WETHERBY TOWN COUNCIL

RISK ASSESSMENT STRATEGY
Reviewed May 2026

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Introduction

This document has been produced to enable Wetherby Town Council to assess the risks it faces and satisfy itself that it has taken adequate steps to minimise them. The Council is aware that although risks cannot be eliminated fully, it has in place a strategy that provides a structured, systematic and focused approach to managing risk.

Risk is something that will affect the ability of the Council to achieve its objectives and meet its duties. Risk management is the process by which these risks are identified, evaluated and controlled. This document will be reviewed at least annually.

Scope of Assessment

This assessment covers the core activities and business of the Council.

It should be read in conjunction with the Council's other documents, policies and assessments, including the Health and Safety Policy and Staff Handbook.

Specific assessments will be carried out to cover the following activities:

- Activities undertaken in the Council's role as Sole Corporate Trustee and Sole Managing Trustee of Wetherby Town Hall.
- Activities undertaken by Welcome to Wetherby.
- The management of the Council's green spaces and recreation areas, including the Hallfield Lane Cemetery.
- Specific activities requiring specialist assessments to consider Health & Safety implications.
- Other events and activities not covered by the scope of this assessment.

Glossary

- RFO - The Responsible Financial Officer
- Wetherby Town Council's Website – wetherbytowncouncil.gov.uk
- YLCA - The Yorkshire Local Councils Associations
- NALC - The National Association of Local Councils

Risk Matrix

1	2	3
Probability Unlikely to occur.	Potential to occur.	Likely to occur.
Severity Insignificant: Risks that bring no real negative consequences or pose no significant threat to the organisation or project.	Moderate: Risks that could potentially bring negative consequences, posing a moderate threat to the project or organisation.	Catastrophic: Risks with extreme negative consequences that could cause the entire project to fail or severely impact daily operations of the organisation. These are the highest-priority risks to address.

Outcome = Probability x Severity

1-3	Low
4-6	Medium
7-9	High

Assessment

FINANCIAL MANAGEMENT			
Risk(s) Identified	**Risk Factor**	**Management / Control Method**	**Action(s) Required**
Loss of funds through theft of dishonesty. • Bank accounts. • Cash handling.	L	• The council now works on a predominantly 'cashless' basis following the closure of the Wetherby NatWest branch in February 2023. • The Council has adopted a set of regulations to govern its financial management. (updated May 2026) • The Council's insurance policy includes a fidelity guarantee which was increased to £750,000 in February 2020. • The Council's audit plan and system of internal controls sets out procedures for Councillors and the Internal Auditor to check the financial position of the Council.	• Review audit plan and internal controls at least annually • Conclude use of petty cash after closure of NatWest branch which restricts access to and paying in of cash. To be done using a debit or credit card, supported by policy for managing use. • Review and adopt updated Financial Regulations (issued May 2025) Reviewed again in May 2026

		• All payments, including online payments, are authorised by at least 2 authorised signatories who are all Councillors. • Cheque stubs and invoices are signed by two Councillors. • All 4 members of the Budgets & Governance Committee are signatories on the Council's bank accounts to avoid conflicts of interest. • Two Councillors check the Council's bank statements and verify the amounts shown against the corresponding printout from the cashbook. Statements and reconciliations are signed and dated. • Numbered receipt books are available for all transactions. • Forms are generated to record income generated at special events. • Cash receipts, although rarely received, are always banked intact on the same day as received if possible. • Market tolls are collected electronically by one member of staff and then reconciled to the toll / attendance sheet. • All income is paid into the bank within 7 days.	
Financial Planning • Precept not submitted / not paid. • Inadequate or mis-managed budgets. • Insufficient funds to meet liabilities.	L	• The Council has established a Budgets & Governance Committee to oversee responsibility for its financial affairs. Remit includes budget preparation and financial monitoring throughout the year. • The annual budget is set ensuring sufficient precept to allow the Council to achieve its objectives. • The precept request form submitted to Leeds City Council must be signed by the Clerk and Chair of the Council. • Summary financial statements, which include a budget comparison, are presented to the Full Council at each monthly meeting.	• The Council's reserves and investment policy requires implementing. • The precept must be based upon the amount of expected expenditure, less the expected income, taking in to account factors such as inflation and property portfolio management requirements.

		• Detailed financial statements, which include a budget comparison, are presented for consideration by the Budgets Committee at least four times per year. • The RFO monitors the Council's performance against the budget each month. • The Council makes provision to accrue funds for renewals (e.g. replacing the Council van) or for routine events (e.g. 4 yearly elections). • Contingency funding is included in the Council's budget	
Financial Records • Accounts and bookkeeping incorrect. • Invoices received not processed or cheque payments wrongly processed. • Non-compliance with best practice and legal requirements.	L	• The Council's financial records (including accounts and budgeting processes) should be checked twice per year by its internal auditor who is appointed at the start of each accounting period. • Copies of the Council's financial records are displayed on its website. • All invoices are checked by the RFO for accuracy. • Payments are authorised by the Full Council at each monthly meeting and a full list recorded in the minutes. • The Council compiles an audit plan and reviews its internal controls each year and works in accordance with this document throughout the year. • The council changed its auditor for the 2022/23 financial year at the conclusion of a three-year agreement. A change in personnel ensures that a fresh, objective view of the council's affairs is achieved. The council's internal auditor is now: https://account-ant.co.uk/	
Bank and Banking • Adequacy of the Council's accounts / bank. • Availability of funds to cover payments.	L	• The Council's Town Clerk makes monthly transfers from the savings to current account to cover the value of payments which are to be made. • Information about the Council's reserves are presented in detail at each Annual Town Council Meeting when the accounts are approved.	• The Council's reserves and investment policy requires implementing to ensure that the Council benefits from full FSCS protection. – Look at using CCLA which is Government approved investment company for councils Implemented May 2026

		• The amount of reserves held refers to the same calculation and level in the adopted 'Reserves & Investment Policy' which is reviewed at the start of each financial year.	
Best Value Accountability • Work awarded incorrectly. • Overspend on services. • Cost of services excessive.	M	• Financial regulations set out the Council's procedures for orders, contracts and procurement. • Council meets requirements of Local Government Transparency Code 2015 with all payments recorded in the minutes of full council meetings.	• Review and adopt model financial regulations as issued in May 2026
VAT claims not made / made incorrectly.	M	• VAT claim submitted at least quarterly. • Claims are generated by the RBS Omega Software used by the Council which complies with Making Tax Digital requirements. • A diary / reminder system is in operation to ensure VAT repayment is received. • The report on the Council's balance sheet includes the figure of outstanding VAT which is to be reclaimed. • VAT claims are examined by the Internal Auditor.	• Claims due on 30/6; 30/9; 31/12; 31/3. • Ensure that VAT claims are submitted in a timely manner using new software.
Election Costs • Risk of costs through contested elections.	L	• Provision is made in the Council's budget to cover the maximum expected cost of routine elections. • There are no measures which can be adopted to minimise the risk of having a contested election as this is a democratic process.	Council to add funds to the budget each year to accommodate potential vacancies
Use of credit / debit cards for making or taking payments.	M		• Specific protocols and risk assessment to be undertaken prior to entering into electronic financial activity (for either income or expenditure). Procedures in place for authorisation of any payments made on the Council multi use card

EMPLOYMENT ISSUES			
Risk(s) Identified	**Risk Factor**	**Management / Control Method**	**Action(s) Required**
Legal issues surrounding Town Council as an employer.	M	• The Council has appointed a Staffing Committee to oversee its responsibilities as an employer. • Updated policies are based on templates provided by ELAS. • The Council has adopted an Employee Handbook, based on a template provided by ELAS which was adopted by the Staffing Committee on 27th May 2020.	• Identify and enter into contract for provision of HR Support services. – Peninsula is contracted to provide additional support
Disruption to business continuity through absence or loss of Clerk.	M	• The Council is a member of the YLCA which offers assistance with the recruitment of a new Clerk. (If and when required) • Council would consider using HR consultant to provide assistance with the production of appropriate documentation for advertising vacancies and appointing a new Clerk. • The Assistant Clerk and Officer Administrator have the delegated authority to act in the Clerk's absence. • The council's staffing and committee structure provides a robust continuity plan in the event of the absence of any member of staff. • The Staffing Committee would work to appoint a replacement or Acting Clerk as soon as possible. • The terms of reference for the Staffing Committee set out the procedure for the appointment of a new Clerk. • Data is stored electronically. Documents relating to the general activities of the Council are on a shared drive and can be accessed by other members of staff. • The council's insurance policy provides for any costs incurred in obtaining cover during any absence by the clerk.	
Salary payments incorrect or not made.	L	• The Council's payroll processing is outsourced to DM Payroll Services. Payroll will be automatically processed each month and reports submitted to the Council for payment.	The Town Clerk has payroll experience so should the contractors be unavailable at any time, the Clerk can process the payroll.

		• Salaried employees are paid a fixed amount each month. • Non-salaried employees record their hours worked each month using the Timekeeper app, which is checked by the Clerk prior to processing. Data is then forwarded to the payroll bureau for processing. • The Internal Auditor conducts a full check of expenses payments made at the end of each year. • The Staffing Committee, or Full Council through the approval of the budget, annually approves the rate at which employees are to be paid, based upon the National Agreement for the Calculation of Clerks Salaries. • The Staffing Committee approves any changes in pay grades, such as through the result of a successful appraisal.
PAYE / NI payments not made to HM Revenue and Customs.	L	• The Council's payroll processor generates a report detailing the payment to be made to HM Revenue and Customs. • The Finance Officer generates an electronic payment to be made as part of the monthly payment run.

COUNCIL'S MANAGEMENT AND GENERAL PROCEDURES			
Risk(s) Identified	**Risk Factor**	**Management / Control Method**	**Action(s) Required**
Insurance • Adequacy • Cost • Compliance	L	• A review of insurance cover is carried out annually to ensure relevant liabilities are insured. The Council has a three year, long term agreement from 2021 to 2024 brokered through BHIB. • The cost of the Council's insurance policy is included in its annual budget. • The motor vehicle policy is negotiated by A1 insurance brokers. • The Asset Register is maintained on at least an annual basis, checked during Internal Audit and approved annually by the Council. • Employer's liability, public liability and fidelity guarantee are a statutory requirement. • The Council uses an appropriate insurance provider, who specialises in providing cover to Local Councils. • A separate, motor vehicle, insurance policy is held to cover use of the Town Council's van.	• A three-year term was introduced in August 2025
Documents & Policies • Ensuring the Council's policies and standard documents are	L	• The Council responds to issues raised through Internal Audit. • The Council is a member of YLCA and uses templates provided by them as a basis for its documents where possible. • The ensures that relevant policies are drafted and put to Council for adoption. • The Clerk advises the Council as to whether proposed actions are within adopted policies. • Documents are displayed on the Council's website. • Standard documents and policies are reviewed and approved or amended at the Annual Meeting of the Town Council. • Current versions of documents are displayed on the website.	Policies updated for Annual Town Council Meeting 12th May 2026

		• A new committee framework and terms of reference were adopted on 12/2/19 and implemented on 14/5/19.	
Record Keeping • Loss through theft, fire, damage or electronic corruption. • Loss of access to the Council's records.	M	• The Council has a subscription with and uses Microsoft 365 Sharepoint. No data is held on individual machines. • The Council has a full support programme in place through PCM Systems. Staff can make unlimited use of their support facility for all IT related queries. • Cemetery records have been inputted on to specialist software and are now maintained in electronic and hard format. • Fireproof cabinets have been purchased for the storage of documents which must be kept in perpetuity (predominantly cemetery records and minutes books).	• Retention of information policy is required. To be done 2026 (June) • Review availability of risk assessment software and consider purchase by and implementation at Wetherby Town Council.
Minutes • Destroyed or lost. • Mismanaged by Clerk.	L	• Signed minutes are retained and bound in batches according to Mayoral terms. • Minute books are kept in fireproof filing cabinets in the Town Council offices in the Town Hall and the workshop at the Hallfield Lane cemetery. • Electronic copies of signed minutes are stored on the Council's website and in Microsoft Sharepoint. • Minutes are consecutively numbered. • Minutes are approved by the Full Council at the next meeting, signed by the Chair of that meeting who also initials each page. • Minutes of Committee meetings are appended to the minutes of the Full Council meeting at which they were approved / received.	•
Business Continuity • Risk of disruption to the Council's business through unforeseen events. • Council unable to fulfil its functions.		• The Council's insurance policy includes £300,000 of cover for costs associated with business interruption. • See also 'record keeping' and 'disruption to business continuity through absence or loss of Clerk' above.	• Identify potential locations of temporary offices and grounds maintenance workshops in the event of Town Hall / York Road Depot / Cemetery Workshop being unavailable.

		• Clerk, in conjunction with Members and other colleagues, prepares a Business Continuity Plan to respond to incidents as they arise (e.g. Coronavirus).
Meetings mismanagement. • Potential for illegal activity or payments.	L	• Clerk has received appropriate training re. agenda, roles, procedures, minutes etc. • The Mayor and Councillors are advised of and encouraged to take advantage of training opportunities provided by YLCA and other institutions. • YLCA's White Rose Update is circulated to all Councillors. • The Council is kept updated of new procedural legislation by the Clerk. • The Council has adopted a set of Standing Orders which are based on current best practice (latest set adopted on 12th May 2026 • Council has access to support and information via YLCA. • Ensuring that all activity and payments within the powers of the Town Council are resolved and minuted at appropriate meetings. • Complaints are dealt with in accordance with the Council's adopted policy. • A scheme of delegation is in place which grants the Clerk emergency powers to take decisions or incur expenditure between meetings of the Council.
Meeting Location • Satisfactory health and safety of meetings. • Availability of venue.	L	• Council meetings are held in Wetherby Town Hall. • The premises and facilities are kept in good order by the managing committee / Facilities Officer and are considered to be more than adequate for the purpose of Council meetings from both a Health & Safety and comfort point of view. • The room is booked annually in advance in accordance with the published schedule of meetings.

		• The annual schedule is agreed and published, usually after the Council's November or December meeting.	
Data Protection • Potential non-compliance with GDPR and data protection best practice.	M	• All staff, Members and representatives have Council controlled e-mail accounts linked to the wetherby.co.uk domain name. The Clerk retains access to all accounts. • Staff use 'bcc' when sending group e-mails. Policy to be extended to Councillors. • The Council considers sensitive or confidential issues 'in camera'. • The Council is registered as a data controller with the Information Commissioner. • All administrative staff received training on the new GDPR in 2018. • A Communications Policy was adopted by the Council in March 2019.	• Continue review of standard forms to ensure that they include reference to the Council's privacy notice. • Data audit and archiving exercise required in Council offices. • Implementation of auditor's recommendation of having an information matrix and document retention policy.
Information Publication • Not responding to requests for information in a timely manner or failing to meet the requirements of the Freedom of Information Act. • Failure to meet the requirements of the Local Government Transparency Code 2015.	L	• Information (e.g. re. annual audit) is published in accordance with statutory guidance. • The Clerk undertakes to post information on the Council's website in a timely manner. • Requests handled under the Freedom of Information Act are logged and responded to in a timely manner. • Council's Publication Scheme was overhauled and adopted on 22/11/17 and is reviewed at least annually. • Information on the council's website is compliant with he Local Government Transparency Code 2015.	• New accessibility (Assertion 10) compliance implemented in April/May 2026 as per Audit & Accounts Regulations.
Website • Disruption to site. • Lack of information on site.	L	• The website is hosted by a professional company which specialises in sites for Local Councils. • Clerk keeps copies of all information posted on the site. • The Clerk undertakes to post information on the Council's website in a timely manner. • New communications policy adopted on 12/3/19 and reviewed annually.	• New website is now in place and continues to meet the requirements of the Local Government Transparency Code

			The current communications policy does not sit in line with compliance and therefore has been removed from the website. A new IT policy has been drawn up and presented for adoption at the ATCM on 12th May 2026
Members' Interests • Complaints about decisions because of Members' interests. • Sanctions against Members who fail to declare, or incorrectly declare interests. • Conflicts of interest.	L	• A new Code of Conduct was adopted in May 2021. • Members complete a register of interests and are encouraged to ensure that this remains up to date. • Links to the registers are displayed on the Council's website. • The agenda for each Full Council or Committee meeting contains the following item: "Declarations of Interest or Requests for Dispensations" and the Chair asks all Councillors to declare an interest if appropriate. • If an interest is declared this is recorded in the minutes of the relevant meeting. • Advice on this subject is available from Leeds City Council's Monitoring Officer.	

ASSETS			
Risk(s) Identified	**Risk Factor**	**Management / Control Method**	**Action(s) Required**
Loss or damage to assets.	M	• An asset register is maintained annually, and insurance is held at the appropriate level for all items. • The Council's insurance cover takes account of the significant number and value of assets held by Wetherby Town Council, with up to date valuations obtained in October 2021. Updated 2026 • Reports received from members of the public are acted upon in a timely fashion. • The council's new staffing structure has included the appointment of a specialised Facilities Manager (now Officer) who is responsible for organising the inspection and maintenance of the council's property based assets. • Routine inspections of all assets are carried out and the findings recorded. Issues are dealt with or reported to Facilities Manager for remedial action to be arranged.	• Obtain new valuations for properties. • Prepare a long-term preventative maintenance programme for the council's assets.

EVENTS OUTSIDE THE COUNCIL'S CONTROL			
Risk(s) Identified	**Risk Factor**	**Management / Control Method**	**Action(s) Required**
Pandemic / recurrence of Covid-19.	M	• Refer to business continuity plan developed during Covid-19 outbreak.	• Risk assessment / business continuity plan to be developed • Identify Emergency Officer at Leeds City Council and receive appropriate guidance.
Outbreak of world war, terrorist incident or similar.	L		

This document was prepared by Dianne Rickaby, Town Clerk and RFO to the Town Council.

Signed: Signature Redacted
Original can be viewed in the Town Council offices, Wetherby Town Hall.

Dated: 12~~7th~~ **May 2026**.....

Adopted at the Annual Town Council Meeting held on 12th May 2026

Signed: Signature Redacted
Original can be viewed in the Town Council offices, Wetherby Town Hall.

Mayor of Wetherby

Printed: ~~12/05/2026~~ CONNOR MULHALL.....

Dated: 12/05/2026.....