

SPALDWICK PARISH COUNCIL

RISK ASSESSMENT

Reviewed April 2018, also May 2019

Area	Risk	Level	Management
Assets	Loss or damage	M	insured — value reviewed annually Children's Play Area monitored and reported to Council quarterly
Finance	Fraud	L	Cash book, bank statements reconciled Quarterly — confirmed by Council Fidelity guarantee covers money & property misappropriated by Clerk to £100K
	Budget may be exceeded	M	Budget reviewed quarterly by Council
	Unexpected expense	L	Transfer from reserve & review budget
	Budgeted income not received	L	Transfer from reserve & review budget
Public Liability	Claim by member of public against Council		insured to £10M
Current records	Loss by fire or theft	M	Data reinstatement insured
	Computer failure	L	Data backed up daily in cloud (My PC Backup)
Archive records	Loss or damage	L	Old minute books and important documents sent to County Archives.