

# WINSCALES PARISH COUNCIL

## **RISK ASSESSMENT AND MANAGEMENT FOR THE PERIOD 1 APRIL 2016 TO 31 MARCH 2017**

### INCOME

#### **Charges**

Allotments	N/A
Car Parks	N/A
Cemeteries	N/A
Leisure Centres	N/A

#### **Grants**

District	Grant of <b>£82.23</b> included in this year's annual precept amount received from Allerdale BC.
Lottery	None
Other	None
Precept	Submitted annually as per current guidelines and fully minuted. <b>£3000</b> received 2016/17. Discussion re requirements for 2017/18 identified need to again request £3000.

#### **Investments**

Savings	<b>£11.54</b> received on Cumberland Building Society Savings Account.
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VAT Recoverable	Any VAT paid is reclaimed via HM Customs and Excise annually and fully minuted. <b>£20</b> VAT to be reclaimed in respect of audit fee totalling £120 (Invoice No 1527411).
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### EXPENDITURE

Allowances	Mileage paid to Clerk/Councillors at the level per mile confirmed by Cumbria Association of Local Councils. Fully minuted. <b>£93.60</b> mileage claimed by Clerk 2016/17.
Consumables	<b>£67.01</b> claimed by Clerk 2016/17 in respect of printer cartridges.
Direct Costs	N/A
Donations S.137	<b>£15</b> donation to the Great North Air Ambulance Service.
Election Costs	Any potential election costs taken into consideration when setting the Precept. Reserves would cover if necessary. Fully minuted. No election costs 2016/17.
Expenses:	<b>£179.88</b> Broadband fee / <b>£23.09</b> postage costs claimed by Clerk 2016/17.
Grants/Support	<b>£12500</b> grant monies paid to Cumbria County Council (Cheque No 000249) in respect of footpath improvements – grant received from Cumbria Community Foundation 2015/16.
Insurance Premium	<b>£228.36</b> annual premium to AON UK Limited – fixed for three years.
Overhead Expenses	N/A
Salaries/Tax	Clerk's salary reviewed March annually and paid in September and March respectively. No other salaries paid. Fully minuted. Total salary 2016/17 <b>£2100</b> . <b>20% Income Tax</b> paid by Clerk to HMRC via payment book and reported monthly online in Real Time, to include nil payments.
Subscriptions	<b>£106.00</b> annual subscription re Cumbria Association of Local Councils membership
Transparency Code	<b>£27.59</b> page fee paid 2016/17 in respect of parish council website / <b>£9.00</b> fee paid to Cumbria Association of Local Councils in respect of publishing fee prior to website
VAT Irrecoverable	None
Website	<b>£27.59</b> page fee paid 2016/17.

## MISCELLANEOUS

<b>Additional Accounting</b>	Very few financial transactions each year. Accounts recorded in accordance with Auditor's instructions.
<b>Assets</b>	N/A – no assets are owned by the Parish Council.
<b>Borrowing/Lending</b>	N/A - relates to adequacy of finances to be able to repay loans.
<b>Employers Liability</b>	Insurance cover held up to £10 million / legal cover and compensation for any employee injured during the course of duty.
<b>Fidelity Guarantee</b>	Insurance cover for up to £250,000.
<b>Financial Records</b>	Adequate records – every transaction etc fully minuted and an up to date financial statement is presented at every meeting.
<b>Legal Powers</b>	Illegal activity/payment – Clerk/Councillors fully aware of their legal powers.
<b>Loss</b>	Due to critical damage / third party performance – bus shelter covered via insurance.
<b>Maintenance</b>	N/A – related to poor performance of assets/amenities, loss of income or performance.
<b>Members Interests</b>	Any Declarations of Interest are recorded in the appropriate register.
<b>Minutes</b>	Comprehensive and accurate minutes recorded, retained and circulated to members.
<b>Money</b>	Loss through dishonesty/theft – most transactions are via cheque, however insurance covers loss of cash up to £2500 and up to £250,000 re crossed cheques and other non-negotiable money.
<b>Personal Accident</b>	Insurance cover up to £100,000 if councillors/clerk injured as a direct result of theft/ attempted theft of money in their possession.
<b>Practices to Combat Fraud</b>	Cheques and stubs signed by two Councillors and the Clerk(RFO) as per guidelines. This will continue despite option to consider other methods. Savings account requires two signatures to withdraw. Signatures updated on all accounts in line with any changes to personnel. Accounts audited independently by Internal Auditor, presented at the Annual Assembly and signed off by the Chairman at the end of each financial year. Separate Review of Internal Audit prepared and submitted.
<b>Public Liability</b>	Insurance cover held up to £10 million – covers legal and injury claims.
<b>Reserves (Earmarked)</b>	Cheque No 000252 Mrs H Booth (Clerk's Salary/Expenses) <b>£1250.65</b> – to be encashed when first instalment of precept received into Lloyds Current Account.
<b>Reserves (General)</b>	Cumberland BS Savings Account <b>£3087.23</b> currently held for emergencies; considered adequate at present. Lloyds Current Account balance <b>£815.19</b> .
<b>Significant Events</b>	There were no significant events during this financial year which would/will have a financial impact.
<b>Staff (Fraud)</b>	Covered via Insurance (Fidelity Guarantee up to £250,000).
<b>Staff (Loss/Disability of Clerk)</b>	If Clerk incapacitated or left the post, both the Chairman and Parish Councillor Mrs Renney have adequate knowledge to act until a replacement is in post. List of instructions/all documentation retained in Clerk's home; the remainder in Cumbria CC Archives Department. Locum Clerks available via CALC.

Risk Assessment discussed at the Ordinary Meeting of Winscales Parish Council held on 05 May 2017.  
All the above are considered to be **LOW RISK** and the systems in place are considered adequate and robust.

SIGNED: .....

  
(Chairman)

  
(Clerk/RFO)

DATED: .....

5.5.17

5.5.17