

RISK ASSESSMENT – General and Financial

Name of Council: Cadney cum Howsham PC

Date: 20th May 2026 Min ref 2026/015h

Risk Identified	Existing controls	Additional measures	Date of approval and agreed reviews
The protection of assets owned by the Council	<ul style="list-style-type: none"> • Up-to-date asset register • Regular maintenance checks • Insurance policy 	<ul style="list-style-type: none"> • Annual review of level of insurance policy • Budget provision for maintenance costs • Assets approved at least annually ensuring adequate Insurance Cover 	<ul style="list-style-type: none"> Feb 2026 May 2026 Annually in May.
Control of Financial Management	<ul style="list-style-type: none"> • Adoption of Standing Orders • Adopton Financial Regulations • Monthly/quarterly bank reconciliation's • Presentation to Council of regular statements of receipts and payments and balances held • Appointment of Internal Auditor • All invoices to be signed by at least two members of the Councillors identified • Schedule of accounts for payment authorised by a meeting of the Council • All spending authorised within powers available to the Council • Ensure Clerk has appropriate training if required 	<ul style="list-style-type: none"> • Ensure most recent models are available from ERNLLCA • Ensure most recent models are available from ERNLLCA • Monthly • Internal controls to check • Look out for further training 	<ul style="list-style-type: none"> • May 2026 • May 2026 • Ongoing • Ongoing • Monthly/ongoing • Monthly • Ongoing • Ongoing
Insurance provision	<ul style="list-style-type: none"> • Public liability insurance policy in place • Employee Fidelity insurance policy in place 	<ul style="list-style-type: none"> • Council to consider level of insurance cover once per year 	<ul style="list-style-type: none"> • Feb 2026

	<ul style="list-style-type: none">• Employer liability insurance in place		
HMRC	<ul style="list-style-type: none">• Council registered with HMRC as employer• Returns made to Customs & Excise		? Monthly ongoing