

Joint Audit Committee

Title: CCFRA and CFRS Strategic Risk Monitoring

Date: September 2025

Agenda Item No: 12

Originating Officer: Jo Richardson, Head of Programmes and Risk, CFRS

CC:

Executive Summary:

Cumbria Commissioner Fire and Rescue Authority (CCFRA) is responsible for ensuring there is provision for:

- extinguishing fires in their area
- protecting life and property in the event of fires in their area
- rescuing and protecting people in the event of a road traffic collision, and
- rescuing and protecting people in the event of other emergencies.

Delivery of these functions and the priorities set out in the Fire and Rescue National Framework, the Police, Fire and Crime Plan for Cumbria and the Community Risk Management Plan, is carried out by Cumbria Fire and Rescue Service (CFRS).

CCFRA and CFRS must ensure that they have robust systems and processes in place to monitor and react appropriately to risk. The purpose of this report is to update the committee on the CCFRA's and CFRS' risk management arrangements.

Recommendation:

The Joint Audit Committee is asked to note the current strategic risks and raise any queries they may have.

1. Introduction & Background

- 1.1. Risk management in fire and rescue services is a critical component of ensuring the safety of firefighters and the public during emergency situations. The primary goal

of risk management in this context is to identify, assess, and mitigate potential risks to minimise injuries, property damage, and loss of life.

- 1.2. Effective risk management will help minimise service disruption, reduce risks to the public and staff, safeguard against financial loss and protect the reputation of the Cumbria Commissioner Fire and Rescue Authority, Cumbria Fire and Rescue Service and the Office of the Police, Fire and Crime Commissioner. It is an ongoing process that requires collaboration, training, and a commitment to continuous improvement. By identifying and addressing potential risks proactively, the Fire and Rescue Service can enhance their ability to mitigate community risks and make Cumbria a safer place for all.
- 1.3. Previously CFRS and the OPFCC held separate risk registers. It was agreed that these should be merged into one register for the Fire Authority and CFRS. Since the previous Joint Audit Committee this work to bring them together has been undertaken and the revised register was presented to the Service Improvement Board on 15 July 2025 and Executive Board Fire on 17 July 2025 where the changes set out below were agreed. Joint Audit Committee will receive one report relating to risks for the Fire Authority and Service.

2. Issues for Consideration

- 2.1 Strategic risks are those affecting the medium to long term objectives of the Authority and are the high-level critical risks the Authority faces. These are now categorised in 7 areas: Finance, Hosted Service Arrangements, Fire Estate, Devolution, Operational, People, and Digital, Data and Technology.
- 2.2 The active strategic risks identified for CCFRA and CFRS are concerned with:

CCFRA Strategic Risks

- R7 – Fire Pension Remedies
- R9 – Development of the Estate
- R10 - Devolution

CFRS Strategic Risks

- R12 – Fleet and Equipment
- R13 – Firehouse
- R14 – Foundation for Firefighting NOG (National Operational Guidance)
- R17 – CAD/ICCS
- R19 – Cyber security
- R20 – Delivery of change programme

- 2.3 The following sections set out any changes to the strategic risks, closed risks and risks removed from the Strategic Risk Register.



- 2.4 R12 Fleet and equipment - this risk has reduced from a score of 20 to 15 (impact 5, likelihood 3) due to the mitigations already in place. There are a number of further actions underway to enhance the reserve fleet, preparing newly procured vehicles to go on the run and appointments to the fleet and equipment team to further support uninterrupted service delivery, which should see the risk reduce further.
- 2.5 R14 Foundation for Firefighting NOG – this risk has reduced from a score of 20 to 15 (impact 5, likelihood 3) with the completion of the gap analysis, identified project lead and Project Initiation Document completed. Delivery of the project should see this risk reduce further.
- 2.6 R17 CAD/ICCS – this risk has increased from a score of 12 to 16 (impact 4, likelihood 4). This is due to an already identified delay in the timeline for delivery. This is currently being addressed with the suppliers by North West Fire Control.
- 2.7 There have been no risks closed since the last report.
- 2.8 Following review the following risk scores have been reduced and therefore removed from the Strategic Risk Register. They will remain on the Authority's Operational Risk Register and will continue to be monitored:
- Reserves - this risk has reduced from a score of 25 to a score of 12 (impact 3, likelihood 4). Final 2024/25 financial position shows the minimum level of allocated reserves has now been met though uncertainty around future funding means this remains an open risk.
 - MDT Gateway - this risk has reduced from a score of 20 to 12 (impact 4, likelihood 3). The equipment has been purchased and the current host has not commenced procurement of their replacement. A delivery plan is currently being agreed with suppliers. The timescales for checks to be completed by external bodies is still unknown.
- 2.9 The table below outlines the CCFRA's eight open strategic risks and provides the RAG rating (Red, Amber and Green) for each risk based on the mitigated score (**RAG risk rating = impact x likelihood**).



3. Implications

- 3.1 Financial – if CCFRA and CFRS do not successfully identify and manage the organisational and strategic risks it could impact the Authority's ability to meet its statutory duties and deliver services to the communities of Cumbria safely and effectively.
- 3.2 Legal - if CCFRA and CFRS do not manage risks effectively it could mean that the Authority and Service are unable to fulfil the statutory duties under relevant legislation including the Fire and Rescue Services Act 2004, Civil Contingencies Act 2004 and the Health and Safety at Work Act 1974. This could leave the Authority open to legal challenge.

			Previous Score			Latest Score				
Risk Ref No	Responsib le Officer(s)	Risk Description	Impact	Likelihood	Risk Score	Impact	Likelihood	Risk Score	Link to Strategic Objectives	Summary of mitigating actions already taken - update
CCFRA Strategic Risk Register										
R7 Fire Pension Remedies	Chief Fire Officer (Scheme Manager) Chief Finance Officer	There is a risk that pressure will be put on the Fire & Rescue Authority’s budget due to legal requirements in terms of pensions matters and related judgements. This will result in the Fire & Rescue Authority having to fund required remedies of associated work, including the recruitment of additional capacity to address key gaps in expertise, skills and knowledge.	4	5	20	4	5	20	Making Best Use of Resources	Business case produced for four additional posts – two posts approved and recruited. Ongoing management of Service Level Agreement with the unitary councils which currently support some of the work for CFRS. Shared post with Northumberland now recruited to and the joint working arrangement is working well. No further update, the risk and mitigations remain the same. This will continue to be monitored through the Fire Executive Board and Local Pensions Board
R9 Develop- ment of the Estate	ACFO Service Support Head of Estates	Following the budget settlement, potential pressures on the budget may mean the Service is unable to improve the Estate. This could result in an inability for the Estate to act as an enabler to drive culture change, a modern workforce and meet statutory compliance requirements.	4	4	16	4	4	16	Making Best Use of Resources	The building condition surveys, and the new Estates Strategy, have informed a priority plan for 10 fire stations. Work is underway. The Capital plan has been approved following the budget settlement. The outcome of future funding is linked to the Comprehensive Spending Review announcement. This will be monitored through Fire Executive Board, Estates Working Group and Fire SLT.

Risk Ref No	Responsible Officer(s)	Risk Description	Previous Score			Latest Score			Link to Strategic Objectives	Summary of mitigating actions already taken - update
			Impact	Likelihood	Risk Score	Impact	Likelihood	Risk Score		
R10 Devolution	OPFCC Chief Executive	There is a risk that devolution fails to incorporate the requirements of the Fire & Rescue Authority.	4	4	16	4	4	16	All	<p>The Chief Executive and Chief Finance Officer are part of the Chief Officer Board, led by the unitary councils. They are also in direct contact with the Home Office, the Ministry of Housing, Communities and Local Government, and the APCC.</p> <p>OPFCC representatives have also been appointed to individual workstreams.</p> <p>Assurance through Executive Team Gold and Exec Board – Devolution</p>

			Previous Score			Latest Score				
Risk Ref No	Responsible Officer(s)	Risk Description	Impact	Likelihood	Risk Score	Impact	Likelihood	Risk Score	Link to Strategic Objectives	Summary of mitigating actions already taken - update
CFRS Strategic Risk Register										
R12 Fleet and Equipment	ACFO Service Support	<p>There is a risk that firefighter and public safety may be compromised by an ageing/untested fleet and/or equipment causing a lack of compliance to legal and sector requirements.</p> <p>This could result in vehicles and/or equipment that is unsafe to use or at risk of failure impacting on:</p> <ul style="list-style-type: none">> Safety of the public and firefighters> Reputation of Service and Fire Authority> Financial impact of addressing compliance issues> Increased costs of fleet and equipment maintenance> Interruptions to service delivery> Potential cost of insurance premiums				5	3	15 	<p>Putting People First</p> <p>Providing Visible and Accessible Services</p>	<p>Admin, compliance and insurance oversight transferred to CFRS on 1st April 25 as part of disaggregation from Service Level Agreement.</p> <p>10 new (to CFRS) appliances arrived in Fleet Services in June 25. Vehicles to enter Service Delivery from September in a phased and controlled approach. Watch Manager appointed to manage the project in July – on track.</p> <p>CFRS now responsible for managing vehicle defects. Vehicle inspection programme agreed for 2025-6 and all vehicle annual service and safety checks have been recovered by end of July 25.</p> <p>Work to dispose of end-of-service appliances and put in place increased reserve fleet appliances is on track.</p> <p>Recruitment has taken place for additional capacity to support ongoing management of fleet and equipment and ensure uninterrupted service delivery</p>
R13 Firehouse	ACFO Service Support	There is a risk to firefighter safety if the Service cannot meet its need to maintain BA skills due to delays in building a new firehouse.	5	4	20	5	4	20 	Putting People First	Firehouse Working Group set up to run the project, which reports in to the Estates Working Group for Governance. The group aims to deliver completion by March 2026.

Risk Ref No	Responsible Officer(s)	Risk Description	Previous Score			Latest Score			Link to Strategic Objectives	Summary of mitigating actions already taken - update
			Impact	Likelihood	Risk Score	Impact	Likelihood	Risk Score		
		This could lead to an inability to train new recruits or maintain skills of firefighters and a reliance on a 3 rd party impacting on service delivery, increased costs of alternative provision and reputational damage both internally and externally.							Providing Visible and Accessible Services	Specification work for the Fire House has already been completed. Business case signed off for a single award procurement to ensure timelines for procurement and completion are met in the tight timeframe. Project will be out for procurement by the end of July. Alternative interim provision in place for recruits training.
R14 Foundation for Firefighting NOG	ACFO Service Support	There is a risk that CFRS does not align to the new Foundation for Firefighting National Operational Guidance in a timely and effective manner caused by resources for training, operational planning and equipment provision not being allocated appropriately. This could lead to CFRS not implementing the NOG in a timely and robust way impacting on firefighter and public safety.	5	4	20	5	3	15 	Putting People First Providing Visible and Accessible Services	Strategic gap analysis presented to SLT 7 January 2025. Project lead, Subject Matter Expert and operational lead in place from March 2025. PID completed July 25 and to be approved by Programme Board Sept 25 with associated delivery plan in place. Ongoing monitoring and assurance through Operational Improvement Group, Programme Board and SLT.
R17 CAD/ICCS	ACFO Service Support	There is a risk that NWFC, cannot implement the replacement CAD and ICCS system in a timely manner This could lead to an unsupported system which affects the Service's ability to meet statutory duties.				4	4	16 	Putting People First Providing Visible and Accessible	North West Strategic Group attended by ACFO. Funding agreed for CFRS share of NWFC costs. Member of CFRS seconded to core project team from Jan 2025 with recharge costs agreed March 2025. CFRS members of wider project

Risk Ref No	Responsible Officer(s)	Risk Description	Previous Score			Latest Score			Link to Strategic Objectives	Summary of mitigating actions already taken - update
			Impact	Likelihood	Risk Score	Impact	Likelihood	Risk Score		
		This may impact on: > Ability to provide a safe service > Financial impact > Safety of firefighters and public > Reputation of Service and Fire Authority							Services Making Best Use of Resources	team overseen by NWFC. Ongoing delivery of work packages as required. Continued engagement with NWFC through relevant groups/governance
R19 Cyber Security	ACFO Service Support	There is a risk that the Service (through its ICT provider) will experience a significant cyber security incident as a result of: > Inadequate technical information security arrangements > Inadequate organisational measures > Failure to adequately maintain appropriate security standards during aggregation/ disaggregation due to the pace of change and the complexity of ICT systems > Failure to adequately prevent spear phishing incidents through lack of awareness of staff on cyber security	5	5	25	5	5	25	All	This risk score and risk reflects the level of risk identified by the ICT provider. Technical measures in place with ICT provider including scanning, compliance with national standards and additional monitoring and assurance. Improved governance arrangements in place. Full review of policies and training underway following appointment of Information Governance Officer. Review of CFRS Business Continuity plans and arrangements to take place following appointment of strategic lead for BC in post from Aug 25.
R20 Delivery of	Chief Fire Officer	There is a risk that the Service is unable to deliver the level of change required across key programmes caused by the	5	4	20	5	4	20	Making Best Use of Resources	Home Office grant funding received for delivery of key change programmes.

Risk Ref No	Responsible Officer(s)	Risk Description	Previous Score			Latest Score			Link to Strategic Objectives	Summary of mitigating actions already taken - update
			Impact	Likelihood	Risk Score	Impact	Likelihood	Risk Score		
Change Programme		number of projects, complexity of projects, inter-dependencies, capacity of suppliers and partners and lack of resources (financial) and expertise (people). This includes MDT Gateway (see risk 18), CAD/ICCs (see risk 17), ICT disaggregation, MDT replacement, IRS replacement and working together/disaggregation projects.								<p>Secondment of DDaT Manager to CFRS to support ICT disaggregation and digital developments</p> <p>Review of SLT roles and responsibilities to include management of programmes and DDaT function to be completed July 2025.</p> <p>Review of available funding, prioritisation of projects and capacity gaps to be completed Sept 2025.</p>

Risk Tolerance Levels

Risk Score 1-4

Acceptable.
No action is required but continue monitoring.

Risk Score 5-12

Tolerable risks but action is required to avoid a Red status.
Investigate to verify and understand underlying causes and consider ways to mitigate or avoid within a specified time period.

Risk Score 15-25

Unacceptable. Urgent attention is required.
Investigate and take steps to mitigate or avoid within a specified short term.

CCFRA Risk Scoring Matrix

RISK MATRIX: LIKELIHOOD		
Likelihood Score	Description of likelihood over the next 4 years	
5	Very High	Will undoubtedly happen, possibly frequently (90% probability)
4	High	Will probably happen, but not a persistent issue (65% - 90% probability)
3	Medium	May happen occasionally (20% - 65% probability)
2	Low	Not expected to happen, but is possible (5% - 20% probability)
1	Very Low	Very unlikely to happen (less than 5%) over 100 years

RISK MATRIX: IMPACT						
IMPACT SCORE		IMPACT ON SERVICE OBJECTIVES	FINANCIAL IMPACT	IMPACT ON PEOPLE	DURATION OF IMPACT	IMPACT ON REPUTATION
5	Very High	Unable to function or fulfil obligations – total failure of at least 2 areas of activity	Severe financial impact (Above £5m / budget implications)	Internally – wholesale or part resignation; unable to staff OPFCC Externally – service provision withdrawn or unable to fund.	In excess of 1 year to recover pre- event position	Severe damage to reputation Sustained and prolonged national media interest Legal implications PCC resignation
4	High	Significant impact on service provision – total failure of at least 1 area of activity with impact across all areas of business	Significant financial impact (over £1m)	Internally – increased staff turnover/ shortage Externally – general/systemic poor user experience or unable to provide services (eg to victims)	Between 6 months to 1 year to recover to pre-event position	Significant damage to reputation Short term national / longer-term local media interest Legal implications
3	Medium	Material impact on service objectives – at least 2 areas of business / several personal objectives	Material financial impact (over £250k - £1m)	Internally – high level of staff absences Externally – multiple poor service user experience; reduced service provision	Between 2 to 6 months to recover to pre-event position	Adverse publicity, noticeable damage to reputation. Short term local media interest Complaints received
2	Low	Some impact on service objectives – single area of business/ individual objectives	Some financial impact (up to £250k)	Internally - low morale Externally – some poor service user experience	Up to 2 months to recover	Some damage to reputation 1-day local media interest Complaints received
1	Very Low	Insignificant impact, no service disruption	Insignificant financial loss (<£100k)	Internally – minimal staff affected Externally – minimal change to service user experience	Minimal – up to 1 month to recover	No interest from the press, internal only



Welcome to the 2024/25 Annual Report of the Joint Audit Committee (JAC). The committee is an independent body that provides assurance to the three separate legal entities of The Police, Fire and Crime Commissioner for Cumbria, The Chief Constable of Cumbria Constabulary and the Commissioner as Cumbria Commissioner Fire and Rescue Authority (CCFRA) on their arrangements for governance. The committee achieves this by undertaking a wide range of reviews against an annual work programme. Through providing support and challenge the committee aims to improve and add value to those areas of governance within its remit.

During the course of the 2024/25 financial year, committee members have considered over 122 reports covering matters of governance including 29 internal audit reviews and the Commissioner's, Chief Constable's and CCFRAs Statement of Accounts. Our work included undertaking a substantive review of key elements of the governance framework, challenging and monitoring the approach to risk management, making key recommendations regarding its improvement and scrutinising the effectiveness of arrangements to secure value for money. In addition, the committee has contributed to the appointment of a new internal audit provider effective from 01/04/2025 and to the development of the Internal Audit Strategy and Audit Plan for 2025/26.

Each year a review of effectiveness is completed covering the work of the committee. In even years this takes the form of a 360° review and in odd years (such as 2024/25) includes a more formalised Review of Effectiveness. This review, which is classed as a self-assessment is completed on behalf of the committee by the Constabulary Chief Finance Officer. The review of the committee's work for 2024/25 has concluded that the committee meets the CIPFA criteria for being highly effective.

For 2025/26 the committee has prepared an action plan to help ensure that the work of the committee is proactive in focusing on new and emerging issues of governance. The action plan is provided on page 12 of this document.

In presenting this annual report, the committee wishes to thank the Commissioner's, Chief Constable's and Cumbria Fire and Rescue officers and appointed auditors for their support. I hope you will find this report informative, and that the information it provides supports a wider understanding of the contribution made by the committee to the Commissioner, Chief Constable's and Cumbria Fire & Rescue's arrangements for governance.

Malcolm Fredale

Joint Audit Committee Chair

The Police, Fire and Crime Commissioner, David Allen



“One of my key responsibilities on behalf of the public is to ensure the effective and efficient use and accounting for public money allocated to Policing and Fire Service in the county. This is a highly complex and constantly changing financial landscape and it is therefore essential that we have effective and challenging scrutiny of our financial processes.

I believe we are blessed in the OPFCC and Constabulary in having highly professional and dedicated finance staff who do an excellent job, this is complemented by a rigorous, expert panel in the Joint Audit Committee who in turn conduct Independent audit of a range of Constabulary and Fire Service functions and most especially our accounts. As Commissioner this gives me additional assurance which I am able to pass onto the public that our administration and financial processes are effective, efficient and their probity is assured. There are of course always things we can improve and I am grateful to the Chair and members of JAC for their robust scrutiny and guidance when they find matters which need to be addressed and improved.”

The Chief Constable, Rob Carden



“The work of the Joint Audit Committee is invaluable in providing assurance that governance within the Constabulary is effective and supports the delivery of an outstanding policing service for the people of Cumbria. The professional independence, complementary skills and conscientious approach of the committee to their role facilitates robust scrutiny and challenge which contributes to the Constabulary achieving its objectives of being an efficient and effective policing service.”

Background

The purpose of an audit committee is to provide those charged with governance independent assurance on the adequacy of the risk management framework, the internal control environment and the integrity of the financial reporting and annual governance process.

The Joint audit Committee (JAC) is made up of six independent appointed members and they provide this assurance role for the Police, Fire and Crime Commissioner for Cumbria (PFCC) and the Chief Constable of Cumbria Constabulary, as those charged with governance.

The Chartered Institute of Public Finance and Accountancy (CIPFA) provides guidance on the role of the committee and also recommends that an annual review of effectiveness against these guidance principles is undertaken. This document summarises the findings of the review for the 2024/25 financial year, the review document in full can be found on the PFCC website at:
<https://cumbria-pfcc.gov.uk/finance-governance/budget-finance/joint-audit-committee>

Annual Review 2024/25

The review of the committee and its functions using the CIPFA guidance concluded that the committee meets the standard described by CIPFA as “highly effective in its operation”. The review provides a 1-5 score (with 5 being highest) against a number of criteria. The committee has scored 5 in all categories.

The JAC annual work profile is mapped against the CIPFA guidance to ensure all requirements are covered. The annual work programme arranged by meeting and by assurance format is provided in the full report, together with the role profile of committee chair and members, attendance at meetings and the terms of reference.

The remainder of this report provides a summary of the individual categories included in the assessment.



Good Governance and the Annual Governance Statement

The JAC address governance principles in the course of regular business rather than as a once a year exercise. CIPFA notes the importance of the committee to make things better not just review what has happened in the past. The annual work programme (provided in detail in the full review of effectiveness report) includes arrangements for cyclical review of governance documents and all material governance arrangements.

During the year members have made a number of contributions to the narrative within corporate governance documents that improves their overall accessibility to users and strengthens or clarifies internal controls.



Internal Audit

JAC has a clear role in relation to oversight of the internal audit function. JAC review the audit charter and audit plan on an annual basis. JAC also receive all finalised audit reports. During 2024/25 Members have considered reports across a diverse range of Constabulary and OPFCC business including covering an assessment of cyber security, use of social media, risk mitigation controls, contractor vetting, wanted people, stop & search, payroll, fleet fuel usage, use of force, budgetary control, equality, diversity and inclusivity, data protection & GDPR, security of seized cash, ICT disaster recovery and business continuity. The fire meeting has considered reports on financial controls, bullying and harassment, fleet, recruitment and Equality Diversity and Inclusion.

During 2024/25 the committee expressed concerns in relation to the progress being made in relation to the 2024/25 internal audit plan. The committee requested that these concerns be escalated to the Commissioner, Chief Constable and Chief Fire Officer. The committee were also influential in requesting the internal audit provider provide a remedial action plan to bring progress back in line with expectations, this report was received by the Committee at the September meeting.

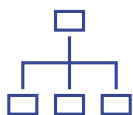
In addition for 2024/25, the JAC were involved in the selection of a new internal audit provider (MIAA Ltd) whose contract commenced in April 2025.

The committee meet annually and independently with the Head of Internal audit (HIA) and also receive the HIA annual report and opinion. JAC also monitor the performance of internal audit against agreed indicators on a regular basis. An update on progress against all medium and high level audit recommendations is provided to meetings in the year.



Risk Management

The Home Office Financial Management Code of Practice directs committees to advise the Commissioner and Chief Constable on the adoption of appropriate risk management arrangements. JAC consider the risk management strategies and risk registers of the PFCC, Constabulary and CFRS on a regular basis. JAC has a lead member for risk who provides input and advice on risk management strategies prior to consideration by the full committee. In accordance with best practice, the committee also maintains a separate risk register to manage risks associated with the committees own activities.



Assurance Frameworks and Assurance Planning

The committee works within an assurance based programme of work which aligns to the terms of reference. The work programme ensures that assurance activity is planned and delivered efficiently and effectively. The assurance framework includes receiving assurances from chief officers, management, internal and external auditors.



Value for Money (VFM) and Best Value

CIPFA guidance notes that it is the statutory responsibility of the Chief Constable and Chief Fire Officer to secure VFM, the Commissioner holds the Chief Constable and Chief Fire Officer to account for this responsibility. The role of JAC is to support both the Commissioner, Chief Constable and Chief Fire Officer to fulfil their responsibilities. The JAC role focuses on the arrangements to ensure VFM and the progress in achieving VFM. The work includes how VFM performance is evaluated as part of the annual governance statements and consideration of the external audit opinion with regards to VFM. The committee also receive a number of VFM reports including an analysis of the HMICFRS VFM profiles. In addition, the format of internal audit reports specifically identify any VFM implications of audits.



Countering Fraud and Corruption

CIPFA guidance states that the committee is to have oversight of the counter-fraud strategy, assessing whether it meets recommended practice, governance standards and complies with legislation. JAC has a good understanding of the level of fraud risk to which the organisations are exposed and implications for the wider control environment. The JAC undertakes a cyclical review of the counter fraud strategy including associated codes of conduct on ethical behaviour. On an annual basis the committee receives a report from the OPFCC on the effectiveness and monitoring of arrangements for anti-fraud and corruption within the OPFCC. In addition, as part of the process for reviewing the annual statement of accounts, the committee receives the Commissioner's and Chief Constable's letters of management assurance to the external auditor which include a full fraud risk assessment. Members further support their understanding by their review of all audit reports which provide an understanding of internal controls that are in place and how these are working.



External Audit and Inspection

The JAC role includes receiving and considering the work of the external auditor. Cyclical reports included in the annual work programme cover the annual report and a mid-year update report. In addition, the JAC have a private meeting with the external auditor once a year. External audit are represented at each of the JAC meetings and fully engage with any discussions where appropriate. Where external audit reports include recommendations an update on these is monitored at meetings during the year. JAC members are also signposted to relevant HMICFRS inspection reports and these are highlighted in the Corporate Updates provided to members at each meeting.



Financial Reporting

In line with best practice, the Committee reviews the annual statement of accounts and AGS prior to the commencement of the annual external audit. The work on the statement of accounts includes reviewing consistency between the Chief Finance Officer's narrative forward, the financial statements and the committee's own understanding of the financial challenges and risks facing the organisation. Consideration is also given to the accessibility and overall readability of the statements. The financial statements are accompanied on the agenda by a report from the Chief Finance Officer that consolidates key areas of assurance on the financial statements and explains any key changes. The committee received the annual statement of accounts and AGS at the June meeting, in advance of the accounts being authorised for issue by the respective Chief Finance Officer's and in advance of the audit thereby complying with best practice guidance.



Partnership Governance and Collaboration

The JAC role includes considering the assurance available on whether partnerships or collaboration arrangements are satisfactorily established and operating effectively. The committee will satisfy itself that the principles of good governance underpin such arrangements.



Governance and Ethical Values

With its core role of supporting good governance, support for the ethical framework of the organisations are also important for the committee. Public sector organisations have an overarching mission to serve the public interest in adhering to the requirements of legislation and government policies. This makes it essential that all three organisations can demonstrate the integrity of all their actions and have mechanisms in place that encourage and enforce a strong commitment to ethical values and legal compliance at all levels. The audit committee are satisfied that there are adequate arrangements to achieve this.



Ethical Values and Treasury Management

In relation to ethical values, guidance acknowledges the role of the committee in promoting high standards and that the committee may take on the role of a standards committee. Evidence in support of this requirement is provided within core functions assessment under good governance and countering fraud and corruption. The committee also consider the annual report of the Community Scrutiny Panel and consider the implications of their findings for the overall systems of governance within the OPFCC, Constabulary and CCFRA.

With regards to treasury management, the committee ensures effective scrutiny of the treasury management strategy and policies. Scrutiny involves developing an understanding of treasury matters and receiving quarterly activity reports to support this. The JAC receive a treasury management briefing directly from the Commissioner's treasury advisors on an annual basis in addition to the quarterly activity reports and annual strategy statement in respect of both Police and Fire.



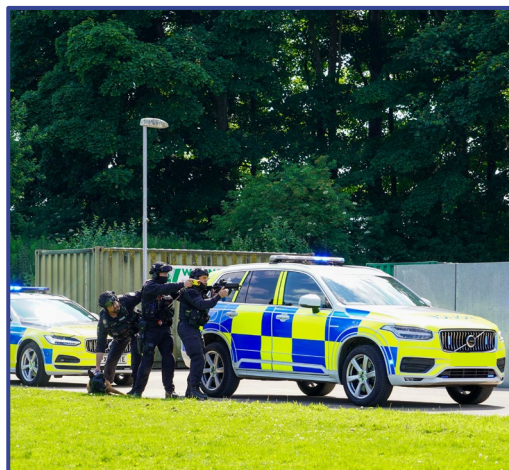
Independence and accountability

The CIPFA guidance includes a position statement that covers key features that should be evidenced within audit committees. Outside this statement, arrangements should reflect local circumstances. The committee is fully compliant with the requirements of the CIPFA guidance.

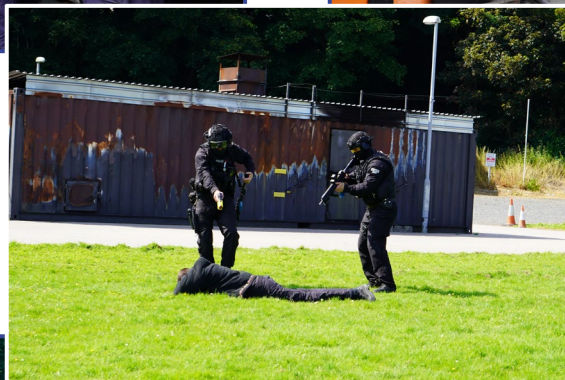
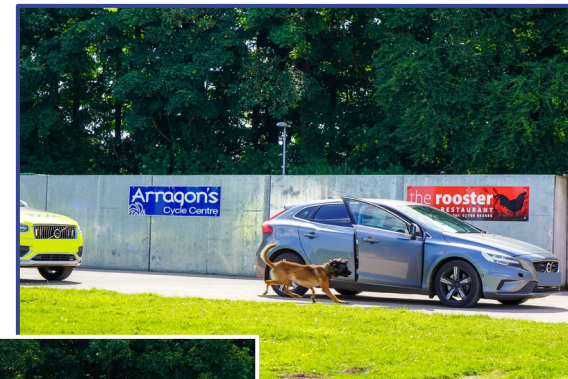
CIPFA recognises that membership composition and operation are a key factor in achieving the characteristics of a good audit committee. The JAC currently has six members appointed through a recruitment process. The terms of reference for the committee allows for a membership of between four and six members. Members are recruited with a initial tenure of 5 years, with a potential to extend to a maximum of 10 years in compliance with the practices recommended by Standards for England. Details of current JAC committee members can be found on the PFCC website at:

<https://cumbria-pfcc.gov.uk/joint-audit-committee-members>

The members come from a range of backgrounds with a wide skillset. The Committee's workplan includes a corporate update at every meeting and members are supported in attending national events relevant to their role. In addition to this, each year the committee receives a budget briefing session, an economic update from the Commissioner's Treasury Management advisors and specific development sessions in relation to Police and Fire. In June 2024, the committee had an interesting insight into the work of the Constabulary Operations Command.



During 2024/25 there have been a number of changes to the committee. Two new members of the Committee were appointed in March 2025 and also in March 2025 the former chair of the committee retired and was replaced by the current chair. During 2025/26, recruitment will be carried out prepare for the retirement of the chair in August 2026 and to further strengthen the committee.



As part of the review a number of areas of development have been identified for 2025/26 which include plans to:

- Support and monitor the OPFCC and Constabulary plans to address sustainability.
- Achieve a greater understanding of HMICFRS work, reports and findings and how these are integrated into mainstream activities, including risk registers and the Futures Programme / benefit realisation process.
- To improve the profile and engagement of JAC with those tasked with the overall responsibility for governance, and any governance committees as necessary/considered beneficial to enhance its work.
- Achieve a greater understanding of partnerships that the PFCC and Constabulary are involved with.
- Support and challenge any new or emerging governance arrangements including greater collaboration and joint working with other organisations on service delivery.
- To ensure that internal JAC arrangements support its overall aims through the introduction of an annual assessment and development process for members, including the active uptake and participation in appropriate training opportunities.





ANNUAL REPORT

2024-25



Foreword

As I complete my first year in office as Cumbria's Police, Fire and Crime Commissioner (PFCC), I'm proud to reflect on what we've achieved together and focus on the important work still to do.

I stood to be your PFCC after a 30-year career in policing and law enforcement and almost a further eight years public service in our NHS.

I began my police service in 1986 in Carlisle as a probationer constable and then served as the village bobby in Burgh by Sands. I then went on to serve in every corner of our great county at different ranks.

I later led the UK's Interpol Bureau before joining the NHS to help lead Cumbria's COVID-19 vaccine rollout, during which I ensured that our frontline emergency service workers were the first to receive protection.

These experiences gave me not only a deep understanding of policing and public safety, but also a lifelong commitment to integrity, accountability and genuine public service.

I ran to be your Commissioner because I want Cumbria to be the safest county in the country, where police are visible in every community, and our Fire and Rescue Service is always there when you need it most.

Real Progress and Visible Policing

Over the past year, we've made significant, measurable progress. Working with Cumbria Constabulary and our partners, Operation Enhance has delivered a 35.9% reduction in anti-social behaviour and a 20.1% fall in serious violence in hotspot areas through targeted,

partnership-led interventions. I've secured £1.68 million in funding that will allow me to nearly double the size of our neighbourhood policing teams, bringing, over the next year, more officers into communities that need them most. I also launched Cumbria's Neighbourhood Policing Pledge, guaranteeing every community has a visible, recognisable officer who is accessible and known to local people.

I know there is more to do in this area, but this marks an important step forward.

Listening to You

Visibility and accessibility have been at the heart of my approach. Over the past year, I've hosted 20 public surgeries across Cumbria, from village halls to supermarket foyers, listening to local concerns, building trust, and ensuring every voice is heard. I have spoken to people from all walks of life at public events, shows and ceremonies and regularly respond to people via social media when the need arises. I remain committed to being a visible and accessible Commissioner to all our communities.

Investing in Prevention and Support

Enforcement alone is not enough—we must also prevent harm before it happens. That's why I've invested over £3.4 million in Commissioned Services, delivering trauma-informed, tailored support for those affected by crime.

Whether it's victims of domestic abuse, children impacted by violence, or people at risk of exploitation, we are making sure the right support is there, at the right time. I've also invested

£128,678 to grassroots community groups—supporting youth clubs, boxing gyms, and local projects that give young people positive opportunities, new skills, and safer environments.

Backing Our Fire Service

I've worked closely with Cumbria Fire and Rescue Service, backing our firefighters who go above and beyond to protect life and property. We've invested in modern equipment and technologies to help our crews respond quickly and effectively across Cumbria's unique geography.

Tackling Financial Challenges

These achievements are especially meaningful given the serious challenges we inherited. On taking office, I was left a £16 million deficit in the policing budget, this was an unsustainable financial position that put vital services at risk.

Through strong financial management and a relentless focus on value for money, we've stabilised the situation and delivered £5 million in savings, without compromising frontline services.

Partnership at the Core

Everything we've achieved has been possible through partnership. I've worked hand-in-hand with the Chief Constable and Chief Fire Officer to align services, reduce duplication, and deliver real outcomes. Whether tackling organised crime, improving road safety, or addressing violence against women and girls, our shared focus is not just on reducing harm—but preventing it.

Looking Ahead

Cumbria is one of the best performing forces in the country but there is still work to do. We need to ensure that the quality of service provided when the phone is answered, or a patrol attends an incident is also excellent. This is achievable building on the success of the force to date and I will be working with the Chief Officers to ensure

that quality of service to the public that we serve is key. The first year of my tenure has shown what's possible with the right leadership, clear priorities, and strong local partnerships and I look forward to seeing further progress and achievements during the next 12 months.

In the year ahead, I will continue to:

- Be an accessible and visible Commissioner
- Invest in visible, community-based policing
- Support victims and ensure that prevention is at the heart of our approach
- Support early intervention and prevention
- Continue to act as Cumbria's voice on the national stage

This has been one of the most rewarding years of my life. None of this progress would have been possible without the dedication of my office, Cumbria's police officers, firefighters, volunteers, support staff, and community partners.

Thank you for your continued support.

David Allen



**Police, Fire and Crime
Commissioner for Cumbria**



Governance

My role consists of two separate legal entities. In respect of my role in relation to policing, I am the Police, Fire and Crime Commissioner (PFCC) for Cumbria. For the Fire & Rescue Service, I am legally known as the Cumbria Commissioner Fire & Rescue Authority (CCFRA).

The Chief Constable is also a separate legal entity and has operational independence. They are responsible for directing policing services across Cumbria, while it is my role to have independent oversight, set the policing priorities in the Police, Fire and Crime Plan and ensure they secure an efficient and effective police force. I do not get involved in operational decision making as this responsibility sits with the Chief Constable.

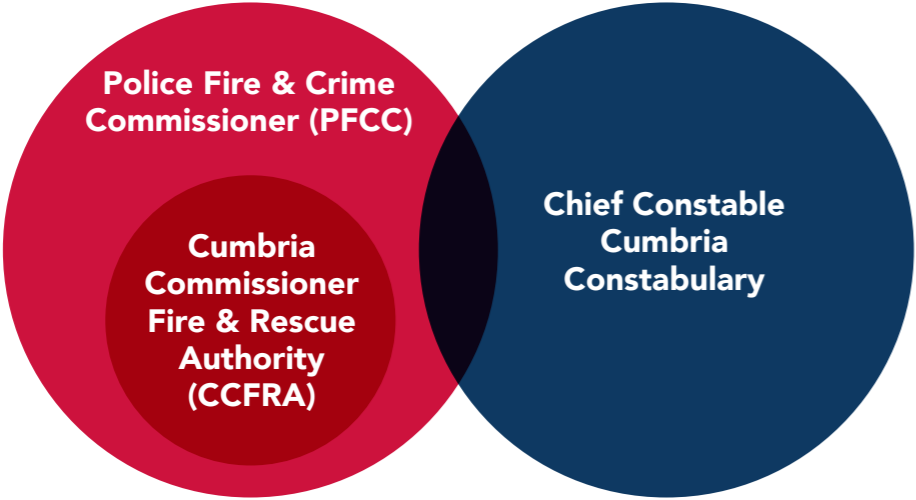
All police officers and police staff fall under the direction and control of the Chief Constable.

My relationship with the Chief Fire Officer is slightly different because the Chief Fire Officer is not a separate legal entity and has a different level of operational independence. In my capacity as CCFRA, I am the employer of all Fire and Rescue Service staff. I delegate responsibilities to the Chief Fire Officer to ensure that the Fire & Rescue Authority's functions are properly coordinated, as well as organising staff and appointing appropriate management.

To support me in my roles, I have a corporate governance framework, which sets out how both organisations will be governed, who is responsible for what, and how decisions are made.

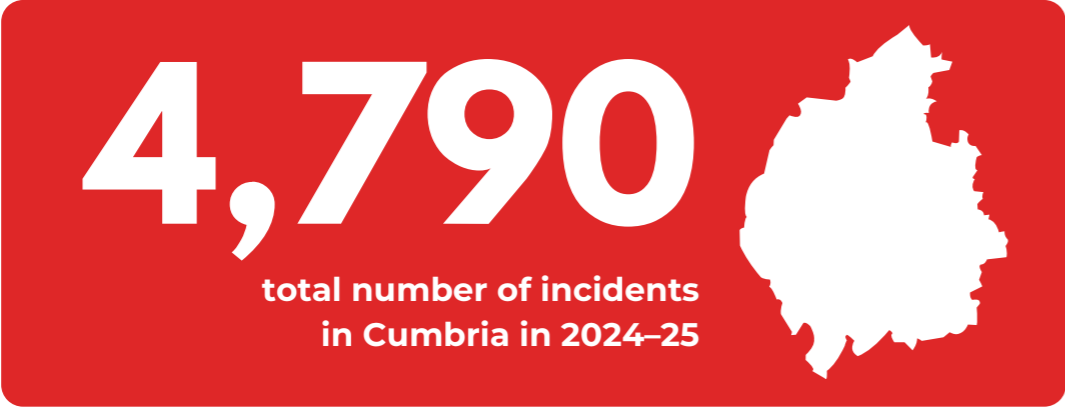
The framework is reviewed annually by a Joint Audit Committee.

More information can be found on my website at www.cumbria-pfcc.gov.uk.



Demand on Cumbria Constabulary 1st April 2024 - 31st March 2025





2024–25 saw our service deal with...



*Data between 1 April 2024 and 31 March 2025

Our workforce in numbers...

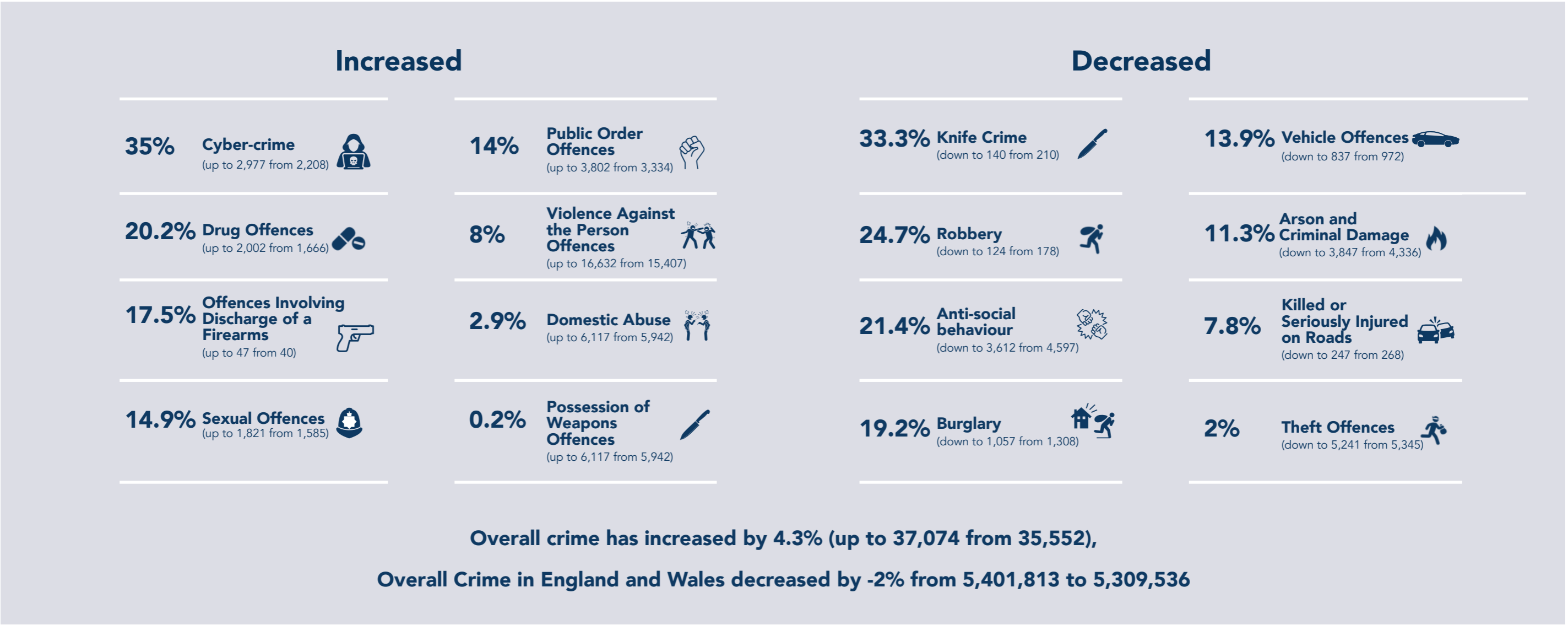


Achievements in 2024–25



Recorded Crime

1st April 2024 - 31 March 2025



Public Perception of the Police

67% of residents within Cumbria agree that the Police treat them fairly. This figure was the highest nationally from all 43 Forces and above the national average of 58.5% (The Crime Survey for England and Wales for the calendar year 2024)

NB Some increases and decreases are expected and are as a result of positive police intervention. For example drug offences increased by 20% between 1st April 2024 and 31st March 2025 and this is because the Constabulary have completed more proactive stop and searches. [For more information and further context – click here](#)



THE VOICE OF THE PUBLIC

Community Engagement



I have sought to be a visible and accessible Commissioner attending

139

community engagement events across Cumbria

Public Surgeries

South Lakes

Kendal
Kirkby Stephen
Ambleside
Sedbergh
Grange Over Sands
Levens
Milnthorpe (Westmorland Show)

West

Cleator Moor
Whitehaven
Cockermouth
Wigton
Keswick (Christmas market)
Whitehaven

Barrow

Barrow Town Centre
Dalton

Eden

Alston
Penrith (Winter Drovers)

Carlisle

Carlisle
Longtown



Quality of Service Issues (QSIs)

I encourage members of the public to contact me with their concerns/feedback about the Constabulary or Cumbria Fire & Rescue Service. Any correspondence of this nature is raised formally with the relevant organisation to enable me to provide a response. I will provide as much information as possible to help the writer, whether it be by providing a detailed explanation, recommendations that may help and/or solve their concerns, or contacting the police if further intervention is required. Since I came into office (May 2024), based on the same period in the previous year the number of QSIs received has increased by 45%.

QSIs have increased by

45%

(1003 logged QSIs, compared to 693 for the previous period)



Different Methods of Community Engagement

 Face to face public meetings	 Visibility foot patrols with Neighbourhood Policing Teams	 Interactive surveys on Policing Priorities
 Consultations for Police and Fire council tax precept	 Press releases, phone calls, letters, emails and social media campaigns	 Quality of Service Issues



PRIORITIES

- Putting People First
- Providing Visible and Accessible Services
- Protecting Vulnerable People and Communities
- Focusing on Prevention to Protect Cumbria
- Making Best Use of Resources



**PUTTING
PEOPLE FIRST**

Putting People First

- Remedi is co-commissioned by the OPFCC and North West Probation Service to deliver a restorative justice and mediation service across Cumbria. Restorative justice involves giving victims the opportunity to engage with the offender(s) to have any remaining questions they have answered and to explain the impact of the crime on them to the offender. This can help the victim to achieve closure and feel safer in the knowledge, for example, that they were not specifically targeted.
 - Remedi have facilitated 220 cases, delivered restorative justice awareness sessions to 336 people and when evaluated on the support they had received, 100% were satisfied with the service.
 - Pathways is a voluntary adult Out of Court Disposal with integrated offender management programme, which may result in an exit from the criminal justice system, should the 'contract to engage' be complied with.
 - 452 people were referred to the Pathways programme – with the number of deferred cautions totalling 386 and the number of deferred charges totalled 66. One user describes the programme as: "a brilliant scheme to avoid a caution or custodial sentence."
 - A year on from completing the Pathways programme, 98% of the people supported, had not gone on to re-offend.
 - Women's Community Matters in Barrow has demonstrated positive partnership working with the Police, Health and Wellbeing Coaches (HAWCs) and Probation. The staff have worked effectively to deliver a high level of care to support and safeguard women accessing the service. This year they have supported 1,444 different women experiencing domestic abuse. Of those, 782 are new clients that have been referred by professional services, the Police or have self-referred.
- The Crisis Room at Barrow Women's Community Matters Hub has been receiving up to 50 cases a month from victims who struggle with mental health, homelessness or, most often, domestic abuse.
 - The Kendal Outreach Service (which is part of Women's Community Matters), supported a total of 84 women, including 54 new referrals.
 - One user of Women's Community Matters Outreach Centre in Kendal, who was referred for support around healthy relationships and was engaging with Recovery Steps due to excessive alcohol intake commented: "It has helped me to organise what is important and how to work through each barrier in a positive and healthy way."
 - At Gateway4Women - Carlisle, there have been 335 new registrations for support – ranging from accommodation, finance, benefits and debt, emotional wellbeing to specialist support for domestic abuse and sexual violence. Overall, they are currently supporting 386 women.
 - Gateway4Women – Workington, received 128 new registrations in the last 12 months. Referrals into the centre are from various agencies such as the Constabulary, Victim Support, self-referrals, health visitors, Cumbria Family Support, North West Probation Service, Recovery Steps, social housing and Domestic Abuse Housing. They are supporting 161 women overall at present.
 - Victim Support has supported 11,747 victims in the last 12 months with 224 victims signposted to other services for help with housing and financial support for example.

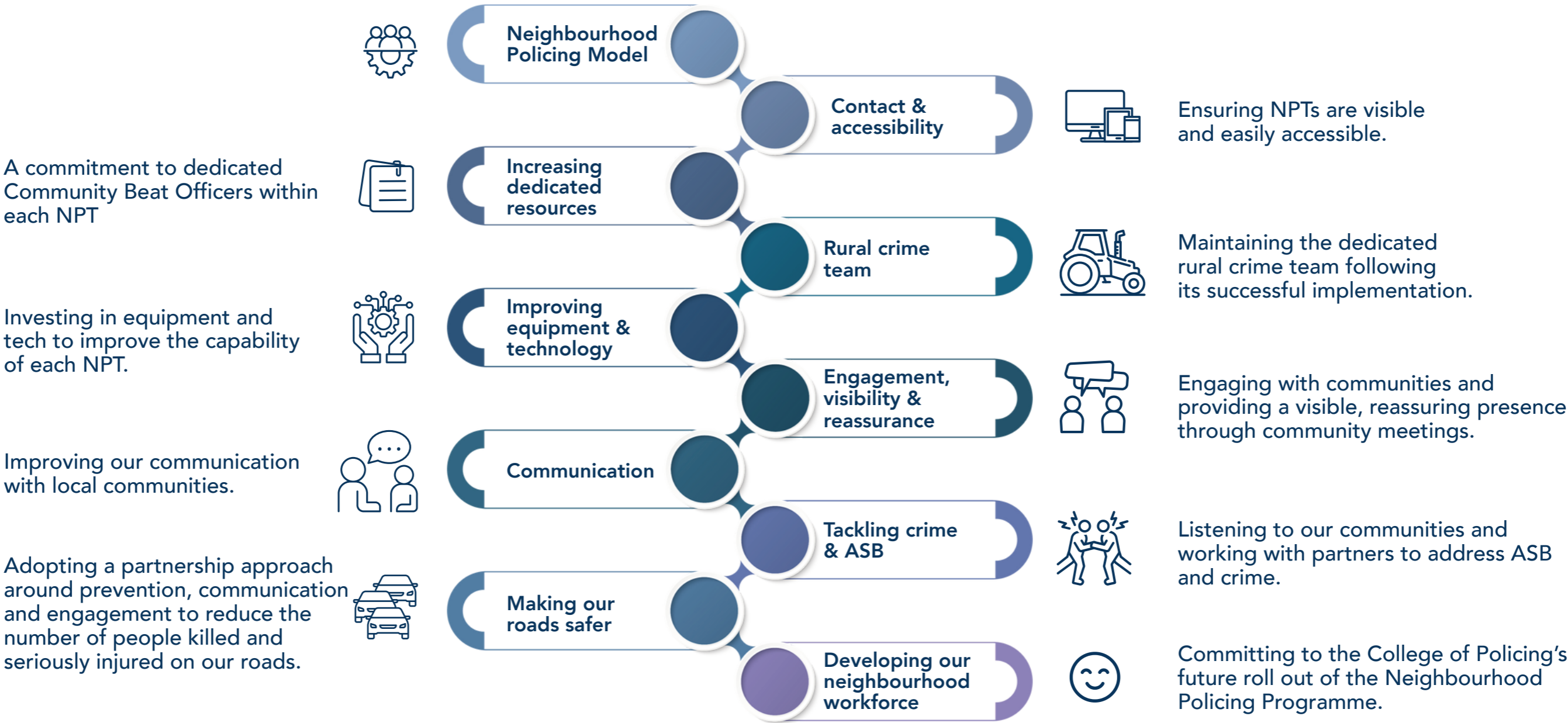
Police	Working together	Fire & Rescue
<ul style="list-style-type: none"> Victim Support's Independent Domestic Violence Advisor (IDVA) provided support to 1119 new and existing victims from 23.4.2024 – 31.3.2025. Victim Support's Independent Sexual Violence Advisor (ISVA) provided support to 814 new and existing victims from 23.4.2024 – 31.3.2025. In addition, Victim Support's Children's Independent Domestic Violence Advisors (CHIDVA) received 239 referrals from 23.4.2024 – 31.3.2025. One service user comments: "I can say I have more good days than bad now, I just want to say I am forever grateful for your support throughout the almost two years we've known each other." Victim Support delivered the 'Turning The Spotlight' programme to perpetrators of domestic abuse and there has been 339 referrals in the last 12 months. In addition, 50 referrals were also made into the high harm, high risk programme 'They Matter'. The Bridgeway Sexual Assault Referral Centre has supported 107 victims to have a forensic medical examination following rape or sexual assault. This included 30 examinations which were carried out on persons aged under 16 years. In addition, 200 people sought telephone advice through the Bridgeway Sexual Assault Support Services. The Birchall Trust delivers therapeutic services to users in the south of the county. In the last 12 months, 1,490 individuals contacted the service for information, advice, support and counselling. A total of 190 individuals received personalised support tailored to their specific needs. 		<ul style="list-style-type: none"> Safety Net deliver therapeutic services in the North & West of the county. In the last 12 months, they have provided one-to-one trauma informed therapy and support to 634 adults and 403 children/young people. Of these, 70% of adults and 88% of children have moderate to high levels of trauma when they first seek help. Over the last year, 19,485 people from Cumbria visited the Crimestoppers website and 2,087 reports were passed to the Police. The OPFCC funded two stalking awareness training sessions for 100 (front facing) police officers and staff, and staff within Cumbria Fire & Rescue Service. Provision of a Wellbeing Strategy has been identified as a Cumbria Fire and Rescue Service priority. Cumbria Fire and Rescue Service workforce planning arrangements are currently being developed and refined – provision of leadership development programmes at supervisory and middle manager levels have been identified as a service priority. Refurbishment work at Lazonby and Grange-over-Sands Fire Stations has been completed and work at Whitehaven is currently progressing.



**PROVIDING VISIBLE
AND ACCESSIBLE
SERVICES**

Neighbourhood Policing Pledge

The Constabulary and I have jointly launched a new pledge centred around neighbourhood policing. The new pledge aligns us to the national pillars of Neighbourhood Policing and ensures we deliver the Government’s Neighbourhood Policing Guarantee.



Neighbourhood Policing Guarantee 2025 – 2026



STRENGTH

- Government's Neighbourhood Policing Guarantee committed to a further 46 Police Officers, Special Constables and Police Community Support Officers for Cumbria in 2025
- Strength in the numbers of officers on our streets - keeping people safe



VISIBLE

- Public confidence grows as the Police are more visible
- Interacting with members of the public increases trust
- Making Police Officers accessible restores community faith and cohesion



ACCESSIBLE

- Providing a named contact for the local Neighbourhood Policing Team
- Improved communications and feedback from the Police
- Committed to listening to our communities

NEIGHBOURHOOD POLICING GUARANTEE 2025

46 ADDITIONAL POLICE OFFICERS, SPECIAL CONSTABLES AND POLICE COMMUNITY SUPPORT OFFICERS

26
EXTRA POLICE OFFICERS ON THE BEAT

8
EXTRA SPECIAL CONSTABLES



12
ADDITIONAL POLICE COMMUNITY SUPPORT OFFICERS

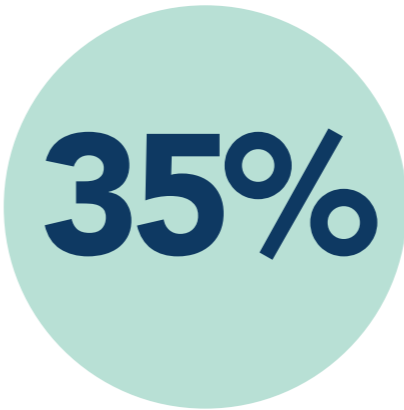
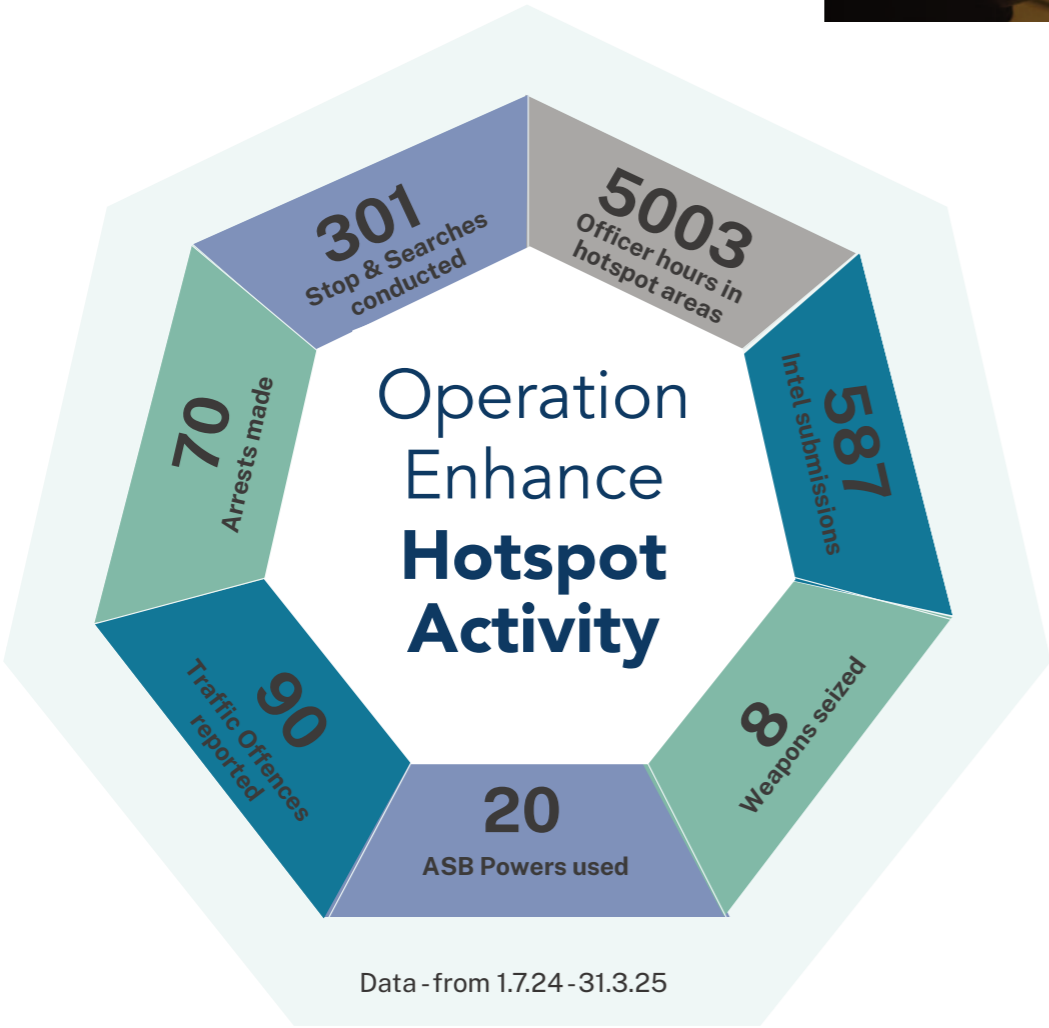
NAMED
CONTACTABLE OFFICERS TO TACKLE ISSUES IN COMMUNITIES



"I have delivered my promise to make police more visible in your communities."

Operation Enhance

Operation Enhance, funded from the Home Office's Hotspot Response Fund from 1st July 2024 - 31st March 2025, was delivered by the Constabulary, in partnership with Cumberland Council and Westmorland and Furness Council. The project provided 5,003 additional hours of visible uniformed officer patrols and problem-solving initiatives within Anti-Social Behaviour (ASB) and Serious Violence hotspots. Eighteen crime hotspot areas across Cumbria were identified, using Police data. The hotspot locations made up for 0.04% of the Police's total geographical area and contained 23.1% of all the Serious Violence recorded in Cumbria, of which 24.3% was within the Operation Enhance hotspot areas.



Overall, there has been a 35% reduction in ASB within the hotspot areas.

Some highlights from various hotspot areas include the following reductions in ASB:



Cleator Moor



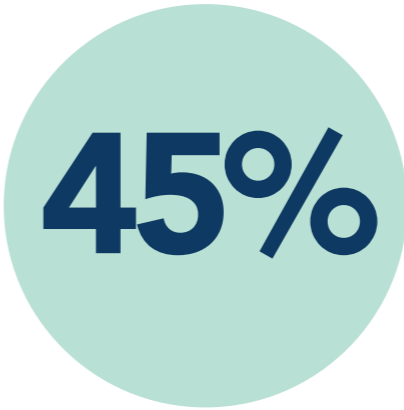
Carlisle



Barrow



Maryport

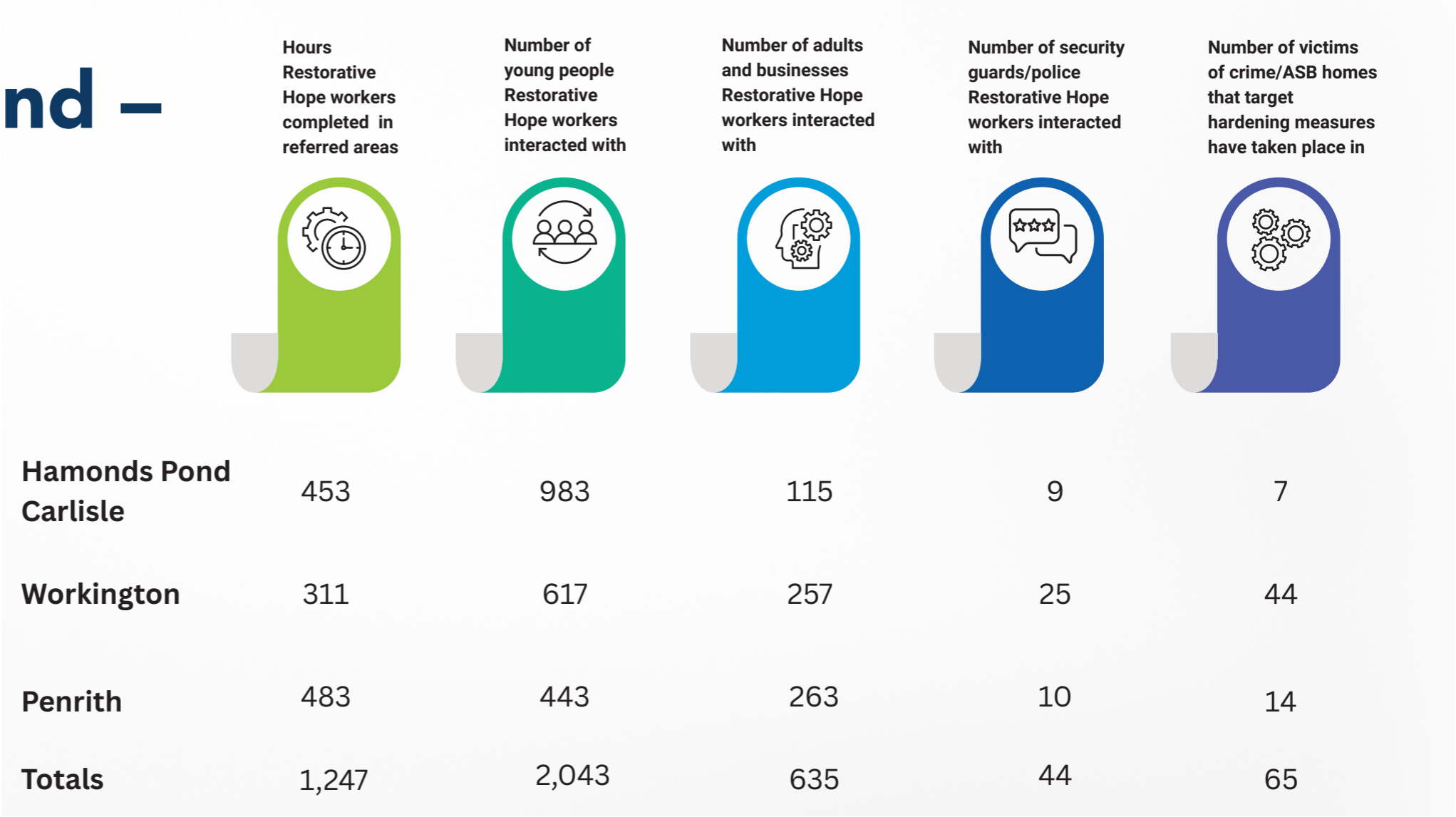


Reports of Serious Violence reduced by 45% during the hours of additional hotspot patrols carried out under Operation Enhance.

Safer Streets Fund – Round Five

Safer Streets – Five, funded by the Home Office, aims to reduce anti-social behaviour (ASB) neighbourhood crimes and Violence Against Women and Girls (VAWG) in three specific locations. These are Hammonds Pond in Carlisle, The Line in Workington and Penrith Town Centre.

In the last 12 months Remedi and The Well Communities have collaborated to provide support from a team of Restorative Hope workers, as youth outreach/ASB victim support staff in the three key areas.



In Carlisle, one service user commented to their Restorative Hope worker:

“Thank you so much for all of your help. You have helped me mentally and physically and been so kind.”

The Restorative Hope workers also delivered a series of ASB presentations to 1,178 students at Workington Academy and one mother of a service user commented: “You’ve been brilliant. You’ve given us more help and support in the last few weeks than we have had from anywhere else over the last three years, I could cry”. In Penrith, the Safer Streets team also delivered presentations on ASB to 239 students at Ullswater Community College.



PROTECTING VULNERABLE PEOPLE AND COMMUNITIES

Protecting Vulnerable People and Communities

- It is through the Safer Cumbria Partnership Board that the Commissioner uses his position as Chair, to bring organisations together to work collaboratively to deliver a co-ordinated approach to the Government’s Serious Violence Duty.
- As well as being the chair of the Safer Cumbria Partnership and having a convening role under the Serious Violence Duty, the Commissioner is also the Senior Responsible Owner (SRO) for the Combatting Drugs Partnerships, which delivers the national drugs strategy at a local level.
- The 1CLIC (County Lines Informed Cumbria) project in collaboration with the Constabulary and The Well Communities, targets county lines in Barrow-in-Furness, South Lakes and the Carlisle area. The project identifies vulnerable people who are most at risk of being approached by drug gangs and supports them to move away from potential criminal behaviour.
- This year, the project has facilitated 1,500 vulnerability visits in people’s homes and delivered presentations in schools, colleges and pupil referral units around county lines, drugs and signs of exploitation to 1,248 pupils. They have also developed awareness sessions to health, education and housing professionals to help them recognise and spot the signs of County Lines.
- For the Drug Testing on Arrest for Domestic Abuse Perpetrators 126 tests were completed, with 79 (62.6%) domestic abuse perpetrators testing positive, and 63 (79.7%) were considered appropriate for a referral to substance misuse support services, of which 19 (30.1%) attended and remained in treatment. Those individuals who attended and remained with the treatment providers, have not reoffended.
- The Emergency Department Navigator Programme is being trialled in West Cumbria Hospital for a three-month pilot. It mirrors the Lancashire Violence Reduction Unit (VRU) approach in Barrow Hospital. The programme will identify young people who attend Accident and Emergency (A&E) with injuries that could be related to serious violence or County Lines. The Navigators will provide tailored support to the young people and their families and divert them from future potential criminal activity and risk-taking behaviour.



Police



Working together



Fire & Rescue




- Through the Safer Cumbria Partnership, the Commissioner’s Office has developed and manages a Quality Assessment Framework, which monitors whether victims and witnesses receive the services and support they are entitled to under the Victims’ Code of Practice. The Commissioner as the Chair of the Safer Cumbria Partnership, seeks assurance from the partner agencies by undertaking an annual dip-sample of cases that follow a victim’s journey through the criminal justice process, and the support they have received. Results show that partner agencies can evidence compliance with the Victims’ Code, ensuring victims in Cumbria are receiving the services they are entitled to under the code.
- A new Protection Strategy has been approved and published for Cumbria Fire and Rescue Service.
- An out-of-hours Cumbria Fire and Rescue Service - Protection Response Team has been introduced to provide fire safety advice and enforcement activities.
- Following approval by NWFC’s Board of Directors, Cumbria Fire and Rescue Service’s contract for the new mobilising system used across the North West was awarded to Frequentis in January 2025 – ‘go-live’ is currently scheduled for 1 April 2026.
- The business case, including budget, has been approved and a project team has been established to oversee Cumbria Fire and Rescue Service’s delivery of new Breathing Apparatus hot fire training facilities.
- An updated Victims’ Hub on the OPFCC website, enables victims of crime to access information and support. The Victims’ Code of Practice has been included in this webpage and all information is easily accessible to the public. The Constabulary offer victims and witnesses a link and/or QR code via email or text to the victims hub and the “Putting Victims First” booklet which also holds important information around the Victims’ Code and what to expect when going through the Criminal Justice Process.



**FOCUSING ON
PREVENTION TO
PROTECT CUMBRIA**

Focusing on Prevention to Protect Cumbria


- Keep Safe is a crime prevention scheme designed to reduce the likelihood of victims of crime and anti-social behaviour becoming re-victimised, and helps them to feel safe within their homes. The scheme standardises the provision of crime prevention advice and, where necessary, crime prevention equipment is available, subject to a need and risk assessment. The recommendations and equipment provided are bespoke to need following a home security survey and discussions with the victim. Keep Safe is provided at no cost to the victim. In the last year, they received 936 referrals, a 7.3% increase on the previous year.
 - During 1st April 2024 – 31st March 2025, 255 Keep Safe referrals came from the Barrow area, 238 from Carlisle, 168 from Workington, 133 from Whitehaven, 85 from Kendal and 57 from Penrith.
 - As part of their online child abuse investigations, the Cyber and Digital Crime Unit (CDCU) made 59 arrests, executed 22 warrants, completed 37 safeguarding visits and 121 children have been safeguarded. In total, 47 offenders have been prosecuted for 127 offences. The CDCU received 125 reports of cybercrime offences where victims have been provided with online safety advice.
 - Get Safe Online provided information and advice to the public about online safety. This included face-to-face advice at Westmorland Show 2024, and monthly press releases on trending online crimes and social media.
- Cumbria Fire and Rescue developed an ‘Early Intervention Programme’, specifically designed for young people to change their future behaviours to make positive life choices. This nationally recognised prevention course has engaged successfully with 22 young people from Workington and Penrith. By the end of the school year, the programme will have engaged with 68 young people who have been identified by partner agencies as benefitting from the intervention.
 - The Safer Cumbria Partnership and partner agencies agreed that the Serious Violence Duty would fund the ‘Turnaround Youth Early Intervention Programme’ for young people on the cusp of entering the criminal justice system. This allows the Constabulary’s Child Centred Policing Team, and partner agencies, to identify young people at risk of involvement in antisocial behaviour and criminality and provide tailored support for their individual needs.
 - Cumbria Fire and Rescue Service’s new Prevention Strategy has been approved and published.
 - Cumbria Fire and Rescue Service’s bespoke road safety package using innovative technology has been developed (with input from the Road Safety Partnership), approved and rolled out across the service.

Police

Working together

Fire & Rescue







MAKING BEST USE OF RESOURCES

Making Best Use of Resources



Police

Working together

Fire & Rescue

- Financially, the PFCC ensured that the Constabulary and the Fire and Rescue Service managed their resources prudently and achieved a balanced budget for 2025/2026.
- The Medium-Term Financial Plans considered all known forecasts and also included scenario planning and sensitivity analysis, to ensure accurate forecasts were planned for the future.
- The budget is scrutinised by the Police, Fire & Crime Panel on a quarterly basis.
- The finance teams of both policing and fire complied with relevant legislation and codes of practice, including the CIPFA Code of Practice on Financial Management and the Prudential Code.
- External audit carried out assurance work on the Statement of Accounts, Annual Governance Framework and Value for Money.
- Strategic risk registers were reported through internal governance arrangements and independent scrutiny through Joint Audit Committee meetings.
- The PFCC successfully lobbied central government and achieved an additional £1m of support for 2025/2026 for Cumbria Fire and Rescue Service.
- The Constabulary also received additional government support for neighbourhood policing and anti-social behaviour via an additional £2.7 million invested in Cumbria for 2025/2026 to deliver Operation Enhance.
- The PFCC has developed and embedded accountability and scrutiny arrangements which has enabled him to discharge his statutory duty of holding the Chief Constable and Chief Fire Officer to account for the performance of the Constabulary and Fire and Rescue Service.

- The PFCC introduced monthly internal Executive Boards, one for the Constabulary and one for Fire & Rescue Service, where he scrutinised and challenged all of the Chief Officers, across both services, for the totality of policing and fire.
- Through the Safer Cumbria Partnership, the Commissioner ensures multi-agency working is prevalent in Cumbria. This joined up approach ensures best use of partner agency resources and alleviates the potential for duplication or conflicting workstreams.
- During 2024/2025, the PFCC explored potential opportunities to bring together a number of back-office support functions across Policing and Fire.
- As the PFCC legally owns all the police and fire estate, on 1 April 2025, the Constabulary's Estates Department transferred to the OPFCC. The new service provides a cost-effective estates function for both services.
- Efficiencies have been explored via collaborative procurement opportunities across both the police and fire estate, for example through a shared cleaning contract which commenced on 1st April 2025.
- After extensive building condition surveys were completed across the whole Fire estate, 10 priority stations were identified and work is ongoing to address gaps in compliance and maintenance repairs on the condition and layout of buildings.
- In February, Lazonby Fire Station re-opened following repairs to extensive damage caused by a fire on the upper floor of the building.
- During 2025, work has been completed with North West Ambulance Service (NWAS) around co-location into Grange-over-Sands Fire Station.



NATIONAL PRIORITIES

Annual Report 2024 - 25

STRATEGIC POLICING REQUIREMENT (SPR)

What is the Strategic Policing Requirement?

The Strategic Policing Requirement (SPR) sets out the Home Secretary's view of what the current national threats are, and the national policing capabilities needed to counter those threats. The seven threats are Violence Against Women and Girls (VAWG), Terrorism, Serious and Organised Crime, a National Cyber Incident, Child Sexual Abuse, Public Disorder and Civil Emergencies.

The Office of the Police, Fire and Crime Commissioner considered the Strategic Policing Requirement (SPR) in the development of the Police, Fire and Crime Plan. The Chief Constable is responsible for having due regard to both the Police, Fire and Crime Plan and the Strategic Policing Requirement when exercising their functions, and I hold the Chief Constable accountable for doing so through the governance framework.

A revised version of the SPR was published nationally in February 2023, which provided strengthened detail around the action required from policing at the local and regional level to the critical national threats. Following publication of this revision, the PFCC sought assurance that the Force had sufficient capacity and capability to meet the responsibilities outlined in relation to the national threats.

The Constabulary holds monthly force tactical assessment group meetings to discuss the threats outlined in the SPR. The Strategic Business Board enables the OPFCC to drive and monitor efficiencies, planning and resources required to meet the demands of the SPR.

Violence Against Woman and Girls (VAWG) - The Constabulary have a dedicated Detective Inspector force tactical lead for Violence Against Women and Girls working with the OPFCC Independent VAWG Scrutiny panel. The OPFCC commissions a network of Women's Centres across the county and counselling services from Safety Net and Birchall Trust. The OPFCC attends regular strategic vulnerability board meetings - discussing domestic abuse, serious violence and stalking. Outcomes referenced elsewhere in this report.

Terrorism – The PFCC chairs the CONTEST Board on behalf of Cumbria, seeking assurance that the National 'Prevent' strategy, along with the other elements of the CONTEST Strategy, are appropriately managed and delivered across the county and partner agencies.

Serious and Organised Crime - The PFCC is the Senior Responsible Owner for both the Combatting Drugs Partnership and the Serious Violence Duty delivery. There are various operations, with cross county forces being assisted by multiple departments: including the Rural Crime Team, Roads Policing Unit, Roads Crime Unit, Dog Unit, Neighbourhood Policing Teams, Response Officers, Special Constabulary and Intelligence in response to County Lines and rural crime.

National Cyber Incident – The OPFCC commissions 'Get Safe Online' to provide training and raise awareness both across partnership agencies and local communities. The OPFCC part funds the Cyber and Digital Crime Unit (CDCU). Outcomes referenced elsewhere in this report.

Child Sexual Abuse - The OPFCC commissions Victim Support, who provide the Child Independent Domestic and Sexual Violence Advisors and the Children's Domestic Abuse Programme, and the OPFCC also co-commissions the Bridgeway Sexual Assault Support Service. The OPFCC also works closely with the Force's Child Centred Policing Team and Safeguarding Hubs. Outcomes referenced elsewhere in this report.

Public Disorder - Preparing for national incidents of public disorder and maintaining the required numbers of specially trained officers continued to be a focus during 2024-25. Training was extended and enhanced, and the Force was able to manage all public order incidents such as 'Just Stop Oil' protestors.

Civil Emergencies - The Local Resilience Forum links into the Safer Cumbria Partnership, chaired by the PFCC, in their contingency planning for civil emergency events, such as floods for example.

THE FIRE & RESCUE NATIONAL FRAMEWORK

This national framework is prepared by the Secretary of State and sets out guidance and priorities which Fire & Rescue Authorities must comply with. As the Fire & Rescue Authority, I am responsible for ensuring that provision is made to: extinguish fires, protect life and property in the event of fires, and rescue and protect people in the event of a road traffic collision and other emergencies. I employ a Chief Fire Officer to deliver this and hold them to account for delivery against the national expectations. The Chief Fire

Officer is responsible for preparing and issuing a Community Risk Management Plan (CRMP) that demonstrates the service's understanding of the risks faced by communities and provide assurance that it is taking the appropriate action to reduce and deal with those risks. The CRMP also demonstrates how the service will deliver against the priorities in the Police, Fire and Crime Plan. A copy of the CRMP is available through the Cumbria Fire & Rescue Service website - www.cumbriafire.gov.uk.



Black Combe Junior School, Millom

WORKING IN PARTNERSHIP AND COMMISSIONING

THE COMMUNITY FUND

In the last 12 months, I have awarded £128,678 to 61 different community groups and organisations across Cumbria. Some examples include Barrow Army Cadets £2,000 – camping equipment, CADAS £2,500 – supporting the junior citizenship scheme, Carlisle One World Centre £1,800 - resources for Community

Carnival, Kendal Rugby Club £2,500 - coaching and training resources, Autism Support Allerdale and Copeland £2,493 – IT equipment, Maryport Amateur Boxing Club £2,500 - training equipment and Kirkby Stephen Youth Centre £2,500 - youth club resources.



Millom RLFU



Maryport Amateur Operatic and Dramatic Society

The Community Fund has awarded
£128,678
 to 61 local clubs and groups

SAFER CUMBRIA

As Chair of the Safer Cumbria Partnership, I bring services together to work collaboratively and deliver a coordinated approach to various areas of business. As the Chair, I drive outcomes that deliver a quality criminal justice system and implement the national strategies for serious violence and combatting drugs. I also seek assurance from responsible organisations that the national counterterrorism 'Contest' strategy is being managed effectively across our communities.

It is also through the Safer Cumbria Partnership that the OPFCC has developed and manages a Quality Assessment Framework. This helps to ensure that victims and witnesses of crime get the services and support they need from within the criminal justice system. The Framework also assesses how well the criminal justice agencies are complying with their statutory requirements, as defined by the Victims' Code.

EXAMPLES OF HOW WE WORK WITH OTHERS:

The OPFCC and I work with many statutory organisations, including the local authorities social adult and childcare services, health, housing, education, probation, and the voluntary and third sector. We work together to make collective decisions that address the needs of our communities and deliver joint solutions to achieve shared outcomes. Examples of how we are doing this include:

Youth Justice Service – The OPFCC continues to work with partners through this forum to identify the best ways to respond to the needs of children and young people in the youth justice system. This involves the scrutiny of the service's delivery and performance to help to prevent offending and re-offending.

Female Justice Partnership - It is a national requirement for Cumbria to have a Female Offender Strategy to support a consistent gender responsive and trauma informed approach for women at risk of offending or are

already within the criminal justice system. The OPFCC assists to develop a greater understanding of the female offending profile.

Community Safety Partnerships – The OPFCC continues to work with the Community Safety Partnerships, regularly reviewing information and performance concerning domestic abuse, sexual violence and hate crime to influence good practice, commissioning plans and areas for development.

Local Resilience Forum – The OPFCC work with a wide range of partner agencies to ensure that we are trained, equipped and ready to respond to significant incidents in Cumbria, such as widespread area flooding.

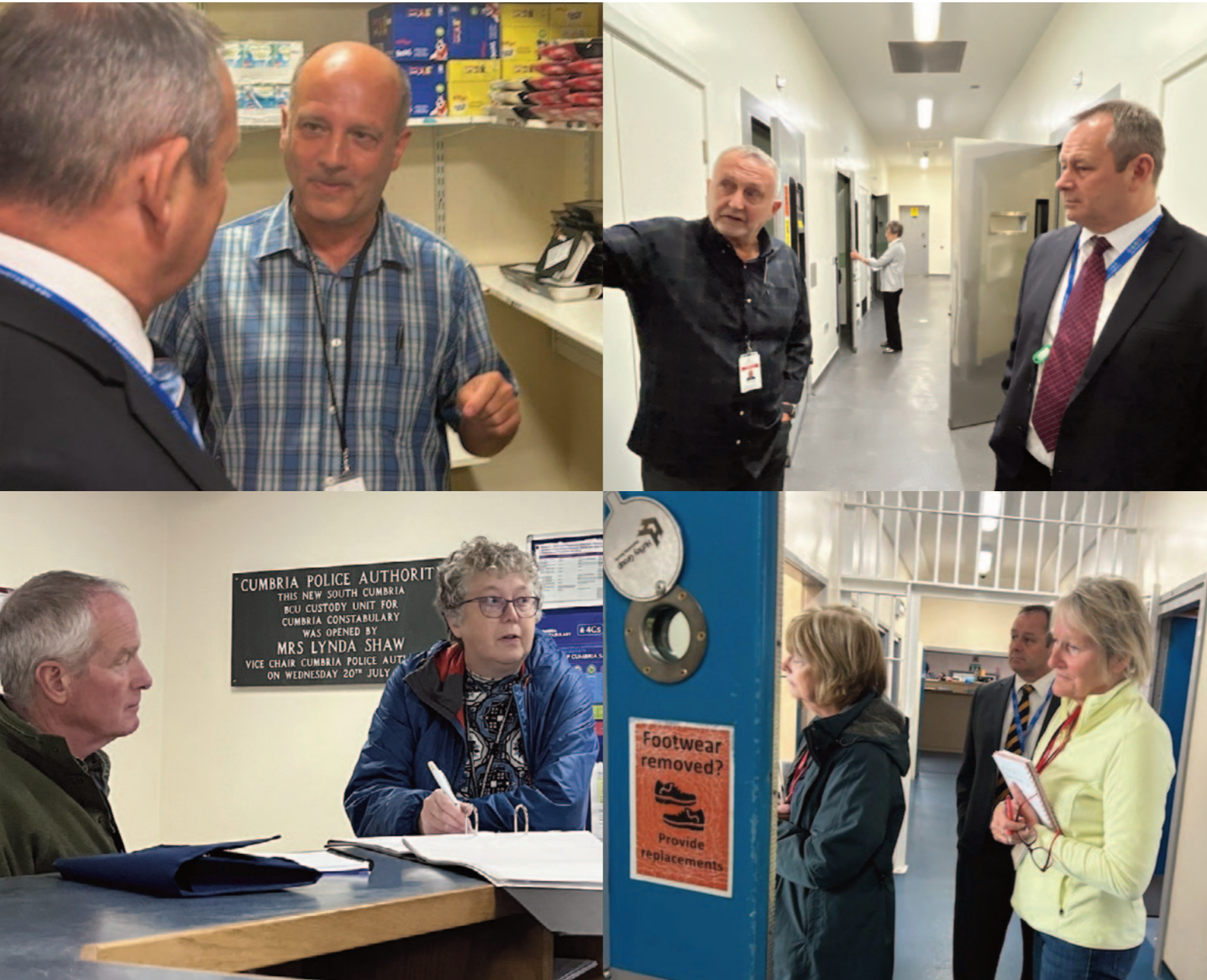
Prevention Partnerships – The OPFCC work with a range of partners to address community safety activity that we cannot address in isolation, this includes road safety and water safety partnerships.



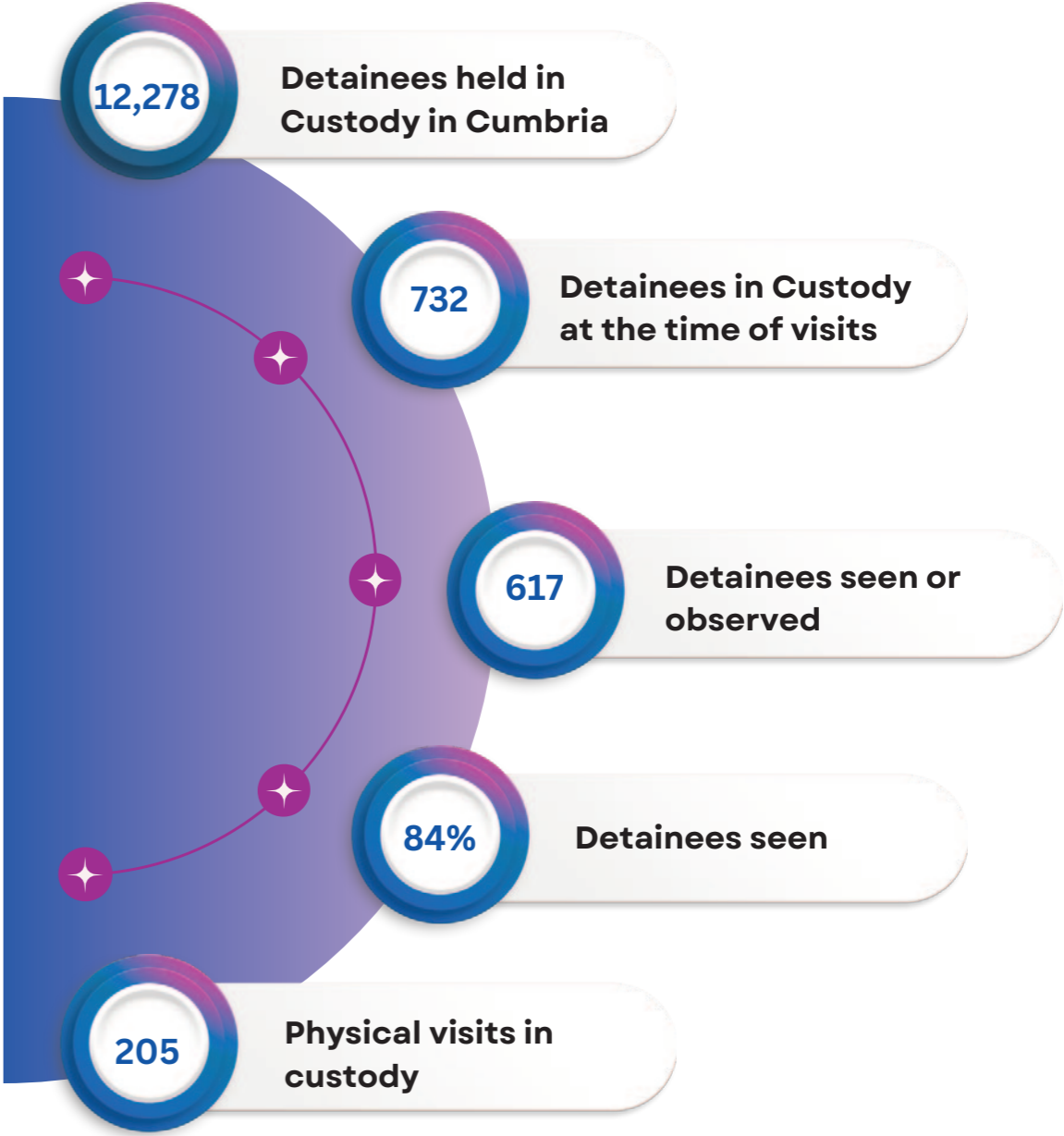
INDEPENDENT CUSTODY VISITING SCHEME

The Independent Custody Visiting Scheme is made up of 41 volunteers who live or work in Cumbria, with nine new recruits joining the scheme this year. They make unannounced visits to Police Stations to check on the welfare and wellbeing of people in police custody. Throughout the year, I have visited all four custody suites across Cumbria

(Barrow, Kendal, Carlisle and Workington) and observed visits being made by several volunteers. After each visit, a report is submitted to my Office which provides an important source of information on the conditions in which detainees are held. This information is analysed and any areas for action are identified and improved.



VOLUNTEERS





HOLDING TO ACCOUNT

As Police, Fire and Crime Commissioner (PFCC), I have scrutinised the performance of the Constabulary and Fire & Rescue Service in a number of ways.

Eight Public Accountability Conferences have taken place during the year. These meetings are where I hold the Chief Constable and Chief Fire Officer to account on behalf of the public. Areas covered included rural crime, Violence Against Women and Girls, drugs, serious organised crime, police visibility, community engagement, workforce planning and culture. In addition, I receive reports detailing how well the Services are delivering against their key performance indicators.

In respect of the Fire & Rescue Service, the Chief Fire Officer has provided assurance on how it engages with communities to help promote and improve public safety, delivery against the Service Fire Prevention Strategy and People Strategy, workforce planning, culture, code of ethics and the handling of misconduct. In addition, I have received performance monitoring reports detailing how well the Service is delivering against its key performance indicators.

I regularly held meetings with Chief Officers and discussed current issues and areas for improvement, such as those identified by His Majesty's Inspectorate of Constabulary and Fire & Rescue Services (HMICFRS).

The Joint Audit Committee meet four times a year and provides independent assurance in respect of my own, the Constabulary and Fire & Rescue Service's organisational governance. In 2024/25 they have considered reports on risk management, governance arrangements, internal and external audit reports, treasury management activities and have considered the Statement of Accounts for all three organisations. The Committee have also received development sessions



to enhance their understanding of the organisations so that they can provide effective challenge and scrutiny.

The Community Scrutiny Panel independently reviews and constructively challenges police and fire processes, as well as my Office, to ensure high standards of integrity and ethical working. During the past 12 months, they have reviewed a wide variety of areas of work including, complaints, misconduct, grievances, vetting decisions, sickness absence, retention, civil claims, custody detention, stop and search and use of force incidents. There have also been some specific areas of work relating to the Right Care, Right Person initiative, custody complaints and matters involving Young in Service police officers in relation to the Constabulary. With regards to Cumbria Fire and Rescue Service the Panel have reviewed areas of business such as home safety visits, Disclosure and Barring Service (DBS) checks, recruitment and retention.

Throughout the year the Community Scrutiny Panel have reviewed 304 cases or incidents as part of their dip sample work. Three new members were appointed to the Panel during 2024 bringing the total membership to eight.

Internal boards (Executive Board Police and Executive Board Fire) where I hold Chief Officers to account, met monthly. These boards focus on all aspects of policing and fire, such as performance, people, finance and governance.

During the year, I attended 139 public engagement events, which enabled me to hear first-hand from local people about their experience of policing and fire in Cumbria and the issues that concern them. I used this information to inform part of my scrutiny at my internal Executive Board meetings and Public Accountability Conferences.

I commission a Violence Against Women and Girls Independent Scrutiny Panel, which is chaired and attended by the volunteer members of Cumbria Victims Charitable Trust and representatives from the Constabulary and my Office. During the year, the Panel has reviewed 25 cases involving incidences of violence against women and girls. The type of cases scrutinised include non-contact sexual behaviours, violence against women and girls in rural areas, (due to the vast amount and variety of cases involving women and girls in rural areas it was decided that we would run two sessions to cover this area.) The learning from the panel meetings is fed back to the Officer in the case and their Line Manager. In commissioning this panel, we have seen some improvements in the completion of the reports and better consideration to the victims of the various crimes scrutinised.

The Out of Court Resolutions Scrutiny Panel, attended by all criminal justice agencies, youth justice service, Victim Support and my Office, met three times this year. The Panel examined 72 out of court resolution cases and provided feedback to the Constabulary on how well a case has been managed and where improvements need to be made.

The Independent Custody Visitors Scheme involves volunteers from across Cumbria making unannounced visits to police stations in their area to check on the welfare and wellbeing of people detained in police custody. The Scheme is currently made up of 41 volunteers who live or work in Cumbria, with nine new recruits joining the scheme this year. During the year, I visited all four custody suites across Cumbria (Barrow, Kendal, Carlisle and Workington) and observed visits being made by several volunteers.

I received 16 reports for the OPFCC & Constabulary and eight reports for Cumbria Fire and Rescue Service from our internal audit providers, and external financial auditors have provided me with valuable feedback around governance and financial controls where we can make improvements.

The Police, Fire & Crime Panel met four times during the year, to challenge and support the actions and decisions I have made when discharging my functions. The panel considered my proposed council tax precept and budget for 2025/2026 and received reports detailing delivery against the priorities in my Police, Fire & Crime Plan. More information about the panel can be found on their website at www.cumbriapfcc.org.uk.

As Chair of the Criminal Justice Board, I regularly monitor performance data from across the criminal justice system to ensure the people of Cumbria have access to an efficient and effective criminal justice process.

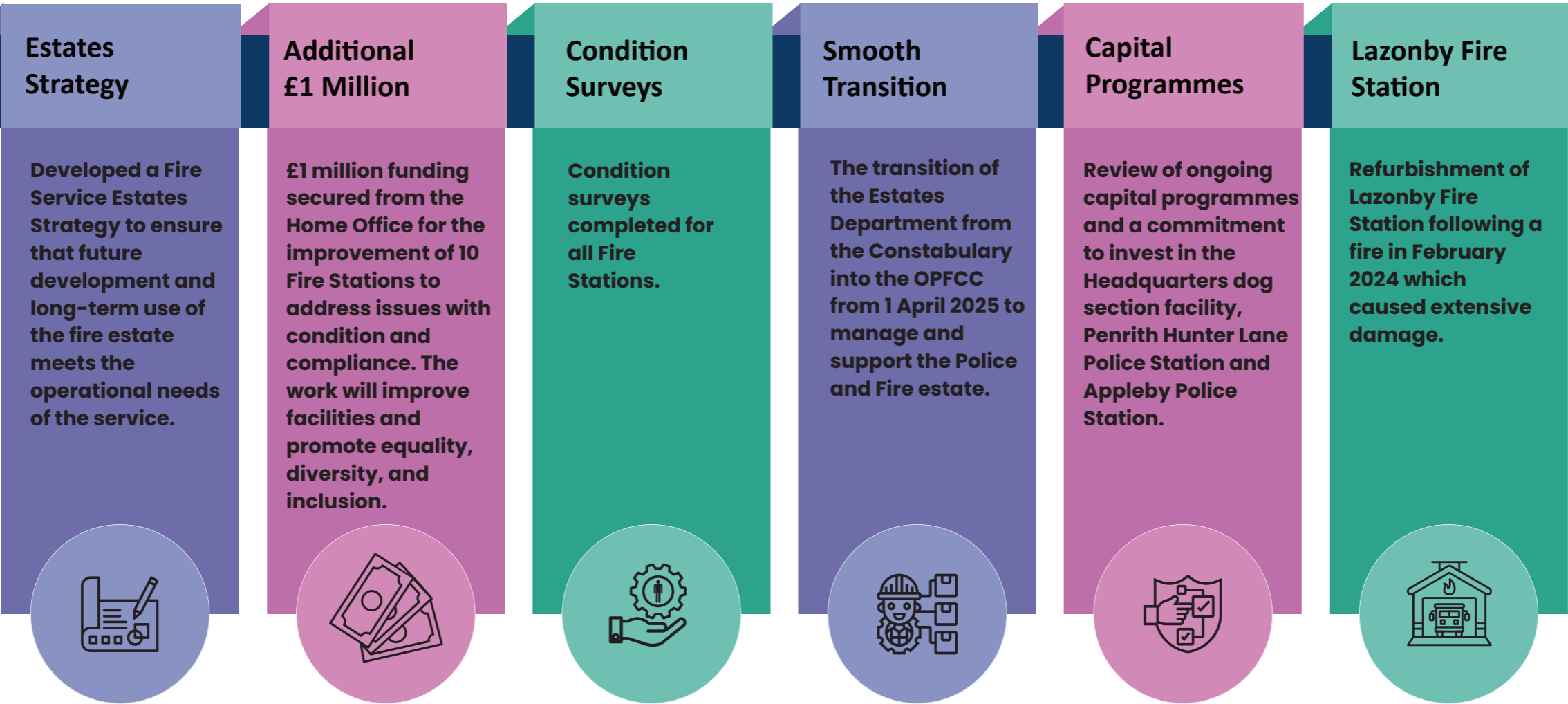


ESTATES

Estates Department

As Commissioner, part of my role is to work with Policing and Fire to identify areas of work that can be shared by both services for efficiency and effectiveness. On 1 April 2025, the Constabulary's Estates team transferred over to my Office and now holds responsibility for overseeing both Police and Fire Estates throughout the county. I want to ensure that police officers and firefighters can do their job to the best of their abilities and having fit for purpose stations across the county will help them continue to achieve this. I commissioned a full condition survey of all police and fire stations across the county and work is now being completed to provide these improvements works.

When we took on responsibility for governance of Cumbria Fire and Rescue Service, we inherited a rather poor estate that hadn't received the proper care needed. All stations will receive some improvements starting with those stations that are most in need of work. Updating our estates is a long-term project – nothing is a quick fix. Part of my role as Commissioner is to set the Police and Fire service up so that they have longevity in their organisations. I will continue to work with both services to see where we can share resources such as sharing amenities in our smaller and more rural communities to encourage collaboration. Blue light collaboration is essential to maintaining effective and efficient emergency services – the Chief Constable, Chief Fire Officer and I are driven by providing the best public service to our residents and visitors and we can achieve this far better by working together.





FUNDING

Cumbria Constabulary



There was an overall underspend of £519k, which represents 0.39% of the budget.



£96,000 underspend due to increased investment income and additional grants and contributions and lower utility costs.



£423,000 (0.27%) underspend largely due to savings in supplies and services and vacancies being held.



The Constabulary has met its target for the recruitment of 169 additional officers for Operation Uplift.

Description	Budget £000s	Actual Expenditure £000s	(Underspend) / Overspend £000s
Constabulary			
Police Officer Pay	109,907	110,039	132
PCSO Pay	1,748	1,619	(129)
Police Staff Pay	29,755	29,588	(167)
Non Pay Expenditure	23,682	23,975	293
Income	(9,163)	(9,715)	(552)
Total Constabulary	155,929	155,506	(423)
PFCC			
Office of Police, Fire and Crime Commissioner	1,184	1,194	10
Other PFCC	(22,748)	(22,854)	(106)
Movements to / (from) Reserves	(1,596)	(1,596)	-
Total PFCC	23,160	23,256	(96)
Overall Total	132,769	132,250	(519)

Cumbria Fire & Rescue Service



There was an overall underspend of £327,000, which represents 1.06% of the budget.

Description	Budget £000s	Actual Expenditure £000s	(Underspend) / Overspend £000s
Employee Costs	21,962	22,954	992
Non Pay Expenditure	13,038	12,807	(231)
Income	(4,544)	(5,632)	(1,088)
Total Net expenditure	30,456	30,129	(327)
Movements to / (from) Reserves	(1,424)	(1,424)	-
Overall Total	29,032	28,705	(327)



KEEPING IN TOUCH

As your Police, Fire and Crime Commissioner I am the voice of Cumbrian residents to raise issues or concerns in respect of policing and fire – I am your voice. If any member of the public has a concern about the Constabulary or Fire & Rescue Service, please raise it with me.

You can contact me or my Office in the following ways.

PFCC website: www.cumbria-pfcc.gov.uk

Office Address: Office of the Police, Fire and Crime Commissioner, 1-2 Carleton Hall, Penrith, Cumbria CA10 2AU.

Telephone: 01768 217734

Email: commissioner@cumbria-pcc.gov.uk

Social Media

 facebook.com/CumbriaPFCC/

 x.com/cumbriapfcc



Cumbria Commissioner Fire and Rescue Authority Joint Audit Committee

TITLE:	Treasury Management Activities 2025/26 Quarter 1 (April to June 2025)
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DATE OF MEETING:	15 September 2025
REPORT OF:	Chief Finance Officer
REPORT AGENDA ITEM:	15

Executive Summary:

The purpose of this paper is to report on the Treasury Management Activities (TMA), which have taken place during the period April to June 2025, in accordance with the requirements of CIPFA's Code of Practice on Treasury Management.

TMA's are undertaken in accordance with the Treasury Management Strategy Statement (TMSS) and Treasury Management Practices (TMPs) approved by the Commissioner in February each year.

Recommendations:

The Joint Audit Committee is **RECOMMENDED** to:

- note the contents of this report.

Report Tracking:

Executive Board - Fire	15 September 2025
Joint Audit Committee	24 September 2025
Choose an item.	Click or tap to enter a date.

1.0 Introduction/Background



Cash flow Balances

Quarter 1 average daily balance - £22.167m

Investment balance @ 30/06/25 £21.247m

Investment Strategy

Category	Category Limit	Investments at 30 Jun	Compliance with Limit
	(£m)	(£m)	
1 - Banks Unsecured	5	4.052	Yes
2 - Banks Secured	5	0.000	Yes
3 - Government (inc LA)	no limit	7.810	Yes
4 - Registered Providers	2	0.000	Yes
5 - Pooled Funds	5	9.385	Yes
Total		21.247	

There have been no breaches in the approved limits to report during the reporting period.



Investment Interest Forecast

Base Budget - £413k

Current Estimate - £613k

Performance Indicators

Quarter 1	Number of Days	Average Balance £000	Largest Balance £000
Days In Credit	92	49	373
Days Overdrawn	0	0	0

Average interest rate earned – 4.33%

Average bank base rate – 4.33%

(Current bank base rate – 4.25%)

Treasury and Prudential Indicators

During the period 01 April 2025 and 30 June 2025, the treasury function has operated within the treasury and prudential indicators set out in the Treasury Management Strategy Statement and in compliance with the Treasury Management Practices.

Compliance with the prudential and treasury indicators are shown on page 3.



Borrowing Strategy

The capital programme in 2025/26 does not include an expectation of borrowing requirement

2.0 Economic Outlook and Treasury position for the quarter ended 30 June 2025

Base Rate Estimates	2025/26 %	2026/27 %	2027/28 %
Quarter 1	4.25	3.75	3.50
Quarter 2	4.25	3.75	3.50
Quarter 3	4.00	3.50	3.50
Quarter 4	3.75	3.50	3.50

- 2.1 The first quarter of 2025/26 (1st April to 30th June) saw:
- A 0.3% m/m fall in real GDP in April – the first fall since October 2024 and the largest fall since October 2023.
 - Core CPI inflation ease from 3.8% in April to 3.5% in May as temporary Easter-related effects faded.
 - The Bank of England cut interest rates from 4.50% to 4.25% in May, holding them steady in June.
- 2.2 The sharp falls in services inflation from 5.4% to 4.7% and in core inflation from 3.8% to 3.5% confirmed that the previous month's jumps partly reflected an Easter-related blip. Services inflation is expected to continue to fall as wage growth slows, supporting a view that CPI inflation will fall close to 2.0% by the start of 2027. An upside risk, however, in the near term is that higher oil/gas and food prices could trigger another bout of second-round effects on wages and inflation expectations, meaning CPI inflation stays above 3.0% for longer and causes the Bank to shift to an even slower rate cutting path. CPI is expected to peak at 3.8% in September.
- 2.3 In June's MPC vote, three MPC members voted for an immediate cut to 4.00%, citing loosening labour market conditions. The other six members were more cautious, as they highlighted the need to monitor for "signs of weak demand", "supply-side constraints" and higher "inflation expectations", mainly from food prices rising. By repeating the well-used phrase "gradual and careful", the MPC continued to suggest that rates will be reduced further.
- 2.4 MUFG treasury advisors forecast the next reduction in Bank Rate will be made in November and for a pattern to evolve whereby rate cuts are made quarterly and in keeping with the release of the Bank's Quarterly Monetary Policy Reports (February, May, August and November). Any movement below a 4% Bank Rate will, nonetheless, be very much dependent on inflation data releases in the coming months.

3.0 Borrowing position for the quarter ended 30 June 2025

- 3.1 The CCFRA has a single loan with the Public Works Loan Bord. This loan was originally arranged in October 2018 by Cumbria County Council but was transferred to the CCFRA in April 2023 following the Local Government reorganisation. The loan value is £7.5m and is on a 10-year interest only arrangement @ 2.6%. The interest is due twice a year, in April and October.

4.0 Investments in place on 30 June 2025

- 4.1 CCFRRA is holding higher balances than normal due to the the Fire Pensions AME grant received in July 2024. This grant was significantly higher than previous years due to additional pension remedy compensation, these funds have not been fully drawn upon yet as the pension payments are behind schedule. At the end of June funds invested were £21.247m, the breakdown is: 44% held in money markets funds, 37% in DMO deposits 14% in bank deposits and 5% in call accounts.

Category/Institution	Credit Rating	Investment Date	Investment Matures	Days to Maturity	Rate (%)	Counterparty Total (£)
Category 1 - Banks Unsecured (Includes Banks & Building Societies)						
NatWest (Liquidity Select Acc)	A+	01/04/2025	On Demand	O/N	1.100%	52,000
MUFG TREASURY - STANDARD CHARTER	A+	31/03/2025	30/09/2025	92	4.340%	1,000,000
MUFG TREASURY - SMBC BANK	A-	18/06/2025	22/10/2025	114	4.250%	1,000,000
MUFG TREASURY - NAT BANK KUWAIT	A+	27/06/2025	31/10/2025	123	4.300%	1,000,000
Lloyds Bank Corporate Markets Plc (NRFB)	AA-	01/04/2025	30/06/2025		4.040%	1,000,000
						4,052,000
Category 3 - Government (Includes HM Treasury and Other Local Authorities)						
Debt management Office	Gov	12-May-25	22-Jul-25	22	4.210%	750,000
Debt management Office	Gov	19-May-25	31-Jul-25	31	4.215%	600,000
Debt management Office	Gov	22-May-25	31-Jul-25	31	4.220%	750,000
Debt management Office	Gov	18-Jun-25	31-Jul-25	31	4.200%	950,000
Debt management Office	Gov	13-Jun-25	29-Aug-25	60	4.170%	1,560,000
Debt management Office	Gov	30-Jun-25	29-Aug-25	60	4.155%	3,200,000
						7,810,000
Category 5 - Pooled Funds (Includes AAA rated Money Market Funds)						
ABERDEEN STANDARD	AAA	Various	On Demand	O/N	4.260%	2,000,000
BLACKROCK	AAA	Various	On Demand	O/N	4.170%	1,385,000
FIDELITY INTERNATIONAL	AAA	Various	On Demand	O/N	4.260%	2,000,000
GOLDMAN SACHS ASSET MANAGEMENT	AAA	Various	On Demand	O/N	4.200%	2,000,000
INVESCO AIM	AAA	Various	On Demand	O/N	4.250%	2,000,000
						9,385,000
Total						21,247,000.00

5.0 Conclusion

- 5.1 This report outlines Treasury Management Activities for the first quarter of 2025/26.

6.0 Recommendations

- 6.1 The Joint Audit Committee is **RECOMMENDED** to:
- note the contents of this report.

Treasury and Prudential Indicators 2025/26 at 30 June 2025

Treasury Management Indicators		Result	RAG	Prudential indicators		Result	RAG			
The Authorised Limit				Ratio of Financing Costs to Net Revenue Stream						
The authorised limit represents an upper limit of external borrowing that could be afforded in the short term but may not sustainable. It is the expected maximum borrowing need with some headroom for unexpected movements. This is a statutory limit under section3(1) of the Local Government Act 2003.		TEST- Is current external borrowing within the approved limit	YES		This is an indicator of a affordability and highlights the revenue implications of existing and proposed capital expenditure by identifying the proportion of revenue budget required to meet financing costs.		TEST- Is the ratio of captial expenditure funded by revenue within planned limits	YES		
The Operational Boundary				Net Borrowing and the Capital Financing Requirement						
The operational boundary represents and estimate of the most likely but not worse case scenario it is only a guide and may be breached temporarily due to variations in cash flow.		TEST- Is current external borrowing within the approved limit	YES		This indicator is to ensure that net borrowing will only be for capital purposes. The Commissioner should ensure that the net external borrowing does not exceed the total CFR requirement from the preceding year plus any additional borrowing for the next 2 years.		TEST- Is net debt less than the capital financing requirement	YES		
Actual External Debt				Capital Expenditure and Capital financing						
It is unlikely that the Commissioner will actually exercise external borrowing until there is a change in the present structure of investment rates compared to the costs of borrowing.		TEST- Is the external debt within the Authorised limit and operational boundry	YES		The original and current forecasts of capital expenditure and the amount of capital expenditure to be funded by prudential borrowing for 2025/26.		TEST- Is the current capital outurn within planned limits	YES		
Gross and Net Debt				Capital Financing Requirement						
The purpose of this indicator is to highlight a situation where the Commissioner is planning to borrow in advance of need.		TEST- Is the CCFRA planning to borrow in advance of need	NO		The CFR is a measure of the extnt to which the Commissioner needs to borrow to support capital expenditure only. It should be noted that at present all borrowing has been met internally.		TEST- Is the capital financing requirment within planned limits	YES		
Maturity Structure of Borrowing										
The indicator is designed to exercise control over the Commissioner having large concentrations of fixed rate debt needing to be repaid at any one time.		TEST- Does the CCFRA have large amounts of fixed rate debt requiring repayment at any one time	NO							
Upper Limit for total principal sums invested for over 365 Days										
The purpose of this indicator is to ensure that the Commissioner has protected himself against the risk of loss arising from the need to seek early redemption of principal sums invested.		TEST- Is the value of long term investments witin the approved limit	YES							