Marlborough Town Council

Risk Management Scheme

AUTHOR: Town Clerk

RESPONSIBILITY: Marlborough Town Council

DATE ADOPTED: 15 May 2023

REVIEWED: 28 April 2026

LAST ADOPTED: 11 May 2026

i. The purpose of the Risk Management Scheme is to ensure that Marlborough Town Council is fully aware of its risks and has in place a strategy to manage these risks.

ii. This Risk Management Scheme aims to ensure that Marlborough Town Council protects its employees, assets, liabilities, reputation and community against potential losses. Marlborough Town Council recognises that it has a responsibility to manage internal and external risk and is committed to the implementation of a risk management strategy to protect the council.

iii. The Risk Management Scheme is an essential feature of good governance. The Scheme recognises that risk management applies to all aspects of the Council's work.

iv. The Risk Management Scheme will be reviewed on an annual basis, or as needed should circumstances change or give rise to the need to re-assess the Councils control measures. To this end the Council recognises the Risk Management scheme is both to record, as well as act as a working document that should be used to enable continuous improvement in respect of safeguarding Marlborough Town Council's concerns and assets.

v. A six-point matrix system, as outlined below, is used to assess and rate the risks as identified.

		Impact					
		Incidental	Minor	Moderate	Major	Severe	Catastrophic
Likelihood	Highly unlikely	**1**	**2**	**3**	**4**	**5**	**6**
	Very unlikely	**2**	**4**	**6**	**8**	**10**	**12**
	Unlikely	**3**	**6**	**9**	**12**	**15**	**18**
	Likely	**4**	**8**	**12**	**16**	**20**	**24**
	Very likely	**5**	**10**	**15**	**20**	**25**	**30**
	Highly likely	**6**	**12**	**18**	**24**	**30**	**36**

(green)	Acceptable risk
(yellow)	Managed risk
(red)	Unacceptable risk

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ASSETS

	Risk	Likelihood	Impact	Rating	Control	Post Control Rating		Actions	Action Review date
1	Lack of protection of physical assets	Likely	Moderate	12	Buildings and assets insured (Long term 3-year agreement with – Zurich) Regular maintenance and servicing of vehicles and tools	8		Insurance renewed as required	June 2027
2	Damage to or loss of Council property (buildings, furniture, equipment)	Likely	Moderate	12	Material damage and all risks insurance in place. Vehicle insurance in place. Insured Asset register in place; reviewed annually or as needed Remedial work executed as soon as reasonable possible to ensure integrity of buildings and assets maintained Fire/Security Alarms Regular maintenance arrangements and checks	8		Insurance renewed as required Review /amend Asset register	April 2027
3	Legal liability as a consequence of property ownership	Likely	Moderate	12	Insurance cover in place for all existing properties (owned and leasehold) New Assured Shorthold Tenancies for residential properties and in line with latest legislation in 2017 External Property Management professionals	4		Annual building visual inspection by Council (Town Clerk and Chair Property) in addition to agent inspections to ensure familiarity with property condition	April 2027

					Timely remedial work in response to regular building inspections				
4	Lack of proper registration with HMLR	Unlikely	Minor	6	Gapping exercise with mapping of land and property assets Statutory Declaration	4		Update land and property asset register, and statutory declaration	April 2027
5	Inadequate insurance cover for shared assets (Stonebridge Meadow – in partnership with Action for the River Kennet)	Unlikely	Moderate	6	Day to day activities overseen by a Management Committee. Public Liability Insurance of £10m held by each partner.	4		Copy of up-to-date certificate held on file	Received 28 4 26
6	Inadequate insurance cover for new buildings and those taken as Community Asset	Unlikely	Moderate	6	Insurance valuations taken of all new acquisitions and included on Insurance Policy. All added to insured asset register. Building Surveys undertaken for new acquisitions; added to policy as required	4		Property valuations updated August 2023	2028

	Transfers or leases								
7	Inadequate security of buildings and equipment	Very Unlikely	Major	8	Intruder alarms on Town Hall and Workshop buildings Panic button installed for lone office worker in reception area CCTV in Town Hall and Offices and at Community & Youth Centre (plus improved external lighting) and George Lane Toilet Block; regular professional checks/servicing on CCTV and alarms Insignia properly safe protected as recommended by insurers Staff procedures when vacating buildings monitored, and managed Cash level minimal and kept secure in safe	4			Annually checked
8	Inadequate maintenance of buildings and corporate properties	Very unlikely	Moderate	6	Annual property inspections Statutory electrical tests/ smoke and carbon monoxide alarms fitted and emergency lighting tests. EPC reports made Surveyor’s and asbestos reports	3		Managed via CaterJonas	Ongoing

					Schedule of dilapidations made on exit of commercial tenants. Qualified tradesmen commissioned for maintenance (also dealt with via professional property agents)				
9	Signs / Notice boards in bad repair, or bins overloaded	Unlikely	Minor	4	Ground staff check daily/ weekly; timely remedial work or replacement when damaged. Bins emptied routinely.	2			Ongoing
10	Vehicles – unsafe – employee or third-party litigation	Likely	Moderate	12	DVLA and legal requirements met (MOT/servicing/ Insurance/tax). Daily checks by council drivers and recorded; defects reported to Grounds Manager / Town Clerk and addressed. Suitability of vehicles assessed and managed as part of asset management plan; annual budget consideration required.				Annual Daily Annual

FINANCIAL

	Risk(s)	Likelihood	Impact	Rating	Control	Post Control Rating		Actions	Action Review date
1	Banking - Inadequate funds in place and lack of transparency in expenditure	Highly unlikely	Moderate	3	Monies held by High Street Bank and CCLA (dealing with local authorities) Financial Regulations in place with amendments as necessary; reviewed and adopted annually by FC. Regular budget reporting in place (to all F&P committee meetings) Expenditure over £500 posted on website All Annual Returns and Audits posted on website Background to setting of precept published as part of the Annual Report.	2		Review investment policy	Via F&P Committee monitored quarterly
2	Precept setting - Lack of forward planning, budgetary controls and precept setting mechanisms	Highly unlikely	Major	4	Financial Regulations in place sound quarterly budgeting reporting, with requirements for all committees to submit requirements to F&P/FTC to an agreed timetable. RFO and Chair of F&P work closely to monitor financial position over each fiscal / democratic year	3			Via F&P Committee monitored quarterly/ Full Council annual agreement

3	Non-compliance with borrowing restrictions	Highly unlikely	Moderate	3	Budget line in place for any new borrowing and proper process followed via MLUCH and PWLB	2			
4	Loss of cash through theft or dishonesty	Very unlikely	Moderate	6	Clear financial procedures Adequate insurance (Fidelity Guarantee) for staff and Cllrs Internal checks Receipts used. Use of cash kept to minimum; electronic banking where possible	3		Monitor	Via RFO/ F&P Committee monitored quarterly
5	Poor financial controls and records	Highly unlikely	Major	4	Financial Regulations in place Internal (including 2 interim audits) and external audit. 3 signatures on cheques Proper recording of grant awards Monthly reconciliation prepared by Office Manager for signature by Cllr(s)/Town Clerk/RFO	4		Monitor	Via F&P Committee monitored quarterly

					Monthly budget monitoring by RFO. Quarterly reporting to F&P Committee Use of cash kept to minimum; electronic banking where possible 3-4 months General Reserves to cover any unforeseen deficit OMEGA system backed up regularly (cloud stored data)				
6	Non-compliance with HMRC Regulations	Very unlikely	Moderate	6	VAT payments and claims calculated by accounts system VAT partial exemption to be calculated annually	3		Execute Partial Exemption assessment	Completed 2025; next review 20028.
7	Election costs – too high and can vary (Council cannot control vacancies or election request.	Likely	Moderate	12	Election costs included in precept and relevant EMR; ensure sufficient funds	4		Review funds needed annually as part of budgeting process.	Sept/Oct
8	Grants - Inappropriate use or illegal use of	Unlikely	Minor	6	Grant criteria published. Maintain s137 expenditure record/ account if required	2			

	precept (LGA s137)				RFO to monitor				

INFORMATION MANAGEMENT									
	Risk(s)	Likelihood	Impact	Rating	Control	Post Control Rating		Actions	Action Review date
1	Lack of proper document control, timely reporting via in the Minutes and safe keeping	Very unlikely	moderate	6	All minutes approved by Council or Committee. Minutes made available to press and public via website www.marlborough-tc.gov.uk All committee minutes posted on line within days of meetings Deeds, leases cemetery records kept in appropriate fire safe. Proper list of legal documents retained. Some original legal documents in safe keeping of council solicitors Off-site back up of computer Regular back up of Omega accounting system	3			
2	GDPR breach	Likely	moderate	9	GDPR training for relevant staff PCs managed locked of secured when left/ turned off when not is use Information managed to reduce risk	6		Refresher training all office staff	June 2023; review 2027 or as part of induction for new staff.

3	Loss of records through theft, fire, damage, or corruption	Unlikely	Major	12	Ensure security of Council office and mitigate risks posed by fire and theft. (e.g. cemetery records stored in metal fire resistant safe, security checks, good pc protocol, routine fire alarm and H&S checks). Ensure adequate backups and insurance. Ensure provision of anti-virus software (via provider).	8			

HEALTH AND SAFETY									
	Risk(s)	Likelihood	Impact	Rating	Control	Post Control Rating		Actions	Action Review date
1	Noncompliance with H&S Legislation	Likely	Moderate	12	Services of H&S Adviser– *WorkNest* in place Council Policy Statement in place Proper training programme in place H&S schedule of actions Monitor H&S via Management team meetings First Aid trained staff	9			

COUNCILLOR PROPRIETY									
	Risk(s)	Likelihood	Impact	Rating	Control	Post Control Rating		Actions	Action Review date
1	Failure to register Members' interests Councillors benefitting from being on the Council Council becomes dominated by one or two individuals or cliques form Breach of Confidentiality	3	3	9	NALC Code of Conduct adopted 2012 puts emphasis on Members to declare interests. It is an offence not to comply with rules. Clear Standing Orders regarding conduct of meetings Transparency in Council expenditure Transparency of Council decisions; democratic process, as defined in SO's is upheld and monitored by Town Clerk. Complaints procedure in place. Standing Orders sets this out at para 13	6		Need to monitor on ongoing basis to ensure credibility and integrity of Council	

EMPLOYER LIABILITY									
	Risk(s)	Likelihood	Impact	Rating	Control	Post Control Rating		Actions	Action Review date
1	Non-compliance with Employment Law Non-compliance with H&S regulations Non-compliance with Inland Revenue requirements	Very unlikely	Major	8	Services of Employment & H&S Advisors – *Ellis Whittam* Staffing Sub Committee handles staffing issues Employees Handbook Membership of SLCC and WALC Staff training – regularly / and as needed Internal Audit checks Health and Safety practices monitored Employer and Public liability insurance in place	6		Town Clerk, Ground Manager to do refresher relevant H&S training	August 2028 Insurance reviewed in 2027

BIUSINESS RECOVERY / CONTINUITY									
	Risk(s)	Likelihood	Impact	Rating	Control	Post Control Rating		Actions	Action Review date
1	Council unable to operate due to loss of key staff or records	Very unlikely	Moderate	6	Clear office procedures Clear budgetary procedures Up to date job descriptions Monitoring of leave and sickness Off-site back up of computers Business Continuity insurance in place Employment Advice from *WorkNest* Back up of computers Succession planning	3			

COMPLIANCE AND LAW									
	Risk(s)	Likelihood	Impact	Rating	Control	Post Control Rating		Actions	Action Review date
1	Noncompliance (in particular) to H&S Equal Opportunities Human rights Disability and Discrimination Employment Law Freedom of Information Act General Data Protection Regulation (GDPR)	Unlikely	Moderate	9	Advice from *Ellis Whittam* on H&S and Employment Law Clear policies and procedures around statutory obligations FOI Publication Scheme Proper processes being put in place and external DPO appointed in 2018 Refresher training for staff and Councillors every 4 years of as needed	6		Audit training of staff and Cllrs; arrange refresher training on GDPR H&S training for key staff	2027/28

OTHER LIABILITY									
	Risk(s)	Likelihood	Impact	Rating	Control	Post Control Rating		Actions	Action Review date
1	Damage to third party property or individual Legal liability due to service or amenity provided (incl. burial grounds, The Common, Priory Gardens) Old Victorian Cemetery	Unlikely	Major	12	Public liability insurance (£10m) Regular checks of amenities/facilities ROSPA/insurers checks of play areas and regular checks of equipment at Town Hall. 3-yearly tree surveys undertaken Some safety measures put in place on at risk graves H&S procedures in place for volunteers Ensure sufficient budget allocation to support measures	8			