**Ennerdale & Kinniside Parish Council:**

**Risk Assessment April 2015 Review Date 1: May 2017**

**Review Date 2: May 2018 Review Date 3: May 2020**

**Review Date 4: May 2023 Review Date 5: March 2025**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Item No** | **Risk** | **Type** | **Rating**  **High/Med/Low** | **Action taken/ Mitigation** | **Notes** |
| 1 | Loss or theft of Petty Cash | F | Low | None required | No Petty Cash held |
| 2 | Cheques bounce | F | Low | None required | Council does not receive cheque payments |
| 3 | Personal accident to Councillors or Clerk when using PC property or on PC business | H&S | Med | Insurance taken for appropriate items. Amount of insurance kept under review. | Asset Register reviewed annually |
| 4 | Inadvertent use, or loss of, public funds through unauthorised or unprocedural transactions | F | Low | Financial regulations are followed. |  |
| 5 | Cumberland Council significantly reduces precept | F | Low | Budget correctly prepared so all precepts are lawfully requested. |  |
| 6 | Third party liability arising from Parish Owned Assets | F | Med | Insurance taken for appropriate items. Amount of insurance kept under review. | PC would seek advice & assistance from CALC |
| 7 | Funds kept in 1 bank account | F | Low | Nat West A/c kept under review | Funds not large would be covered by FSCS |
| 8 | Unforeseen expenditure e.g. illness of clerk, failure of equip. | F | Med | Voluntary stand in to be used where possible, or seek a locum. |  |
| 9 | PC incurs penalty charges because of procedural error | F | Low | Training offered to all employees and Councillors  Procedural documents from CALC are distributed to all Councillors |  |
| 10 | Theft of or damage to Smart SID | F | Med | SID covered by insurance. |  |
| 11 | Loss of Clerk’s computer & info. | F | Med | Back up to memory sticks regularly. |  |