



Cainscross Town Council
Cashes Green & Ebley

CAINSCROSS TOWN COUNCIL

FINANCIAL RISK & BUSINESS CONTINUITY PLAN

Reviewed and Approved 13/05/24 Minute number FC16/24

Next Review May 2025

“The greatest risk facing a local authority is not being able to deliver the activity or services expected of the Council” – Governance and Accountability – A Practitioner’s Guide (England) March 2014

Risk assessment is a systematic general examination of working conditions, workplace activities and environment factors that will enable the employer to identify any and all potential risks inherent in the places or practices. Based on a recorded assessment the employer should take all practical and necessary steps to reduce or eliminate the risks, insofar as is practically possible, making sure that all employees are made aware the result of the risk assessment.

This document has been produced to enable Cainscross Town Council to assess the risks that it faces and satisfy itself it has taken adequate steps to minimise them, in conducting this exercise the following plan was followed:

- Identify the areas to be reviewed
- Identify what the risks may be
- Evaluate the management and control of the risk and record findings
- Review, assess and revise if required

Financial and Management

Subject	Risk(s) Identified	H/M/L	Management Control of Risk	Review/Assess/Revise
FINANCIAL AND MANAGEMENT				
Precept	<p>Adequacy of precept in order for the Council to carry out its statutory duties</p> <p>Requirements not submitted to Stroud District Council (SDC) in time</p> <p>Amount not received by Cainscross Town Council (CTC)</p>	<p>M</p> <p>L</p> <p>L</p>	<p>The Council receives budget information regularly. When setting the budget, the report includes actual and projected position to the end of the year and indicative figures or costings obtained by The Clerk. 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 this less other income is resolved to be the precept amount to be requested from SDC. The figure is submitted by the Clerk in writing to SDC.</p> <p>The Clerk informs the Council when the monies are received. (twice yearly)</p>	<p>Existing procedure adequate</p> <p>Last minute resignation and immediate staff review</p>
Financial Records	<p>Inadequate records</p> <p>Financial irregularities</p>	<p>L</p> <p>L</p>	<p>The Council has a robust and effective system of internal control as required by law and in line with the Financial Regulations which are reviewed annually.</p>	<p>Existing procedure adequate</p> <p>Review the Financial regulations when necessary</p>
Bank and banking	<p>Inadequate checks</p> <p>Bank Mistakes</p> <p>Charges</p> <p>Loss of signatories</p>	<p>L</p> <p>L</p> <p>L</p> <p>L</p>	<p>These are set out in the Financial Regulations and regularity stipulated by Internal Controls. Accounts are held at a Council approved National Bank.</p> <p>Monthly reconciliation identifies any errors made by the bank in processing payments.</p>	<p>Existing procedure adequate</p> <p>Existing procedure adequate</p>

			Council chose replacement signatories and implement changes with the bank as soon as possible to ensure there are adequate signatories if a Councillor resigns or is unavailable.	
Reporting and Auditing	Information Communication	L	A report is produced regularly and presented to the Finance, Staffing & Policy Committee which is discussed and approved at the meeting. The report includes bank reconciliation, budget update and a breakdown of receipts and payments and sight of the original bank statements which are duly signed	Existing procedure adequate
	Compliance	M	Council should regularly audit internally to comply with the Fidelity Guarantee	Existing procedure adequate
Grants and support payable	Power to pay	L	All such expenditure goes through the required Council process of approval, minuted and listed accordingly including S.137 payments	Existing procedure adequate
	Authorisation of Council to pay			
Best value accountability	Work awarded Incorrectly	L	Normal Town Council practice would be to seek, if possible, more than one quotation for any substantial work to be undertaken. For major work competitive tenders are sought in line with the rules for contracts in Standing Orders	Existing procedure adequate
	Overspend on services	M	If a problem is encountered with a contract, the Clerk investigates and reports to Council	Strict budgeting process and authorisation to spend
Employees	Loss of key personnel	L	Reference to the continuity plan should be made in case of loss of key personnel.	Continuity Plan
	Fraud by staff	L		Insurance adequate

	<p>Actions undertaken by staff</p> <p>Health and Safety</p>	<p>L</p> <p>L</p>	<p>The requirements of the Insurance adhered to with regards to fraud.</p> <p>The Clerk should be provided with training, reference to books and access to assistance and legal advice.</p> <p>All employees to be provided adequate direction and safety equipment needed to undertake their roles.</p>	<p>Membership of GAPTC and SLCC</p> <p>Monitor health and safety requirements and insurance annually</p> <p>Application of specific risk assessments</p>
Salaries and associated costs	<p>Salary paid incorrectly</p> <p>Wrong hours paid</p> <p>Wrong rate paid</p> <p>False Employee</p> <p>Wrong deductions of NI or Tax</p> <p>Unpaid tax to Inland Revenue</p>	<p>L</p> <p>L</p> <p>L</p> <p>L</p> <p>L</p>	<p>Financial Controls are in place to pay staff salaries in line with Finance, Staffing & Policy committee. Salary rates are assessed annually or as required following the staff annual appraisals and applied on the 1 April each year or as approved.. Salary analysis and pay slips are produced by an external payroll provider PATA together with a schedule of payments to the Inland Revenue (Tax and NI) and payments to Gloucestershire County for pension contributions. All payments are then submitted by the Clerk or Assistant Clerk to HMRC or GCC. Staff keep time sheets which they submit to the Clerk on a weekly basis. These are checked and initialled by the Clerk and submitted into the records.</p> <p>All members of staff have a contract of employment and job description.</p>	<p>Existing procedure adequate</p> <p>Overtime or time in lieu will be given according to the relevant policy</p>
Councillors	<p>Losing Councillor membership or having vacancies or multiple resignations causing council to be inquorate</p>	<p>L</p>	<p>When a vacancy arises there is a legal process to follow. This either leads to a by-election or on to the co-option process. An election is out of the Town Council's control. The co-option process begins with an advert, acceptance of applications, consideration of applications and</p>	<p>Existing procedures adequate</p>

			co-option vote at Full Council meeting then the appointment. If there are more than 8 vacancies at any one time on the Council, it becomes inquorate. The legal process of the District Council appointing members takes place.	Procedures of District Council are adequate
Councillor Allowance	Councillor overpaid Income tax deductions	Negative	No allowances are allocated to Town Councillors.	No procedure in place or required
Election Costs	Risk of an election	L	Risk is higher in an election year. There are no measures that can be adopted to minimise the risk of having elections as this is a democratic process. The Council puts a sum in to its budget each year in case of an election.	Existing procedure adequate
VAT	Reclaiming/charging	L	VAT returns completed electronically on the HMRC website and acknowledgement printed and kept on record. The Council has Financial Regulations which set out the requirements. VAT is claimed quarterly.	Existing procedures adequate
CTC Loans	High Interest Rates/non recognised lenders	L	All loans are taken out via the PWLB and are subject to 2 signatures.	Existing procedure adequate
Internal and External Audit	Completion within time frame	L	The internal auditor is appointed by the Council who is supplied with the relevant documentation to audit and the Annual return to sign.	Existing procedure adequate
Annual Return	Submit within time limits	L	Employers Annual return is completed and submitted online to the Inland revenue within the prescribed time frame by the pay-role provider and a copy is sent to the Clerk. Following the internal audit and completion of the year end accounts, the Annual Return is completed, approved by the Full Council and signed by the Clerk and Chairman of the	Existing procedures adequate

			Council and sent to the External Auditor within the correct time frame	
ADMINISTRATION				
Legal Powers	Illegal activity or payments	L	All activity and payments within the powers of the Town Council are to be resolved and minuted at the Finance meeting including reference to the power used as per Financial Regulations.	Existing procedure adequate
Minutes/Agendas/Notices Statutory Documents	Accuracy and Legality	L	Minutes and agendas are produced in the prescribed method by the Clerk and adhere to the legal requirements. Minutes are approved and signed at the next meeting of the Council/Committee. Agendas and Minutes displayed according to the legal requirements. Business conducted at Council meetings are managed by the Chair.	Existing procedures adequate Guidance/training to Chair should be given (if required)
	Loss of Information	L	Information backed up and kept remotely. Cloud back up and Edge Hosted Services.	Members adhere to the Code of Conduct
Members Interests	Conflict of Interest	L	The declaring of interests is on each and every agenda and members are reminded they must state any interests at this point.	Existing procedures adequate.
	Register of members interests	M	Disclosure of Pecuniary Interests Forms reviewed regularly.	Members take responsibility to update register
Insurance	Adequacy	L	An annual review is undertaken of all insurance arrangements. Employers and Employee liabilities a necessity and within policies ensure compliance measures are in place, fidelity checks in place.	Existing procedure adequate Insurance reviewed annually
	Cost	L	Membership of SLCC and NALC	

	Compliance	L		
	Fidelity Guarantee	M		
Data Protection	Policy Revision	L	The Council is registered with the ICO Leases and legal documents kept in safe place in Clerk's office Legal documents where appropriate, scanned and kept electronically.	Ensure annual renewal of registration
Freedom of Information Act	Policy Provision	L M	The Council has a Model Publication Scheme in place. The Town Council is aware that if a substantial request came in, it could create a number of additional hours' work. The Town Council can request a fee to supplement the extra hours.	Monitor and report any impacts of requests made under the Freedom of Information Act.
ASSETS				
Assets	Loss or damage Risk/damage to third party (i.e.) property	L L	All buildings are alarmed Insurance provision in place Play areas/ open spaces are subject to regular inspections and reports completed CCTV in place at Victory Park.	Sigma Asset Register in place, checked and updated annually or as assets bought Insurance Annual review of risk and adequacy of insurance cover. Playground equipment checked by Groundsman on a daily/weekly and monthly basis with reports completed. ROSPA inspection annually. Visual check of trees on a regular basis particularly after storms, also

				18-month check done so can check when in and out of leaf.
Maintenance	Poor performance of assets or amenities	L	All assets owned by the Town Council are regularly reviewed and maintained. All repairs and relevant expenditure for those repairs are authorised/actioned in accordance with the correct procedures of the Town Council. All public amenity land is inspected regularly by Town Council employees.	Existing Procedures adequate Ensure inspections are carried out. Plan and monitor.
Health & Safety	Risk of injury/public disorder	M	CCTV system is in place at the offices at Victory Park. Doors are on a locking system which can only be opened by means of a fob after security shutters have been activated up. All assets are regularly checked.	Existing Procedure adequate
Notice Boards	Risk of damage	L	The Council has 8 notice boards sited around the Parish which are regularly checked by the Ground staff. All locations have approval by relevant parties. Any repairs/maintenance is brought to the attention of the Clerk/Council	Existing procedures adequate
Street Furniture/Bus Shelters	Risk/damage/injury to third parties	L	The Town Council is responsible for three boundary signs, 11 bus shelters and benches on the highway as well as in Victory Park and the QEII Field which are covered by insurance. Bus shelters are cleaned on a regular basis and damage/faults reported.	Existing procedure adequate Ground staff do regular checks
Play Areas	Risk of damage / injury to the public	L	The Town Council owns four Play areas. A daily routine visual check is carried out on each area. An in depth monthly check is carried out by our Groundman who is qualified as a Operational Inspector and an annual ROSPA check takes place	Existing procedure adequate.

Trees	Rick of damage / injury to third parties	L	Groundstaff carry out weekly visual inspections of the trees at all our sites and work is undertaken as deemed necessary. Every 18 months a full survey of the trees is carried out by a qualified arborist and recommended works are carried out	Existing procedures adequate.
TRANSPARENCY OF INFORMATION				
Meeting Location	Adequacy	L	The Town Council meeting is held at the Pavilion in the Park, and has appropriate facilities for the Clerk, Staff, Members and the general public.	Existing location adequate
	Health & Safety	M		
Council records/papers	Loss through Theft Fire Damage	L M L	The Town Council records are stored at the Town Council offices. Some historical records including minutes and financial records have been sent to Gloucester Archives for safe keeping. The computer system is backed up daily. Original records for land, property and leases are stored in a metal fire proof safe in the Council's office.	Damage (apart from fire) and theft is unlikely and so provision is adequate
Council records/electronic	Loss through: Theft, fire damage or corruption	L M	The Town Council electronic records are stored on the Council computers. The Council subscribes to a Cloud facility which ensures computer security.	Existing procedures adequate

Business Continuity Plan

Introduction

The Civil Contingencies Act 2004 places a duty on the local authority to ensure that it is prepared as far as reasonably practical to continue to provide critical functions in the event of a disruption.

Cainscross Town Council has recognised the importance of producing and maintaining a Business Continuity Plan for implementation in the event of disruptions to the day to day running of the Council. This plan identifies the instances of disruption, the immediate responses, the procedures to follow to maintain continuity of service and the follow-up procedures and necessary changes to service delivery, where such services are disrupted by factors within Cainscross Town Council's area of responsibility.

Core Business of Cainscross Town Council

The Council provides local services to its electorate which includes the provision of:

- Website, notice boards, newsletter information and the use of other social media to communicate important relevant matters
- Parks and Open Spaces including 4 play areas
- Benches
- Waste Bins
- Allotment sites at Cainscross, Cashes Green and Ebley
- Public toilet at Cainscross
- Bus Shelters
- Sports facilities
- Issuing of Grants
- Acting as a statutory consultee on planning applications
- Managing the finances of the Council and using the precept for the benefit of the community
- Liaising with the District and County Councils and other partner organisations on issues that affect the parish

Risks which could invoke the Continuity Plan

- Storm, tempest, flood and snow
- Fire
- Terrorism
- Pandemic/Epidemic

Failures to

- Equipment
- Services

Losses

- Staff through Resignation
- Death
- Long term injury/sickness
- Death or serious injury whilst working for the Council
- Equipment theft, breakage or damage
- Councillors by any reason which leaves the Council inquorate

In the event of staff not being able to work from the office building, they can continue their Town Council duties by working from home using the IT system provided by the Council.

Council Contacts

Position	Name	Address	Contact No.	Key Holder
Council Chair	Cllr. Adrian Cross	4 The Beagles, Cashes Green GL5 4SD	01453 765839 07960 571408	No
Council Vice Chair	Cllr. Clive White	39 The Martins, Westrip. GL5 4PE	01453 750099 07884 030859	No
Clerk	Jeni Marshall	2 The Hawthorns, Bussage, GL6 8DQ	07956 251558	Yes
Assistant Clerk	Emily Forgione	49, Marling Crescent, Paganhill, GL5 4LB	07427 123313	Yes
Project Officer	Liane James	Stroud District		Yes
Administration Officer	Carrie Marshall	18 Burcombe Way, Chalford Hill. GL6 8NE	07944 066882	Yes
Senior Groundsman	Paul Underwood	Orchard Road, Ebley.	07990 767076	Yes
Key Holder	Cllr. Graham Barton	Parkside, Upper Church Road, Cainscross	01453 755839	Yes

Emergency Contacts

Alarm Systems / CCTV / Door entry	Stroud Alarms	01453 750519	admin@stroudalarms.com
Accounts	Edge IT		024 7666 7337
Drains	Jet-Plumb	07966 142960	m.case.jetplumb@gmail.com
Electrician	Anthony J Smith	01453 825130	enquiries@anthonyjsmith.co.uk
Electrician (Heating)	Mark Pollard	01453 835180	enquiries@mphs.co.uk
Fencing	Bisley Fencing	01452 770546 07774 694646	
	Stroud Fencing My Village Handyman	01453 759038 07904058866	doug@stroudfencing.co.uk Sales@myvillagehandymanstroud.com

Glazing	Roman Glass	01453 752455	stroud@romanglass.co.uk
IT Contact	Matt Hughes PC Prop	07740 167318	matt@pcprop.com
Locksmiths	Gloucester Locksmiths Fletcher Locksmiths	01452 306824 07952783174	sales@gloslocks.co.uk Info@fletcherlocksmiths.com
Plasterer	Paul Churchill	07880 863564	
Playgrounds	Discovery Timber Play Greenfields	01453 873300/07852 348493 01452 790190	james@discoverytimberplay.co.uk Info@greenfields.co.uk
Plumber	Chalford plumbing Mark Pollard	07970 903785 01453 835180	enquiries@mphs.co.uk
Roofer	Steve Mills Roofing	01453 835699	
Tree Surgery	Tree Management F C Ward Wolf Lore	01453 844386 07745 230430	Wolflore07@gmail.com