

## Hoath Parish Council - Risk Assessment 2025/26

This risk assessment is a systematic general examination of working conditions, workplace activities and environmental factors that will enable the Parish Council to identify any and all potential inherent risks. The Parish Council, based on a recorded assessment, will take all practical and necessary steps to reduce or eliminate the risks, insofar as is practically possible.

This document has been produced to enable Hoath Parish Council to assess the risks that it faces and satisfy itself that it has taken adequate steps to minimise them.

<b>Financial and Management</b>					
<b>Subject</b>	<b>Area of Risk</b>	<b>Likelihood (1-3) x Impact (1-3)</b>	<b>Management/Control of Risk</b>	<b>Action Required</b>	<b>Review Date</b>
<b>1. Insurance</b>	a. General adequacy	(1 x 1) = 1	The insurance arrangements are reviewed fully on an annual basis with interim annual checking. Review of risk and adequacy of cover (loss/damage, public liability, consequential loss and fidelity guarantee) should be conducted annually.  Full review of assets to ensure renewal costs are accurate.	Check limits annually alongside Asset Register and review full policy every three years.	Agreement active until 1 <sup>st</sup> June 2025
	b. Cost	(1 x 1) = 1			
	c. Compliance	(1 x 1) = 1			
	d. Public Liability (statutory)	(1 x 1) = 1	Insurance at £12,000,000		
	e. Employers Liability (statutory)	(1 x 1) = 1	Insurance at £10,000,000		

	f. Money	(1 x 1) = 1	<ul style="list-style-type: none"> <li>• Insurance at £250,000</li> <li>• In transit £5,000</li> <li>• Private residence of member or employee £250</li> <li>• In custody or under supervision £5,000</li> <li>• In locked safe or strongroom £5,000</li> <li>• In locked receptacle other than strongroom £250</li> </ul>		
	g. Fidelity Guarantee	(1 x 2) = 2	Insurance at £250,000		
	h. Property	(2 x 2) = 4	As per Asset Register		
	i. Libel & Slander	(1 x 2) = 2	Insurance at £100,000 (excess greater – 10% of claim or £1,000 whichever is lower).	Consider an Excess Reserve	
	j. Personal Accident	(1 x 2) = 2	Cover is limited to £500,000 an one person and £2,000,000 any one incident.		
	k. Excess	(1 x 1) = 1	Consider £100 to be available from General Fund in case of claim.		
<b>2. Precept</b>	a. Adequacy of precept in order for the Council to carry out its statutory duties	(1 x 2) = 2	<p>To determine the precept amount required, the Council regularly receives budget update information.</p> <p>At the precept meeting Council receives a budget report, including actual position and projected position to the end of year and indicative figures or costings obtained by the Clerk. With this information the Council maps out the required monies for standing costs and projects for the following</p>	<p>Review starting in October with budget process.</p> <p>Confirm precept requirement in December.</p>	October/December

			<p>year and applies specific figures to budget headings. Taking into account the reserves, income and expenditure, the Council resolves to agree the precept amount to be requested from Canterbury City Council. The figure is submitted by the Clerk in writing.</p> <p>The Clerk informs the Council when the monies are received.</p>		
<b>3. Budget Provision and Reserves</b>	b. Insufficient available funds	(1 x 2) = 2	A full budget needs to be submitted prior to the Precept request. This should include funds placed in reserve for future projects, a contingency fund and at least three months' running costs.	Consider running costs aim for nearer 12 months reserves than three.	October through to December. Precept request to be submitted by 31 <sup>st</sup> Dec each year.
<b>4. Best Value Accountability</b>	c. Work awarded incorrectly	(1 x 3) = 3	Normal Parish Council practice would be to seek, if possible, more than one quotation for any substantial work undertaken. For major work competitive tenders must be sought. If problems encountered with a contract, the Clerk would investigate the situation and report to the Council.	Procedure in Financial Regulations	Ongoing
	d. Overspend on services	(1 x 2) = 2		Procedure in Financial Regulations	Ongoing
<b>5. Contracts and contractors</b>	a. Maintenance contractors	(1 x 2) = 2	Standing orders for award of contracts and capital expenditure. Initial contracts awarded for 24 months. Subject to satisfactory performance, subsequent contracts are for three years.	Report on performance and review when appropriate	Ongoing

<b>6. Payroll and Salary</b>	a. HMRC RTI information – submitted within time limits	(1 x 1) = 1	The Clerks salary payment inc. HMRC, pension entitlement is calculated on Basic PAYE Tools and available for inspection when payment approved online and at the monthly PC meeting.	Current procedure adequate	Monthly
	b. HMRC End of Year Submission/P60	(1 x 1) = 1	Basic Tools creates the P60. Clerk confirms all action complete at the end of each FY.	Current procedure adequate	April
	c. Salary paid incorrectly	(1 x 1) = 1	Salary agreed inline with NALC briefing, paid via cheque. Councillors who authorise payments have visibility of payslip.	Current procedure adequate	Monthly
	d. Unpaid tax to HMRC	(1 x 2) = 2	Payments are monitored by HMRC. Councillors who authorise payments have visibility of invoice	Current procedure adequate	Monthly
<b>7. Employee(s)</b>	a. Fraud by staff	(1 x 2) = 2	Requirements of Fidelity Guarantee Insurance adhered to with regards to fraud	Reconciliation is monthly to pick up on any mistakes.	On appointment of new Clerk
	b. Health and safety	(1 x 2) = 2	All employees (currently the Clerk) to be provided adequate direction and safety equipment needed to undertake their role.	Monitor health and safety requirements and insurance annually	Health & Safety Policy adopted on 5 <sup>th</sup> September 2024.
	c. Clerk resignation or sickness	(1 x 2) = 2	Councillors may act in a temporary capacity at nil pay. Contingency required for advertising; sickness cover etc.	Review contingency in budget annually	Ad-hoc
<b>8. Bank and Banking</b>	a. Inadequate checks	(1 x 2) = 2	The Council has Financial Regulations which set out banking requirements.	Financial Regulations are up to date.	When revised Regulations are issued by NALC
	b. Bank mistakes	(1 x 1) = 1	Reconciliation is monthly to pick up on any mistakes.	Current procedure adequate	Monthly
	c. Payment mistakes	(1 x 1) = 1	Online and or cheque payments should follow the agreed online payment procedure. i.e. Councillor	Online & Cheque payments procedure	Online & cheque payments procedure reviewed on a Monthly

			<p>authorisers to check all details prior to authorising payments online.</p> <p>The Clerk to provide hard copies of all invoices together with a payment schedule for the meeting.</p>	<p>reviewed on a Monthly basis.</p> <p>Current procedure adequate</p>	<p>basis.</p> <p>Monthly</p>
	d. Signatories	(1 x 1) = 1	To ensure that payments can be made in a timely manner, Council to confirm bank signatories and electronic banking authorisers (cheque signatories do not necessarily have to be authorisers) are up to date. There should be at least three Councillors capable of authorising online payments.	Current procedure adequate	Annually in May
	e. Credit references	(1 x 1) = 1	The bank performs credit references on signatories	Current procedure adequate	Review when adding a new signatory
	f. Debit card use	(1 x 1) = 1	Debit card policy to be adopted when applicable	Not yet applicable	Not yet applicable
	g. Non-performance or delivery of third parties	(1 x 1) = 1	Avoid pre-payments wherever possible. Vet supplier thoroughly.	Current procedure adequate	
<b>9. Financial Reporting</b>	a. Information communication	(1 x 1) = 1	Financial information is a regular, monthly, agenda item (Finance Report) and discussed / reviewed and approved at each meeting.	Current procedure adequate	Monthly
	b. Annual accounts	(1 x 1) = 1	Accounts to be closed at Council Year End 31 March and final Statement submitted to April / May Parish Council meeting for scrutiny and agreement. Clerk / RFO and Chair to sign off.	Current procedure adequate	Annually, no later than 30 <sup>th</sup> June.

<b>10. Financial Records</b>	a. Inadequate records	(1 x 1) = 1	The Council has Financial Regulations which set out the requirements.	Current procedure adequate	When NALC issue revised regulations
	b. Financial irregularities	(1 x 1) = 1	The Council should have a Councillor responsible for Internal Control who inspects the finance records regularly. Any irregularities should be identified on inspection.	Current procedure adequate	All authorising Cllrs have access to Unity and Scribe.
<b>11. Grants</b>	a. Receipt of grant	(1 x 1) = 1	All receipts of grants to be recorded at the following meeting. Clerk to ensure that the CCF Grant is received by BACS by August and to chase CCC if not received.	Current procedure adequate	August
	b. Payment of grants and power to pay using s137	(1 x 1) = 1	Ensure that grants are acceptable to pay. All such expenditure goes through the required Council process of approval, minuting and listing accordingly.	Current procedure adequate	
<b>12. Charges – rents receivable</b>	a. Payment of rents: i) Allotment Association ii) Tennis Club iii) Football Club	(1 x 1) = 1	The Council receives rent annually from the Allotment Association and for The Paddock. The Clerk to ensure that the invoices are sent out annually.	Current procedure adequate	
<b>13. VAT</b>	a. Reclaiming	(1 x 1) = 1	The Council will make at least one reclaim using the 126form annually after the close of the year end. Provided the reclaim is for more than one calendar month and is over £100 interim claims may be made. The order must have been placed by the Council, the invoice made out to the Council and the payment made from Council funds.	Current procedure adequate	At least annually in April.
	b. Charging	(1 x 1) = 1	The Council is not currently registered for VAT.	N/A	N/A

<b>14. Audit</b>	a. Annual return – complete and publish within time limits	(1 x 1) = 1	<p>Annual Governance and Accountability Return (AGAR) to be completed and signed by the Internal Auditor and then completed and signed by the Chair and Clerk/RFO at a full Council meeting before 30 June and published on the website.</p> <p>If the PC payments and receipts fall below £25,000 the PC may agree that there is no need for a Limited Assurance Review and that Exemption is acceptable; the Certificate of Exemption must be completed and sent to the External Auditor by 30 June. All paperwork must still be completed and published whether or not it is sent to the External Auditor</p>	Current procedure adequate	
	b. Public inspection of documents	(1 x 1) = 1	<p>By appointment only, at the Village Hall or other convenient public place. For the safety of the Clerk, the public are welcome to inspect documents, but with a Councillor present. Annual Inspection Notice must cover the first 10 working days of July.</p>	Current procedure adequate	Annually – inspection dates to be agreed by the full Council.
	c. Internal Audit	(1 x 1) = 1	Appoint an independent Internal Auditor.	Current procedure adequate	Annually in October

	d. Review effectiveness of Audit	(1 x 1) = 1	The Council must review its requirements of the internal Audit including scope, independence, competence, relationships and planning following the completion of the Internal Audit.	Current procedure adequate	Annually following receipt of the Internal Audit no later than August.
<b>15. Legal Powers</b>	a. Illegal activity or payments	(1 x 1) = 1	All activity and payments within the powers of the Parish Council to be resolved at full Council Meetings, including reference to the power used under the Finance section of Agenda and Finance Report.	Current procedure adequate	Monthly
<b>16. Minutes/agenda/ Notices and Statutory documents</b>	a. Accuracy and legality	(1 x 1) = 1	Minutes and agenda are produced in the prescribed manner by the Clerk and adhere to the legal requirements including publishing on the Agenda and Minutes section of the Parish Council website ( <a href="#">Hoath Parish Council</a> )  While not a requirement of Councils over £25,000, draft Minutes are published within one month of the meeting, circulated in advance of the next meeting, and approved and signed by the Chair of the meeting at the full Council meeting.	Current procedure adequate	Monthly
	b. Standing Orders	(1 x 1) = 1	Reviewed and updated annually	Review September	September 2024
	c. Financial Regulations	(1 x 1) = 1	Reviewed and updated annually, unless the NALC update is sooner.	Review September	September 2024

	d. Business conduct	(1 x 1) = 1	Agenda displayed according to legal requirements.  Business conducted at Council meetings should be managed by the Chair.	Current procedure adequate	Ongoing.
<b>17. Council Records</b>	a. Paper	(1 x 2) = 2	Loss through, fire, theft, damage. The Parish Council records are stored at the home of the Clerk, and at the KCC Records Office. Records include historical correspondences, minutes, insurance, bank records.	Damage (apart from fire or flood) and theft is unlikely and so provision is adequate.  Ensure that minute books are archived in a timely manner.	Ongoing.
	b. Electronic	(1 x 2) = 2	The Parish Council electronic records are stored on the Council's laptop in a Cloud held with the Clerk at her home. The data is constantly backed up to the Cloud and a physical backup is taken monthly.  Antivirus to be kept up-to-date.	Current procedure adequate	Ongoing.
<b>18. Data Protection</b>	a. Policy provision	(1 x 1) = 1	The Parish Council is registered with the Information Commissioner's Office.	Current procedure adequate	Annually in June.
	b. Data Protection Officer	N/A	Legislation does not require a data protection officer.	Review if necessary	N/A
	c. GDPR	(1 x 1) = 1	Policies for Information & Data Protection, Document Retention, Freedom of Information, Disclosure Log and Privacy Notice have been adopted and published.	Current procedure adequate	Review bi-annually or sooner should legislation dictate

<b>19. Freedom of Information and Environmental Information Regulations</b>	a. Policy	(1 x 1) = 1	The Council has a Model Publication Scheme in place. To date there have been no requests under FOI or EIR.	Current procedure adequate	Bi-annually
	b. Provision	(1 x 2) = 2	The Parish Council is aware that if a substantial request came in it could create a number of additional hours' work.	Current procedure adequate	
<b>20. Councillors</b>	a. Losing a Councillor	(1 x 1) = 1	When a vacancy arises there is a legal process to follow which leads to either a by-election or a co-option process. The more usual is a co-option which starts with an advert, acceptance of applications, consideration of applicants and co-option vote at a Council meeting. The Council tries to draw members from around the Parish to make sure each area is represented.	Current procedure adequate	
	b. Losing more than three Councillors to make the Council inquorate	(1 x 3) = 3	If there are more than three vacancies at any one time, the Council becomes inquorate and Canterbury City Council will take over the running of the Council (at the Parish's expense)	Procedures of CCC are adequate	N/A
<b>21. Election Costs</b>	a. Risk of an election cost	(1 x 2) = 2	Risk is higher in an election year. The cost of a by-election is estimated to be approximately £800. Council to consider building up reserves to ensure costs of the election in 2027 are covered.	Current procedure adequate	Annually in conjunction with budget

<b>22. Members' Interests and Code of Conduct</b>	a. Conflict of interests	(1 x 1) = 1	Declarations of interest by members at Council meetings. Legally Councillors need only declare 'pecuniary interests', but many choose to declare other interests and withdraw from discussion if necessary. All interests are recorded.	Current procedure adequate	Monthly
	b. Code of Conduct	(1 x 1) = 1	Code issued by CCC and adopted on 18 <sup>th</sup> September 2023. It is issued to each Councillor on election to Office, or when updated.	Current procedure adequate	Monthly
	c. Register of members' interests	(1 x 1) = 1	Councillors must complete a DPI form on election which must be sent to CCC for publication on their website. Councillors are responsible for ensuring that their own register of members interests is kept up to date.	Current procedure adequate	Annually
<b>23. Council Meetings</b>	a. Recording of meetings	(1 x 1) = 1	While it is legal for recordings to be made of meetings, out of courtesy, and in accordance with the Recording of Meetings Policy, members of the public are requested to inform the Chair if they wish to record the meeting. The Parish Council will also make a recording if necessary, generally for the purpose of the minutes.	Current procedure adequate	Monthly

<b>Physical Equipment or Areas</b> <b>Assets</b>					
<b>Subject</b>	<b>Location</b>	<b>Likelihood (1-3) x Impact (1-3)</b>	<b>Management/Control of Risk</b>	<b>Action Required</b>	<b>Review Date</b>
<b>1. Clerks Storage of necessary papers/books/laptop</b>	a. At the Clerk's home.	(1 x 1) = 1	Ensure banking items are kept in a secure cabinet.	Check room regularly for water/damp/rodents.	Monthly
<b>2. Benches</b>	a. 7 in total	(2 x 1) = 2	<p>All secured by bolts, screws etc. Regular monitoring, annual maintenance and repair or replacement as required using personnel deemed qualified by the Council.</p> <p>Any reports of damage to be included on the next agenda.</p> <p>Annual inspection conducted each June and reported to Council.</p>	Current procedure adequate	Undertaken as part of summer asset review.
<b>3. Litter Bins</b>	a. 3 in total	(1 x 1) = 1	<p>Annual inspection in June. Regular monitoring, annual maintenance and repair or replacement as required using personnel deemed qualified by the Council.</p> <p>Any reports of damage to be included on next agenda</p>	Current procedure adequate	Undertaken as part of summer asset review.
<b>4. Grit Bins</b>	KCC Highways Responsibility inc. in RA for info only	(1 x 1) = 1	<p>Annual inspection in June.</p> <p>Contact KCC if topping up is required.</p>	Current procedure adequate	Undertaken as part of winter preparations.

<b>4. Noticeboards (inc. Tourist Board)</b>	a. Prince of Wales PH b. Prince of Wales Info/Tourist Board	(1 x 1) = 1	Annual inspection in June.  Regular monitoring when notices are posted. Annual maintenance and repair/replacement as required using personnel deemed qualified by the Council. Any reports of damage to be included on next agenda.	Current procedure adequate	Monthly and undertaken as part of summer asset review.
<b>6. Defibrillators</b>	a. Prince of Wales PH b. Village Hall	(1 x 1) = 1	Inspected quarterly. Registered on The Circuit. Replacement of battery every five years and pads every two years if unused – Reserve funds in place	Current procedure adequate	Undertaken as necessary and as part of summer asset review.
<b>7. Land</b>	a. Village Green b. Car Park c. The Paddock	(1 x 1) = 1	Full annual inspection.	Current procedure adequate	Undertaken as part of summer asset review.
<b>8. Planters</b>	a. Church Road		Annual inspection in June.  Regular monitoring, annual maintenance and repair or replacement as required using personnel deemed qualified by the Council.  Any reports of damage to be included on next agenda	Current procedure adequate	Undertaken as part of summer asset review.

<b>9. Maintenance of land and assets</b>	Areas of Parish land to include: • Grass cutting • Tree pruning • Hedge maintenance • Fencing & Gates	(1 x 1) = 1	Hold copies of all contractors' Public Liability Certificates or obtain written confirmation of cover.  Ensure terms of all new undertakings include indemnity of the Council by the Contractor Schedule review of contracts including responsibility and performance.	Current procedure adequate	For 25/26 Budget – quotes to be considered by December 2024
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**Risk Prioritisation:**

The table below is recommended in the Joint Panel on Accountability and Governance (JPAG) Practitioners' Guide (Section 5.97). Risk prioritisation is an assessment of the severity of impact if something were to happen and how likely it is to happen: Likelihood x Impact = Risk Priority

Priority of Risk Management				
How likely	Highly likely	3 (3x1)	6 (3x2)	9 (3x3)
	Possible	2 (2x1)	4 (2x2)	6 (2x3)
	Unlikely	1 (1x1)	2 (1 x2)	3 (1 x3)
		Negligible	Moderate	Severe
Impact				

**Addressing risks:**

Risk is unavoidable, and every organisation needs to take action to manage risk in a way which it can justify to a level which is tolerable. The response to risk, which is initiated within the organisation, is called 'internal control' and may involve one or more of the following standard responses:

- Tolerate the risk: for risks where the downside is containable with appropriate contingency plans; for some where the possible controls cannot be justified (e.g. because they would be disproportionate); and for unavoidable risks, e.g. terrorism.
- Treat the risk: a common response which can mean imposing controls so that the organisation can continue to operate; or setting up prevention techniques.
- Transfer the risk: buying in a service from a specialist external body or taking out insurance. Some risks cannot be transferred, especially reputational risk.
- Terminate the activity giving rise to the risk: it may be best to stop (or not to start) activities which involve intolerable risks or those where no response can bring the risk to a tolerable level.

**Areas where there may be scope to use insurance to help manage risk include the following:**

- The protection of physical assets owned by the authority: buildings, furniture, equipment, etc. (loss or damage).
- The risk of damage to third party property or individuals as a consequence of the authority providing services or amenities to the public (public liability).
- The risk of consequential loss of income or the need to provide essential services following critical damage, loss or non-performance by a third party (consequential loss).
- Loss of cash through theft or dishonesty (fidelity guarantee).
- Legal liability as a consequence of asset ownership (public liability).

The limited nature of internal resources in most authorities means that those wishing to provide services often buy them in from specialist external bodies. Areas where there may be scope to work with others to help manage risk include the following:

- Security for vulnerable buildings, amenities or equipment.
- Maintenance for vulnerable buildings, amenities or equipment.
- The provision of services being carried out under agency/partnership agreements with principal authorities.
- Banking arrangements, including borrowing or lending.
- Ad hoc provision of amenities/ facilities for events to local community groups.
- Markets management.
- Vehicle or equipment lease or hire.
- Trading units (leisure centres, playing fields, burial grounds, etc.).
- Professional services (planning, architects, accountancy, design, etc.).