month.	Existing procedures adequate.
	Compliance	L	The Town Council operates an Internal Committee. At every meeting a schedule of invoices for payment is submitted for checks. The schedules indicate spending against budget for each budget head. Monthly budget reviews are also presented to the Committee.	Review Financial Regulations annually.
			The Council's Internal Audit is carried out by JDH Business Services.	
Issues with payments and invoicing	Goods not supplied but billed	L	The Council has Financial Regulations which set out the requirements.	Existing procedure adequate
	Incorrect invoicing	L	At each Council meeting the list of invoices awaiting approval is distributed to Councillors and approved/otherwise.	Need to have check system in place to ensure that invoices do not get missed.
	Amount payable incorrect	L		
	Unpaid invoices	M		
Grants	Power to pay	L	Members are aware of the S137 rules around grants and the General Power of Competence.	Existing procedure adequate.
	Authorisation of Council to pay	L	The Town Council has a grants budget. The Town Council considers applications. An application form is available for applicants. Payment arrangements are subject to the requirements of Financial Regulations.	
Grants receivable	Receipt of grants	L	The Town Council receives reimbursement of milk subsidy from the Rural Payments Agency and the Nursery Milk Reimbursement Unit. Claims are made on a regular basis based on information requested from all infant and nursery schools in Winsford. Other grants are applied for on an as and when basis.	Existing procedure adequate

Charges-rentals payable	Payment of charges, leases, rentals	L	The Town Council pays these charges on receipt of invoices. Payment is in accordance with Financial Regulations. All payments are authorised by the Town Council.	Existing procedure adequate
Charges-rentals receivable		L	The Town Council owns land, property and allotments. Tenants enter into agreements/leases and are invoiced for the required rental in line with usual procedures.	Existing procedure adequate
Accountability and value for money	Work awarded incorrectly Overspend on services	L M	Financial Regulations require public notice to given of proposals to enter into contracts exceeding £5,000 but not exceeding £20,000. If the contract exceeds £20,000 similar notice is given to all firms on the appropriate approved list of contractors. If a problem is encountered with a contract the Clerk investigates the situation, checks the quotation/tender, researches the problem and reports to Council.	Existing procedure adequate. Include when reviewing Financial Regulations.
Salaries and associated costs	Salary paid incorrectly Wrong hours paid Wrong rate paid False employee Wrong deductions of NI/Tax Unpaid Tax/NI contributions to the Inland Revenue	L L L L L L	The Town Council authorises the appointment of all employees. Incremental progression is subject to performance appraisal. The Town Council has a Service Level Agreement with CWAC in respect of the preparation and payment of salaries and wages and the appropriate deductions. All employees submit timesheets containing additional hours worked. These are checked by the Town Clerk/Finance Officer and submitted to CWAC for processing.	Existing appointment and payments system is adequate.

Employees	Employees	L	As good practice, the Council should ensure all Employee Guidelines are followed/reviewed.	Risk assessments need to be drafted to deal with dangerous substances.
	Loss of key personnel	L	Covered by the Council's Business Continuity Plan.	
	Fraud by staff	L	The requirements of the Fidelity Guarantee insurance to be adhered to with regards to fraud.	
	Actions undertaken by staff	H	The Town Council is a member of the Cheshire Association of Local Councils (ChALC) from whom general and legal advice can be sought. The Clerk is a Member of the Society of Local Council Clerks.	
	Health & Safety	M	Inadequate security arrangements are in place to ensure the safety of staff, especially lone workers, when people visit the Town Council offices. Visitors are asked to report to reception, but this does not always happen. The Council has a Health and Safety Advisor in post via the agreement with Neathouse Partners. The Groundsmen are provided with direction and safety equipment needed to undertake the roles, e.g. protective clothing and training. All staff are provided with mobile phones and phone the office every morning to confirm they are on site.	
Councillor Allowances	Councillors over-paid Income tax deduction	L	Town Councillors do not claim meeting allowances. Travel expenses are payable for approved duties.	Existing arrangements adequate.
Election costs	Risk of election costs	M	Risk is higher in an election year. When an election is due the Town Clerk will obtain an estimate of costs from CWAC for a full election and an uncontested election.	Existing procedures adequate

			There are no measures which can be adopted to minimise the risk of having a contested election as this is a democratic process and should not be stifled.	
VAT	Reclaiming/charging	L	The Councils Financial Regulations set out the requirements. The AdvantEDGE program automatically calculates VAT payments which are checked against the respective invoice. The AdvantEDGE system has processes in place which allow for the reclaiming of VAT on a quarterly basis.	Existing procedures adequate
Legal Powers	Illegal activity or payments	L	All activity and payments within the powers of the Town Council are resolved and minuted at Full Town Council Meetings	Existing procedure adequate
Minutes Agendas Notices Statutory documents	Accuracy and legality Business conduct	L L	Minutes and agenda are produced in the prescribed method by the Town Clerk/other staff and adhere to the legal requirements. Minutes are approved and signed at the next Council meeting. Minutes and agenda are displayed according to the legal requirements on the Town Councils website. Meetings of the Full Council are chaired by The Mayor.	Existing procedures adequate. Guidance/training to chairs should be offered if required.
Members Interests	Conflict of interest Register of Members Interests	L L	The declaring of interests by members at a meeting should be an obvious process to remind Councillors of their duty. It is a standard item on all agendas. The Town Council has adopted the revised Code of Conduct. All Members are required to complete Register of Interests forms which are held in a public register and displayed on the website. Update forms are available on request.	Existing procedures adequate.

			Training on Registration of Interests is provided by the Clerk following any election.	
Insurance	Adequacy Cost Compliance Fidelity Guarantee	L L L L	An annual review should be undertaken (before the time of the policy renewal) of all insurance arrangements in place. Employers/Employee liability insurance is a necessity and must be paid for, together with insurance to cover physical assets and other key areas such as personal accident Ensure compliance measures are in place including internal controls such as up to date asset register, regular checks of equipment and premises Ensure fidelity checks are in place – Fidelity Guarantee in place as part of the Council's insurance arrangements.	Existing procedure adequate.
Data Procedures	Policy provision	L	Town Council is registered with the Information Commissioners Office and has a Data Protection Policy/Retention Policy in place.	Existing procedure adequate.
Freedom of Information Act	Policy and Provision	L	The Council has a model publication scheme for Local Councils in place. The Council can request a fee if the work will take more than 15 hours, but the applicant also has the right to re-submit the request broken down into sections, thus negating the payment of a fee.	Monitor/report any impacts of requests made under the FOIA.
Events	Public Liability Weather conditions for outdoor events	L H	The Town Council organises a number of major events each year. The Council's Insurance Policy covers Public Liability. Each event is reviewed by CWAC and the Statutory Officers Group. Event Plans and Risk Assessments are submitted for each event which include issues such as weather and safety.	Existing procedure adequate.

LAND, PREMISES AND EQUIPMENT

Assets	Loss or Damage	L	The Council maintains an assets register which is reviewed annually.	Existing procedure adequate
	Risk/damage to third party property or individuals	L	The Councils Insurance Policy is updated to reflect current assets, including adequate Public Liability in place.	
Notice boards	Risk/damage/injury to third parties	L	The Parish Council has several notice boards in the town centre, in Wyvern House, and on parks/open spaces. All noticeboards have insurance cover and are inspected regularly by the Clerk and/or Groundsmen. Any repairs/maintenance requirements are brought to the attention of the Council. Keys are held by the Clerk and Groundsmen.	Existing procedure adequate
Land	Encroachment	M	The Town Council owns or leases several parcels of land and premises in and around Winsford, including parks/open spaces around the town, and two allotment sites. In 2001 a major land survey was commissioned. The survey recommended that the exact boundaries of land in the Councils ownership needed to be clarified and that a system of management be introduced to ensure that access and occupation is properly monitored. The groundsmen carry out monthly inspections of the Council's parks/open spaces and complete inspection reports detailing any works required. The Council appoints a contractor to maintain the sites, cut grass and other work – this is via a two-/four-year contract. Regular inspections of the allotment sites are conducted, and there are Allotments Associations set up at both sites.	Existing procedure adequate. Council to develop a maintenance programme and also to evaluate acquisitions/disposals.
	Adverse possession	L		
	Inadequate maintenance of land	L		

Property	Failure to inspect and report matters requiring attention	L	The Town Council must ensure that its property is properly maintained and in a safe condition. The Town Council owns premises at the Guildhall, Winsford United Football Club, and at the Over and Wharton Recreation Grounds. All are covered by index linked insurance with Zurich Municipal and have recently been valued. The Town Council leases office accommodation at Wyvern House from CWAC and the marina building. Contents cover for the WTC offices is provided.	Periodic property inspections should be undertaken.
Equipment	Failure to inspect and report matters requiring attention Personal injury	L M	The groundsmen carry out monthly inspections of the Councils recreation grounds and play areas and complete inspection sheets detailing any maintenance works required. All play and other equipment are covered by an index linked insurance policy with Zurich Municipal.	Other than emergency works which will be carried out immediately, the Clerk to submit quarterly reports for consideration by the Town Council outlining maintenance works required.
Vehicles	Accident Poor condition Tax/insurance/MOT	L L L	The Council leases a van for use by staff. The Council's insurance cover enables any person to drive the vehicle with the consent of the Council. Tax/MOT matters are covered by the lease arrangements.	Existing procedure adequate
Contractors	Lack of site assessment Inadequate public liability insurance Inadequate resources to complete contract	L L L	A site risk assessment/method statement should be provided by contractors. A copy of the contractor's insurance certificate with sufficient public liability insurance cover must be provided The Town Councils financial regulations deal with the tendering process for contracts with the authority.	Existing procedure adequate

	Unsatisfactory contractual arrangements	L	The Council's groundsmen visit the recreation grounds and play areas daily and carry out a routine programme of checks and inspections.	
	Unsatisfactory monitoring of contract performance	L		
Christmas Lights	Public liability	L	The Town Council provides Christmas lights from Over Square to Wharton Hill. The equipment is stored in a storage unit at Over Recreation Ground. The equipment is erected and taken down by contractors. Tenders are invited annually for the work. Performance is monitored by the Council.	Existing procedures adequate
	Contractual problems	M		
	Complaints	M		
Civic Regalia	Theft/Damage	L	The Council's Civic Regalia is kept securely. Each major item is included in the Council's Asset Register. It is included the Insurance Policy	Existing procedures adequate

Risk Assessment approved and adopted at the meeting of the Town Council held on

Minute Number