

Risk Ref	Department	Division	Section	Risk / Consequences and Risk Category	Risk Owner	Gross Impact	Gross Likelihood	Gross Risk rating	Gross Risk Score	Existing Controls and Proposed Actions	Net Impact	Net Likelihood	Net Risk rating	Net Risk Score	Financial Implications PLEASE COMPLETE FOR ALL NET HIGH AND SIGNIFICANT RISKS AND ALL NET MEDIUM FINANCIAL RISKS
CEX/ICT.0014	Chief Executive's	Corporate Services	All ICT Sections	Disaster Recovery Inadequate disaster recovery arrangements leading to dislocation of Council services Data and Information - Operational	Stuart Elsey	5	2	Significant	10	Controls: 1. Stand-by arrangements available so that in the event of failure highest priority services can be recovered Actions: - Working with BT to review and implement disaster recovery arrangements as part of new IT contract. - Effective application of malware protection and security measures through the Facilities Management (FM) contract with BT - Technical design takes into account the criticality of systems and ensures, where justified, that additional resilience is built in - Virtualisation project will help facilitate disaster recovery provision with the option of using the cloud to provide quick capacity - New Storage Area Network (SAN) gives additional replication facilities to work with suitable partners reducing the time to switch over to a DR site	5	2	Significant	10	Financial implications depend on outage duration and Business Continuity plans.
CEX/ICT.0418	Chief Executive's	Corporate Services	All ICT Sections	IT System Failure (total loss) Complete failure of IT systems resulting in widespread disruption across the Council Data and Information - Operational	Stuart Elsey	5	3	High	15	Controls: 1. Effective incident management / support and resilient systems in use so that single points of failure are minimised 2. Technical design that takes into account the criticality of systems and ensures, where justified, that additional resilience is built in 3. Ensure proactive monitoring tools are in place to highlight potential issues before there is a major incident 4. Backup power arrangements in the event of power issues (most likely) Actions: - Ongoing monitoring	4	3	Significant	12	Financial implications depend on outage duration and Business Continuity plans. - N.B the net likelihood should not be yearly, however given the seriousness of a complete failure it was felt that the risk should be elevated.
CEX/ACT.0300	Chief Executive's	Finance	Accountants	Treasury Management Failure to manage and control Treasury Management activities with the result that we do not maximise our interest earnings on balances: Liquidity, Interest rate, Exchange rate, Inflation, Credit and counterparty, Refinancing, legal and regulatory risks Financial - Operational	Martin Reeves	5	3	High	15	Controls: 1. Regular strategy meetings 2. Use of external advisors 3. Internal Audit review of activities 4. Reporting to Members 5. Adoption of CIPFA Treasury Management Code of Practice Actions: - Periodic reviews of approach in light of economic environment - Regular meetings between officers (Director of Finance and Principal Accountant) to review strategy and ensure 'best value' for Council investments - Quarterly investment performance reports to E&R PDS Committee - Regular meetings / discussions with external auditors	4	3	Significant	12	£291m currently invested with banks and other financial institutions (Mar 2016). Limits placed on total sums invested with individual counterparties, both monetary and time. Officer strategy meetings agree action on maturing deposits., taking account of current interest rates, counterparty availability, the future maturity profile and other market factors. In accordance with the CIPFA Code, the Council takes all recommended steps to minimise risk, with security and liquidity the main priorities before yield. Assuming a prudent rate of 1% for new investments, we budgeted for net interest earnings of £2.7m in 2015/16 which could be considered the value 'at risk'. In practice, however, it is estimated that increased average balances and additional interest earnings from longer term investments placed in 2015, primarily with other local authorities and the part-nationalised banks Lloyds and RBS, and higher rates obtained from "alternative" investments (pooled property fund and diversified growth funds) will result in a surplus of £1m in 2015/16. The 2016/17 budget is £3.5m, an increase of £1.25m to reflect the higher interest earnings during 2015/16 partly offset by a reduction of £0.5m to reflect foregone interest as a result of further investment property acquisitions.

Risk Ref	Department	Division	Section	Risk / Consequences and Risk Category	Risk Owner	Gross Impact	Gross Likelihood	Gross Risk rating	Gross Risk Score	Existing Controls and Proposed Actions	Net Impact	Net Likelihood	Net Risk rating	Net Risk Score	Financial Implications PLEASE COMPLETE FOR ALL NET HIGH AND SIGNIFICANT RISKS AND ALL NET MEDIUM FINANCIAL RISKS
CEX/ACT.0298	Chief Executive's	Finance	Accountants	Banking Failure Banking failure with the result that our investments are at risk and subject to a prolonged recovery process Financial - Operational	Martin Reeves	5	4	High	20	Controls: 1. Annual investment strategy 2. Review of counterparty list 3. Monitoring via Sector (external advisors) 4. CIPFA Treasury Management Code of Practice 5. Internal audit review of strategy and counterparty eligibility criteria Actions: - Quarterly reports to Executive - Quarterly reports to E&R PDS and Portfolio Holder - Detailed review of approach - Intensified monitoring of position - Adoption of Code of Practice - Approval of annual strategy by Full Council (February)	4	3	Significant	12	Bromley had £5m invested with the Heritable Bank at the time of the Icelandic banking collapse in 2008. To date (Oct 2015), some £4.9m has been recovered with a full recovery expected. Our investment criteria have been tightened significantly since then, but there remains uncertainty in the financial markets and banking sector and we therefore remain at risk that one or more of our investment counterparties may suffer severe liquidity problems. Currently we have £291m placed on deposit with various financial institutions up to limits set down in our annual investment strategy (e.g. we have set limits of £80m to both Lloyds and RBS up to 3 years whilst they remain part nationalised and meet the minimum rating criteria). Although it is difficult to predict, another financial meltdown could, on a worse case basis, result in another Heritable Bank scenario. By definition, any investment is risky to a degree, but the controls in place seek to minimise / manage these risks as much as possible to protect the principal sums. It is difficult to predict a sum that may be 'at risk', but, the range of investments with any one institution is currently from £3m to £80m (the maximum permitted) as at March 2016.
CEX/ACT.0305	Chief Executive's	Finance	Accountants	Capital Income Capital income shortfall due to a reduction in capital receipts and delays in disposals as a result of the economic environment Economic - Strategic	Martin Reeves	5	3	High	15	Controls: 1. Close monitoring of spend and income 2. Reporting to Members 3. Tight control of spending commitments Actions: - Quarterly reports on capital receipts (actual and forecast) to Executive	4	3	Significant	12	The February 2016 capital programme includes estimated disposal receipts of £3.8m in 2015/16, £13.4m in 2016/17, £5m in 2017/18 and £1m per annum in later years. The financing model assumes all planned receipts are achieved and reflects prudent assumptions on the level of capital receipts. Actual receipts from asset disposals totalled some £7.1m in 2014/15, compared to a forecast of £9.2m (3rd quarter).
CEX/FIN.0282	Chief Executive's	Finance	All Finance Sections	Budget Failure to produce and deliver a balanced budget which meets priorities. Greater financial uncertainty to reflect impact of public finances and austerity measures, whilst new burdens and key service pressures due to demographic and other factors remain. Economic - Strategic	Director of Finance	4	3	Significant	12	Controls: 1. Management of Risks document covering inflation, capping, financial projections etc. attached to budget reports 2. Departmental risk analysis Actions: - Reporting of financial forecast updates in year to provide an update of financial impact and action required - Obtain monthly trend / current data to assist in any early action required - Obtain regular updates / market intelligence	4	3	Significant	12	The Council has a budget gap of over £50m per annum by 2019/20. The Local Government Finance Act 1992 highlights councillors having a legal duty to set balanced annual budgets and ensure they are robust and have adequate reserves. It is essential that action is taken as soon as possible to address the budget gap and mitigate against the risk of statutory duties not being fully met. Continuation of austerity measures resulting in reductions in government funding until 2019/20 will significantly increase the risk at the latter part of the financial forecast period.
CEX/FIN.0095	Chief Executive's	Finance	All Finance Sections	Government Funding Government funding shortfall which would have to be made up by budget cuts Economic - Strategic	Director of Finance	5	4	High	20	Controls: 1. Modelling of proposals from the various Government departments 2. Lobbying on proposals and Society of London Treasurers (SLT) 3. Working with London Councils on lobbying 4. Working with outer London boroughs on lobbying and opportunities from joint working Actions: - Model implications of various changes and adapt financial strategy to address implications	3	4	Significant	12	As austerity continues until at least 2019/20 it is essential to identify as accurately as possible the scale of funding reductions to ensure that action can be taken in sufficient time to have a balanced budget as part of the Council's statutory requirements. The one year funding allocations by Central Government makes forecasting more problematic.

Risk Ref	Department	Division	Section	Risk / Consequences and Risk Category	Risk Owner	Gross Impact	Gross Likelihood	Gross Risk rating	Gross Risk Score	Existing Controls and Proposed Actions	Net Impact	Net Likelihood	Net Risk rating	Net Risk Score	Financial Implications PLEASE COMPLETE FOR ALL NET HIGH AND SIGNIFICANT RISKS AND ALL NET MEDIUM FINANCIAL RISKS
ECS/ALL.0133	Education, Care and Health Services	All ECHS Divisions	All ECHS Sections	Industrial Action Sustained industrial action affecting key service areas - disruption to normal business Personnel - Operational	ECHS DMT	2	5	Significant	10	Controls: 1. Keeping staff fully informed of developments 2. Regular communication of key messages from both corporately and ECHS DMT 3. ECHS DMT to ensure that Divisional Business Continuity Plans are regularly reviewed and refreshed to reflect the changing organisation; 4. Teams need to be aware of their role within the Divisional Business Continuity Plan Actions: -Emails to all staff prior to all impending industrial action, informing of any possible service disruption as well as explaining implications of strike for individual staff members. -ECHS DMT reviewed Risk register 09/02/2016.	2	5	Significant	10	Modelling based on figures from the latest approved budget (15/16) budget indicates that in the case of strike action, daily costs of £100 per Officer would be incurred to cover posts. This would be offset against various savings made through pay deducted from Officers who do strike.
ECS/ALL.0245(ii)	Education, Care and Health Services	All ECHS Divisions	All ECHS Sections	Council Budget Savings Adult Social Care Meeting Corporate directive on in year savings. Impact of not achieving savings in agreed areas means that additional savings are required within ECHS budgets. National Living Wage Impact on budget for the Council (Care providers and Carers). Department of Health The DoH has set out options to achieve the planned £200m in year reduction in public health spending, with an across the board 6.2% cut for all authorities emerging as its preferred proposal."	ECHS DMT	4	4	High	16	Controls: 1. Existing financial risk management strategies. 2. Medium Term Financial Strategy. 3. Monitor and review achievement of savings and their effect. Actions: - Achievement of savings requires changes in planned service activity and staff re-organisation. - Invoke established HR procedures for managing change in the workforce (redundancies and redeployment). - Undertake a structured review of placements and support packages. - Renegotiation of continuing health care packages with health partners to agree a more structured approach across both children and adults Financial Implications: - Savings are embedded in the budget. Risks reviewed monthly by managers/finance to monitor the potential financial impact. - Generally the cuts in LA funding will have an impact as ECHS will have to find additional savings in future years like all other departments. There is a risk around whether we can provide our statutory duties and whether there is the critical mass to provide services to the schools that remain maintained. Council is lobbying Govt on these issues.	4	3	Significant	12	As reported in March 2016, a projected underspend of £3.6m is forecast on the Care Services controllable budget. The projected full year effect for 2016/17 is £2,952k overspend. The 2015/16 projections are as follows: Adult Social Care Overall the position for Adult Social Care is a predicted £745k underspend. There are overspends in Domiciliary Care/Direct Payments and Extra Care housing (due to voids and the impact of the work on the closure of Lubbock House) offset by underspends in placements costs and Transport. There is a significant in year underspend of £1.115m predicted in commissioning. This is in the main down to placement projections in Learning Disabilities and Mental Health being lower than expected. This is partially offset by staffing pressures. These budgets are volatile and assumptions have been made relating to uncertainties such as transition clients, attrition and health funding, which may have an impact as the year progresses. The DoH has set out options to achieve the planned £200m in year reduction in public health spending, with an across the board 6.2% cut for all authorities emerging as its preferred proposal. The following year will see continuing pressure to find the required savings to meet targets.

Risk Ref	Department	Division	Section	Risk / Consequences and Risk Category	Risk Owner	Gross Impact	Gross Likelihood	Gross Risk rating	Gross Risk Score	Existing Controls and Proposed Actions	Net Impact	Net Likelihood	Net Risk rating	Net Risk Score	Financial Implications PLEASE COMPLETE FOR ALL NET HIGH AND SIGNIFICANT RISKS AND ALL NET MEDIUM FINANCIAL RISKS
ECS/SSC.0178	Education, Care and Health Services	Children's and Adult Social Care	Children's and Adult Social Care	<p>Recruitment and Retention of Social Care Staff</p> <p>Impact of failure to recruit and retain suitably qualified and experienced Children's Social Work staff (national problem which particularly affects London and the South East), Occupational Therapists and Adult Social Care posts:</p> <ul style="list-style-type: none"> - Budget instability arising from costly agency placements (children) long term residential placements (adults); - Fall in performance against PIs (both children and adults); - Inability to deliver improved outcomes for children and adults, meet statutory duties, safely manage risk to children; - Lack of timeliness in responding to assessment requests leading to a delay in key preventative services being delivered; - Possibility of poor inspection outcomes; - CSI Improvement Plan targets may not be achieved. <p>Personnel - Operational</p>	AD Children's Social Care AD Adult Care Services	3	5	High	15	<p>Controls:</p> <ol style="list-style-type: none"> 1. Regular six weekly monitoring of staffing positions with HR. 2. Adherence to recruitment and retention strategies. 3. Strict monitoring of supervision/appraisal/performance data. 4. Refresh of the Recruitment and Retention Strategy for 2015/16 and 2016/17 (PDS Report CS 14078 21st January 2015) <p>-----</p> <p>Actions:</p> <ul style="list-style-type: none"> - In Feb 2010 Executive approved £817k 'Invest to Save' money over 4 yrs for a Recruitment & Retention scheme for Children's Social Work staff. Funding for this scheme expired in March 2014 and review has concluded it will be necessary to continue with the package to remain competitive. Package continued for 2014/15 and 2016/17 financial years <p>Outcomes:</p> <ul style="list-style-type: none"> > Achieve a 10% vacancy rate; > Reduction in the use of locums, for Adult Social Care, whilst maintaining balance with permanent staffing levels in view of market testing and potential for reduction in permanent staff. > Strengthen supervision (quality and capacity) > Manageable caseloads and succession planning; <ul style="list-style-type: none"> - Capacity of:- Children's Social Care Services to address increased workloads strengthened. Legal Services to address statutory functions in relation to Child Care Proceedings strengthened. - Targeted social work students placements, market supplement i.e. a R&R strategy for social care staff 	3	4	Significant	12	<p>The current Bromley maximum qualified social worker salary (incorporating additional supplementary/retention payments) is £37,344. Based on the maximum hourly rate paid by Bromley of £30.00 per hour, the annual locum rate equates to £56,310.</p> <p>For Senior Practitioners, the current maximum salary (incorporating additional supplementary/retention payments) is £42,269. Based on the maximum hourly rate paid by Bromley of £32.00 per hour, the annual locum rate equates to £60,064.</p> <p>The proposal that the current scheme be extended for the 2015/16 and 2016/17 financial years by utilising the residual funding from the LAA reward grant from the agreed recruitment and retention package for 2010/14 was agreed by PDS 21/1/2015.</p>
ECS/HSN.0371	Education, Care and Health Services	Housing Needs	Housing Needs	<p>Bed & Breakfast</p> <p>Housing client pressures and the effects of bed and breakfast accommodation. Rising use and cost of B&B.</p> <p>Social - Strategic (sub: Operational - Financial)</p>	Sara Bowrey	3	5	High	15	<p>Controls:</p> <ol style="list-style-type: none"> 1. Continue to focus on preventing homelessness and diversion to alternative housing options through: <ul style="list-style-type: none"> -Landlord and tenancy advice and relations -Tenancy support and sustainment - resilience training -Access to employment and training -Debt, money, budgeting and welfare benefits advice, including assistance to resolve rent and mortgage arrears -Sanctuary scheme for the protection of victims of domestic violence -Assistance (including financial aid) to access the private rented sector <p>-----</p> <p>Actions:</p> <ul style="list-style-type: none"> - Seeking new and alternative forms of temporary accommodation and supply 	3	5	High	15	<p>Pressures in Temporary Accommodation (TA) (Bed and Breakfast) in 2015/16 are forecast to be £649k overspent as at February 2016. However there is funding available in the central contingency to a maximum of £1.1m and it is assumed that this will be drawn down to reduce the overspend to a net zero.</p> <p>Although numbers are continuing to rise with an average of 15 per month expected during the remainder of the financial year, this is assumed within the financial projections. Officers are currently modelling different scenarios to quantify the effect of possible initiatives to limit the growth.</p>

Risk Ref	Department	Division	Section	Risk / Consequences and Risk Category	Risk Owner	Gross Impact	Gross Likelihood	Gross Risk rating	Gross Risk Score	Existing Controls and Proposed Actions	Net Impact	Net Likelihood	Net Risk rating	Net Risk Score	Financial Implications PLEASE COMPLETE FOR ALL NET HIGH AND SIGNIFICANT RISKS AND ALL NET MEDIUM FINANCIAL RISKS
ECS/HSN.0370	Education, Care and Health Services	Housing Needs	Housing Needs	<p>Capital Grant</p> <p>Lack of availability of external Capital Grant to deliver key housing schemes for range of client groups and corporate / portfolio plan priorities.</p> <p>Registered Providers (RPs) have advised the Council that there are a lack of available, suitable sites within the Borough on which new affordable housing schemes can be developed over the short to medium term in order to assist in meeting the Council's statutory housing and homelessness duties. This means that there will be limited bids by RPs to the Greater London Authority to access 2015-18 GLA Available Housing Funds to enable new development in Bromley.</p> <p>Financial - Operational</p>	Sara Bowrey	4	4	High	16	<p>Controls:</p> <p>1. Areas identified</p> <p>-----</p> <p>Actions:</p> <p>- Planning to address impact</p>	4	3	Significant	12	A failure to develop affordable housing schemes may lead to an increase in homelessness and increase demand for bed and breakfast accommodation.
ENV/PAR.0393	Environment and Community Services	Transport and Highways	Parking	<p>Parking Income</p> <p>Proposed Government changes to Parking Regulations leading to major Loss of Parking income from fixed and mobile CCTV enforcement (fines)</p> <p>Financial - Operational</p>	Colin Brand	4	5	High	20	<p>Controls:</p> <p>1. Continue to lobby DfT against the proposals</p> <p>2. Ensure Portfolio Holder and Leader are fully briefed</p> <p>-----</p> <p>Actions:</p> <p>- Contingency planning</p> <p>- Report submitted to September 2015 Environment PDS with proposals to ensure effective enforcement continues for schools and bus lanes. Yet to be agreed by Executive.</p>	3	4	Significant	12	<p>Government draft legislation proposes banning CCTV enforcement, and extending grace periods for parking prior to penalties being issued. The total cost implications which relate mainly to a reduction in income could exceed £1m per annum. The provision for risk/uncertainty included in the Council's Central Contingency reflects the impact of this uncertainty.</p> <p>If legislation is enacted to restrict parking enforcement using CCTV cameras, then static CCTV cameras would only be allowed to enforce bus lanes and then the income figure will drop to £350k.</p>

SEE ATTACHED WORKSHEETS FOR GUIDANCE RE: RISK MATRIX, IMPACT GUIDELINES, LIKELIHOOD GUIDELINES

INSTANT GUIDE TO RISK MANAGEMENT

APPENDIX C

The Process	Identify your risks	Assess your risks	Control your risks	Monitor and Review your risks
<p>Risk Management is an important element of the system of internal control. It is based on a process designed to identify and prioritise risks to achieving Bromley's policies, aims and objectives.</p> <p>The Risk Management process is a continuous cycle:</p> <p>Using your objectives Identify your risks> Assess your risks > Control your risks> Monitor and Review your risks.</p> <p>Useful definitions:</p> <p>Risk Management is the identification, analysis and overall control of those risks which can impact on the Council's ability to deliver its priorities and objectives.</p> <p>Risk is the chance of something happening which will have an impact on objectives.</p> <p>The message is that if you don't manage your risks then you are unlikely to achieve your objectives</p>	<p>Brainstorming session using IE&E plans and departmental objectives, to identify threats and opportunities.</p> <p>Useful analytical tools:</p> <p>Political Economic Social Technological Legal Environmental</p> <p>PESTLE provides a simple and useful framework for identifying and analysing external factors which may have an impact on your service.</p> <p>Strengths Weaknesses Opportunities Threats</p> <p>Using the PESTLE output SWOT is a technique that can help a service to focus on areas for improvement and opportunities that could be pursued.</p> <p>Remember if it can go wrong it will go wrong.</p>	<p>We use a 5 x 5 matrix to assess risks (see Risk Matrix worksheet).</p> <p>Risk is scored using a traffic light system:</p> <p>Red = High Amber = Significant Yellow = Medium Green = Low</p> <p>There are two risk variables that make up the overall risk rating:</p> <p>Impact – how minor / severe is it when it happens?</p> <p>Likelihood – how likely is it / how often does it happen?</p> <p>The Risk Management Toolkit provides detailed guidance on how to score these.</p> <p>Some of these assessments can be based on past experience. In other cases you will need to take a view.</p> <p>We measure both gross risk (before any controls are taken into account) and net or residual risk.</p>	<p>Consider the controls you have in place to mitigate or reduce the risk.</p> <p>What further controls are required? Record these as actions until they are completed.</p> <p>Consider the cost of any controls against the potential benefit gained.</p> <p>What is our Risk Appetite? An element of risk is unavoidable or we would never do anything!</p> <p>AVOID a risk – stop doing the activity</p> <p>REDUCE a risk – put additional controls in place</p> <p>TRANSFER a risk – by insuring or passing the risk to a third party</p> <p>TAKE a risk – monitor to ensure the impact and likelihood do not change</p> <p>Risk of service failure can be minimised by ensuring effective Business Continuity Plans are in place. For guidance contact Laurie Grasty x4764.</p>	<p>Risks should be reviewed at least annually and whenever your business plans change.</p> <p>Remember risks evolve and change over time. Are the controls still effective?</p> <p>Your aim should be to:</p> <p>Manage threats that may hinder delivery of priorities and maximise opportunities that will help to deliver them.</p> <p>The Bromley Risk Register is maintained centrally by Audit and includes details of the risks, risk owners, controls and actions. Contact Dave Stevenson x4282.</p> <p>Further guidance on Risk Management can be found in the Managers' Toolkit on onebromley. This also provides links to the Risk Management Strategy, Risk Management Toolkit and Risk Register.</p> <p>The site also provides a link to the Health and Safety Unit who carry out H&S risk assessments. For guidance contact the Corporate Safety Advisor Charlotte Faint x7584.</p>

NEW RISK MATRIX

APPENDIX C

		RISK RATING				
IMPACT	Catastrophic 5	Medium 5	Significant 10	High 15	High 20	High 25
	Major 4	Low 4	Medium 8	Significant 12	High 16	High 20
	Moderate 3	Low 3	Medium 6	Medium 9	Significant 12	High 15
	Minor 2	Low 2	Low 4	Medium 6	Medium 8	Significant 10
	Insignificant 1	Low 1	Low 2	Low 3	Low 4	Medium 5
Description / Score	Remote 10 yearly 1	Unlikely 3 yearly 2	Likely Annually 3	Highly Likely Quarterly 4	Almost Certain Monthly 5	
		LIKELIHOOD				

RISK RATING	SCORE
Low	1 to 4
Medium	5 to 9
Significant	10 to 12
High	15 to 25

Recommended actions (with an overall aim of reducing the net risk rating):

High	Review controls and actions every month
Significant	Review controls and actions every 3 months
Medium	Review controls and actions every 6 months
Low	Review controls and actions at least annually

Risk Variables – Impact (Severity) Guidelines

APPENDIX C

Score / Risk Examples	Compliance and Regulations	Financial	Service Delivery	Reputation	Health and Safety
Insignificant 1	Minor breach of internal regulations, not reportable	Less than £50,000	Disruption to one service for a period of 1 week or less	Complaints from individuals / small groups of residents Low local coverage	Minor incident resulting in little harm
Minor 2	Minor breach of external regulations, not reportable	Between £50,000 and £100,000	Disruption to one service for a period of 2 weeks	Complaints from local stakeholders Adverse local media coverage	Minor Injury to Council employee or someone in the Council's care
Moderate 3	Breach of internal regulations leading to disciplinary action Breach of external regulations, reportable	Between £100,000 and £1,000,000	Loss of one service for between 2-4 weeks	Broader based general dissatisfaction with the running of the council Adverse national media coverage	Serious Injury to Council employee or someone in the Council's care
Major 4	Significant breach of external regulations leading to intervention or sanctions	Between £1,000,000 and £5,000,000	Loss of one or more services for a period of 1 month or more	Significant adverse national media coverage Resignation of Director(s)	Fatality to Council employee or someone in the Council's care
Catastrophic 5	Major breach leading to suspension or discontinuation of business and services	More than £5,000,000	Permanent cessation of service(s)	Persistent adverse national media coverage Resignation / removal of CEX / elected Member	Multiple fatalities to Council employees or individuals in the Council's care

Risk Variables – Likelihood (Probability) Definitions**APPENDIX C**

Score	Description	Expected Frequency
1	Remote	10-yearly
2	Unlikely	3-yearly
3	Likely	Annually
4	Highly Likely	Quarterly
5	Almost Certain	Monthly