

**Ennerdale & Kinniside Parish Council:**

**Risk Assessment April 2015**

**Review Date 2: May 2018**

**Review Date 4: May 2023**

**Review Date 6: March 2026**

**Review Date 1: May 2017**

**Review Date 3: May 2020**

**Review Date 5: March 2025**

<b>Item No</b>	<b>Risk</b>	<b>Type</b>	<b>Rating H/M/L</b>	<b>Action taken/ Mitigation</b>	<b>Notes</b>
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	Insurances are in place. Risk assess any activities.	Level of Insurance reviewed annually
4	Inadvertent use, or loss of, public funds through unauthorised or unprocedural transactions	F	Low	Financial regulations are followed.	Internal audit as check.
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.	Council holds contingency and reserves
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.	

Note: F = Financial. H&S = Health & Safety