

No	Risk category	Risk	Level	Control Measures	Suggested Improvements	Action Required	Who
1	Admin	Loss or damage to records and documents at Clerk's premises	I	Lockable Steel Filing Cabinet obtained from Cumbria County Council. Digital backup made quarterly, out of use documents transferred to Archive. Dedicated computer obtained with Transapency Funding with Cloud backup.	None	No	
2	Admin	Absence of Clerk through misadventure	I	Mutual exchange of Clerk services agreed with Bolton PC	None	No	
3	Admin	Election Costs	m	Hold £800 or more in a dedicated reserve, Penrith BS 2201-001-58-6 Balance 30 December 2017 £7,603.25	None	No	
4	Finance	Loss of or damage to money belonging to the council	I	Insurance cover (£250,000 crossed cheques. Cash excesses in the range £5,000 to £300) (Zurich Policy No YLL-2720839733) Renewal 1 June 2018	None	Renew Insurance by 1 June 2018	Council Clerk/RFO
5	Finance	Loss caused by fraud or dishonesty of employees	I	Fidelity Guarantee Insurance up to £250,000 (Zurich Policy No YLL-2720839733) Renewal 1 June 2018	None	Renew Insurance by 1 June 2018	RFO/Yes

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6	Finance	Loss of Revenue	I	Uninsured / Commitment to building up earmarked reserve related to Police House. (Minute 064/13)	Continue to build up reserve	Commit funding to reserve in line with budget in 2019	RFO/Council
7	Finance	Legal expenses	I	Legal expenses insurance (Zurich Policy No YLL-2720839733) Renewal 1 June 2018 Limit £100,000	None	Renew Insurance by 1 June 2018	RFO
8	Finance	Precept / Inadequate / Not applied for / Not received	I	Regular Budget Monitor reported and scrutinized at Council, Clerk to apply for and report on precept to Council.	None	Set draft budget and precept at January meeting	Clerk / Council
9	Finance	Inadequate records financial irregularities	I	Crosby Ravensworth Parish Council – Financial Regulations and Standing Orders adopted 09 March 2015 (162/14) last amended 5 January 2018 (096/17 & 097/17)	None	Adequate Provision	Clerk / Council
10	Finance	Inadequate Checks / Bank Errors / Loss of Cheques / Unnecessary Charges	I	Procedures adopted for 3 monthly reconciliation to bank following finance review (Minute 064/13) Cllr Raine appointed to inspect and check the bank reconciliation on a quarterly basis.	None	Adequate Provision	Council Clerk/RFO
11	Finance	Remuneration and RTI PAYE errors	I	C Mitchinson and Co, Kendal employed to process Payroll	None	Adequate Provision	Clerk / Council / RFO
12	Finance	VAT	I	The PC has control procedures in place to ensure the reclaim of VAT	None	Adequate Provision	Council Clerk/RFO

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13	Persons	Loss or injury to members of the public	I	Public Liability Insurance (£12,000,000) (Zurich Policy No YLL-2720839733) Renewal 1 June 2018	Update MMVG Risk Assesment (January 2019)	Renew Insurance by 1 June 2018	Clerk
14	Persons	Injury to employees while carrying out council duties	I	Employers Liability Insurance (£50,000) (Zurich Policy No YLL-2720839733) Renewal 1 June 2018	None	Renew Insurance by 1 June 2018	Clerk
15	Persons	Assault Clerk, Volunteers or Councillors whilst on Council Business	I	Death, Loss of limb, sight, personal total disablement £50,000. (Zurich Policy No YLL-2720839733) Renewal 1 June 2018	Benchmark against other parishes provision.	Renew Insurance by 1 June 2018	Clerk
16	Persons	Maulds Meaburn Recreation Ground and elsewhere on parish land - Tree Hazards	I	Costs to be met from Sale of Timber/Revenue Budget/Maulds Meaburn Recreation Ground Trust. Annual Inspection.	Share Knowledge and responsibility, develop relationship with Yorkshire Dales National Park.	Looking to appoint arboroculturalist	Clerk / Council
17	Persons	Course of the Lyvennet Beck including MMVG	I	Separate Risk Assessment maintained updated in year	None	No	Clerk / Councillors
18	Persons	Watercourses generally	I	Increase in speed and depth of watercourses after heavy or prolonged rain / waterbourne diseases/ leading to drowning, infection and illness	No further measures proposed. Common land cannot be fenced.	No	Footpaths/crossings YDNPA. EA responsibility otherwise

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19	Property	3 Stone village shelters, Play Equipment 3 Swings	l	Insure for £41,850.00 (AON 11/AC/00006270/06) (Zurich Policy No YLL-2720839733) Renewal 1 June 2018	None	Renew Insurance by 1 June 2018	Clerk / Council
20	Property	Land and Premises (legal) Loss of knowledge	l	Voluntary Registration of title at Land Registry completed (CU293054)	None	No	
21	Property	Damage to notice boards	l	Repair costs to be met from revenue budget	None	No	
22	Property	Police House (Maintenance and Betterment)	h	Repair and maintenance costs to be met from earmarked reserve established in 2014 Budget (Minute 073/13) Current Balance 30/12/2018 £6,076.12.	Increase balance as agreed at budget setting and review adequacy of reserves.	Review adequacy of contingency at next budget setting.	Clerk / Council
23	Property	Police House (Loss or Damage to buildings)	l	(NFU Mutual 080X3344404/N08) Buildings Insured against a rebuild cost of £345,157.00)	None	No	