



## Desborough Town Council Other Risks Risk Assessment

Topic	Risk identified	Risk		Management of risk	Action				Mitigating Factors	Freq
		H/M/L	Impact		CIirs	TC	RFO	FC		
Banking	Inadequate checks	Low	Low	Existing procedures adequate. Review the Financial Regulations at least annually and bank signatory list when necessary. Monitor the bank statements Monthly.	✓		✓		Financial Regulations that set out the requirements for banking, cheques, payments and reconciliation of accounts. Bank accounts reconciled and checked at least once a month. Banking arrangements reviewed regularly.	Monthly
	Bank mistakes	Low	Med		✓		✓			Monthly
	Inappropriate charges	Low	Low		✓		✓			Monthly
Cash	Loss through theft or dishonesty	Low	Low	Review the Financial Regulations when necessary. Ensure Fidelity Insurance is adequate. Any cash received is kept securely until banked. No Petty Cash is held.	✓		✓		Financial Regulations set out the requirements. Fidelity Guarantee in place.	Annual
Meeting location	Adequacy	Low	Low	Numbers attending monitored.		✓		✓	Physical meetings held in the Library, laid out in a safe manner. Online meetings by Zoom controlled by written protocol. Manual handling issues covered.	Monthly
	Health and Safety	Low	Med	Agreed layout used.						
Annual Governance and Accountability Return (AGAR)	Not accurate	Low	Med	Town Clerk prepares a timetable for submission.		✓	✓	✓	AGAR is completed and signed by the Council and the Internal Auditor. It is then checked and sent on to the External Auditor within time limit.	Annual
	Not submitted in time	Low	Med							
Town Council office	Loss through theft, fire, damage	Med	Med	Papers, both current and archived, held in the Council's Offices.		✓			Offices kept locked, documents locked, electronic copies kept where appropriate. Electronic backups kept off site.	Ongoing