

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. Out of use documents transferred to Archive or destroyed in line with . Dedicated computer obtained with Transparency 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 2020 £511.	None	Reserve needs to be restored after expenditure on Police House	
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 2020	None	Renew Insurance by 1 June 2020	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 2020	None	Renew Insurance by 1 June 2020	RFO/Yes
6	Finance	Loss of Revenue	I	Uninsured / Commitment to building up earmarked reserve related to Police House.	Continue to build up reserve	Commit funding to reserve in line with budget in 2020	RFO/Council
7	Finance	Legal expenses	I	Legal expenses insurance (Zurich Policy No YLL-2720839733) Renewal 1 June 2020 Limit £100,000	None	Renew Insurance by 1 June 2020	RFO

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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, Precept applied for 21/1/2020	Clerk / Council
9	Finance	Inadequate records financial irregularities	I	Crosby Ravensworth Parish Council – Financial Regulations and Standing Orders reviewed 13/1/2020 (129/19 & 130/19)	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. Cllr Raine appointed to inspect and check the bank reconciliation on a quarterly basis and sign off on reconciliation statements/report issues of concern to the council	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
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 2020	Update MMVG Risk Assesment (January 2020, (132/19))	Renew Insurance by 1 June 2020	Clerk

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14	Persons	Injury to employees while carrying out council duties	I	Employers Liability Insurance (£10,000,000) (Zurich Policy No YLL-2720839733) Renewal 1 June 2020	None	Renew Insurance by 1 June 2020	Clerk
15	Persons	Assault Clerk, Volunteers or Councillors whilst on Council Business	I	Death, Loss of limb, sight, personal total disablement £10,000,000. (Zurich Policy No YLL-2720839733) Renewal 1 June 2020	None	Renew Insurance by 1 June 2020	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.	Instruct Tree inspection during winter each year.	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
19	Property	3 Stone village shelters, Play Equipment 3 Swings	I	Insure for £45,130.62 (Zurich Policy No YLL-2720839733) Renewal 1 June 2020	None	Renew Insurance by 1 June 2020	Clerk / Council

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20	Property	Land and Premises (legal) Loss of knowledge	I	Voluntary Registration of title at Land Registry completed (CU293054)	Register Reagill Village Green	No	Chairman, Council, Clerk/RFO
21	Property	Damage to notice boards	I	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 30/12/2019 £510 is low after refurbishment costs have been incurred in the 2018/19 year.	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)	I	(NFU Mutual 080X3344404/N08) Buildings Insured against a rebuild cost of £369,381.00)	None	No	