

**RISK ASSESSMENT OF RESERVES 2015/16 - ORIGINAL**

	<b>Maximum Exposure</b>	<b>% Risk</b>	<b>Risk Level</b>	<b>Value</b>
<b>INFLATION AND INTEREST RATES</b>				
Supplies and Services	3,819,900	1%	Low	38,199
Transport Related Expenses	856,000	1%	Low	8,560
Pay Award	10,056,470	1%	Low	100,565
New Borrowing	5,000,000	4%	Medium	200,000
Energy Inflation	350,000	2%	Low	7,000
Insurance	285,250	5%	High	14,263
<b>BUDGET PRESSURES</b>				
Homelessness	76,000	10%	High	7,600
Benefit Payments	15,296,000	1%	Low	152,960
WHW	1,200,000	1%	Low	12,000
<b>ANTICIPATED SAVINGS</b>				
Revenues & Benefits	55,000	50%	High	27,500
Contact Centre	100,000	50%	High	50,000
Senior Management	200,000	50%	High	100,000
<b>FUNDING and INCOME</b>				
Formula Grant	2,812,450	5%	High	140,623
New Homes Bonus	1,642,618	15%	High	246,393
Fees and Charges	4,934,060	5%	High	246,703
<b>EMERGENCY PLANNING</b>				
Disaster Recovery	750,000	100%	Absolute	750,000
				<b>2,102,364</b>

**RISK ASSESSMENT OF RESERVES 2015/16 - REVISED**

	<b>Maximum Exposure</b>	<b>% Risk</b>	<b>Risk Level</b>	<b>Value</b>
<b>INFLATION AND INTEREST RATES</b>				
Supplies and Services	3,819,900	0%	Low	-
Transport Related Expenses	856,000	0%	Low	-
Pay Award	10,056,470	0%	Low	-
New Borrowing	5,000,000	0%	Medium	-
Energy Inflation	350,000	0%	Low	-
Insurance	285,250	0%	High	-
<b>BUDGET PRESSURES</b>				
Homelessness	76,000	30%	High	22,800
Benefit Payments	15,296,000	0%	Low	-
WHW	1,200,000	0%	Low	-
<b>ANTICIPATED SAVINGS</b>				
Lease Reviews	10,000	50%	High	5,000
Contact Centre	100,000	50%	High	50,000
Senior Management	100,000	50%	High	50,000
<b>FUNDING and INCOME</b>				
Formula Grant	2,812,450	10%	High	281,245
New Homes Bonus	1,642,618	50%	High	821,309
Fees and Charges	4,934,060	5%	High	246,703
<b>EMERGENCY PLANNING</b>				
Disaster Recovery	750,000	100%	Absolute	750,000
				<b>2,227,057</b>