

APPENDIX POLICY A  
**WINCHAM PARISH COUNCIL**  
**FINANCIAL RISK ASSESSMENT**

| PEOPLE AT RISK        | OUR CONTROLS   |
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| Clerk and Councillors | Wincham Parish Council have adopted Financial Regulations which govern the conduct of financial transactions of the Council and which may only be amended or varied by resolution of the Council. These are reviewed annually. |
| Clerk and Councillors | All monies are held in three NatWest bank accounts named Wincham Parish Council.   |
| Clerk and Councillors | All cheques require three authorised signatories.  |
| Clerk and Councillors | Three councillors and the clerk are authorised signatories and have been through the bank's procedures to become so. Where possible it should be avoided that spouses are both signatories.                                    |
| Clerk and Councillors | There is no petty cash held by the clerk or any of the councillors.  |
| Clerk and Councillors | The Fidelity guarantee is £250,000 to cover the total sum of the Precept/the greatest sum held in the Bank accounts at any time.   |
| Clerk and Councillors | The annual accounts are internally audited by an appropriate person chosen to be the internal auditor and are externally audited by a body appointed by an independent party.  |
| Clerk and Councillors | The internal auditor shall carry out an audit yearly and shall report on systems and procedures.   |
| Clerk and Councillors | All cheques shall be checked against invoices by a councillor who is a non-signatory and where practicable a councillor who is also not receiving one of the cheques.  |
| Clerk                 | Regular accounts and budget reviews are presented to the Parish Council.   |
| Clerk                 | All payments are authorised by the Parish Council and are recorded in the appropriate Minutes.   |
| Clerk                 | Where an invoice is presented for urgent payment between meetings and a cheque is sent; authorisation for  |

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|       | payment should be sought from the next Council meeting.   |
| Clerk | All requests for donations are authorised by the Parish Council and recorded in the appropriate Minutes.  |
| Clerk | All quotations obtained for work to be done on behalf of the Parish Council are discussed with councillors and are recorded in the appropriate Minutes. |

Approved by Council on 20 January 2026

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Chairman of Wincham Parish Council

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Clerk of Wincham Parish Council

Dated  
.....20 January 2026.....