Risk Assessment

Activity: Investments		Assessment date: 01/05/25		Review date: 01/05/26	
HAZARD AND RISK	PEOPLE AT RISK	OUR CONTROLS	FUTURE WORK	RISK LEVEL	TARGET DATE/BY WHOM
Redwood Bank Business Bond - 24 month commitment	Parish Council	* Sum covered under FSCS * Capital not at risk – deposit account only * Capital funds placed in bond – not needed for general operations	* Monitoring of interest rates for best value	LOW	Ongoing
CCLA – public sector deposit fund (immediate access) – interest amount variable	Parish Council	* Fund AAA rated by Fitch * Interest generated can offset potential fluctuation in share price (this is not a share price floated on the stock exchange) to protect capital * Historic share price fluctuation from 1.00 under recent stress tests did not fall below .995 * Only for Local Authorities and fund size over £1.1bn * Only General Reserve, Election EMR, Phase 2 play funds, Asset Replacement funds, Skate Park EMR, CIL EMR and Queen's	* Monitor fund levels * Interest generated to be recorded and only non day to day running funds to be invested * Future CIL funds to be added to the fund if council resolves accordingly * Clerk/RFO to detail monthly funds in and out of the account	LOW	Ongoing

		Platinum Jubilee funds placed in the fund (available immediately) *** Note that CIL funds would need replacing should the fund fall in value – General Reserves held offset this risk in the unlikely event of this happening but may not entirely cover the amount at risk.**			