

Bredhurst Parish Council - Risk Assessment 2025/2026



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 Bredhurst Parish Council to assess the risks that it faces and satisfy itself that it has taken adequate steps to minimise them.

Financial and Management					
Subject	Area of Risk	Likelihood (1-3) x Impact (1-3)	Management/Control of Risk	Action Required	Review Date
1. Insurance PC	a. General adequacy	(1 x 1) = 1	The insurance arrangements are reviewed fully on a three-year 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.	Check limits annually alongside Asset Register and review full policy every three years.	Long term agreement active until 31 st May 2027
	b. Cost	(1 x 1) = 1			
	c. Compliance	(1 x 1) = 1			

			Full review of assets to ensure renewal costs are accurate.		
	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"> • Insurance at £250,000 • In transit £5,000 • Private residence of member or employee £500 • In custody or under supervision £5,000 • In locked safe or strongroom £5,000 • In locked receptacle other than strongroom £500 		
	g. Fidelity Guarantee	(1 x 2) = 2	Insurance at £250,000		
	h. Property	(2 x 2) = 4	As per Asset Register		Review Annually for AGAR
	i. Libel & Slander	(1 x 2) = 2	Insurance at £250,000 (excess greater – 10% of claim or £1,000 whichever is lower).	Consider an Excess Reserve	
	j. Personal Accident	(1 x 2) = 2	Insurance at £100,000 (capital sum), £200 (weekly sum).		

	k. Excess	(1 x 1) = 1	Consider £250 to be set aside as a Reserve in case of claim.		
Insurance Blacksmith Barn	a. Buildings	(1 x 1) = 1	Insurance at £10,000,000	Check limits annually alongside Asset Register and review full policy every three years.	Review Annually October
	b. Contents	(2 x 2) = 4	Covered under PC insurance as per Asset Register		
	c. Property Owners liability	(1 x 1) = 1	£5,000,000		
	d. Legal Expenses	(1 x 1) = 1	Up to £100,000 per standard claim £1,000,000 (employment compensation awards only).		
	e. Excess	(1 x 1) = 1	Consider £250 to be set aside as a Reserve in case of claim.		
2. Precept	a. Adequacy of precept in order for the Council to carry out its statutory duties	(1 x 2) = 2	To determine the precept amount required, the Council regularly receives budget update information. 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 year and applies specific figures to budget headings. Taking into	Review starting in October with budget process. Confirm precept requirement in December/January.	October/December April

			<p>account the reserves, income and expenditure, the Council resolves to agree the precept amount to be requested from Maidstone Borough Council. The figure is submitted by the Clerk in writing.</p> <p>The Clerk informs the Council when the monies are received.</p>		
3. Budget Provision and Reserves	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 st Dec each year.
4. Best Value Accountability	c. Work awarded incorrectly	(1 x 3) = 3	Normal Parish Council practice would be to seek, where possible, 3 quotations 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
5. Contracts and contractors	a. Maintenance contractors	(1 x 2) = 2	<p>Standing orders for award of contracts and capital expenditure.</p> <p>Initial contracts awarded for 12 months. Subject to satisfactory</p>	Report on performance and review when appropriate	Ongoing

			performance, subsequent contracts are for three years.		
6. Payroll and Salary	a. HMRC RTI information – submitted within time limits	(1 x 1) = 1	The Clerks salary payment inc. HMRC and pension entitlement is available for inspection by The Chair and Vice Chair prior to payment approval online and at the monthly PC meeting.	Current procedure adequate	Monthly
	b. HMRC End of Year Submission/P60	(1 x 1) = 1	The 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. 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 Clerk. Councillors who authorise payments have visibility of invoice	Current procedure adequate	Monthly
7. Employee(s)	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 errors.	On appointment of new Clerk
	b. Health and safety	(1 x 2) = 2	All employees to be provided adequate direction and safety equipment needed to undertake their role.	Monitor health and safety requirements and insurance annually	Health & Safety Policy to be created for PC
	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

8. Bank and Banking	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 errors	(1 x 1) = 1	Reconciliation is monthly to pick up on any errors.	Current procedure adequate	Monthly
	c. Payment errors	(1 x 1) = 1	Online payments should follow the agreed online payment procedure. i.e. Councillor authorisers to check all details prior to authorising payments online. The Clerk to provide hard copies of all invoices together with a payment schedule for the meeting to be signed by 2 Cllrs.	Online payments procedure reviewed on a Monthly basis. Current procedure adequate	Online payments procedure reviewed on a Monthly basis. Monthly
	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	

	f. Debit card use	(1 x 1) = 1	Debit card policy has been adopted	Current procedure adequate	Annually
	g. Non-performance or delivery of third parties	(1 x 1) = 1	Avoid pre-payments wherever possible. Vet supplier thoroughly.	Current procedure adequate	
9. Financial Reporting	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 th June.
10. Financial Records	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.
11. Grants	a. Receipt of grant	(1 x 1) = 1	All receipts of grants to be recorded at the following meeting.	Current procedure adequate	April, June & October

	b. Payment of grants and power to pay using s137	(1 x 1) = 1	Ensure that grants are acceptable to pay under General Power of Competence. All such expenditure goes through the required Council process of approval, minuting and listing accordingly.	The Parish Council does not have a Grants Policy	N/A
12. Charges – rents receivable	a. Payment of rents:	(1 x 1) = 1	The Council receives rent annually from the Allotment Tenants. The Clerk to ensure that the invoices are sent out annually.	Current procedure adequate	August
	i) Allotment Tenants				
	ii) Blacksmith Barn		The Council receives rent from hirers of Blacksmith Barn; invoices are issued with unique invoice numbers these are checked against a cash tracker	Current procedure adequate	Monthly
13. VAT	a. Reclaiming	(1 x 1) = 1	The Council will make quarterly reclaims using the 126 form. Provided each 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	Quarterly
	b. Charging	(1 x 1) = 1	The Council is not currently registered for VAT.	N/A	N/A
14. Audit	a. Annual return – complete and publish within time limits	(1 x 1) = 1	External Audit Annual Governance and Accountability Return (AGAR) to be completed and signed by the Internal Auditor and then	Current procedure adequate	

			completed and signed by the Chair and Clerk/RFO at a full Council meeting before 30 June and published on the website.		
	b. Public inspection of documents	(1 x 1) = 1	By appointment only, at Blacksmith Barn 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.	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.
15. Legal Powers	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, under the Finance section of Agenda and Finance Report.	Current procedure adequate	Monthly
16. Minutes/agenda/ Notices and	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	Current procedure adequate	Monthly

Statutory documents			of the Parish Council website https://bredhurst-pc.gov.uk/meetings 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.		
	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.
17. Council Records	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. Current Clerk has paperwork that dates	Damage (apart from fire or flood) and theft is unlikely and so provision is adequate.	Ongoing.

			back to 23/24 previous Interim Clerk's ran a paperless system.	Ensure that minute books are archived in a timely manner.	
	b. Electronic	(1 x 2) = 2	The Parish Council electronic records are stored on the Council's laptop 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.
18. Data Protection	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	The Clerk is the nominated DPO.	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
19. Freedom of Information and Environmental Information Regulations	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	Current procedure adequate	

			could create a number of additional hours' work.		
20. Councillors	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	As and when a Cllr resigns.
	b. Losing more than six Councillors to make the Council inquorate	(1 x 3) = 3	If there are more than four vacancies at any one time, the Council becomes inquorate and Maidstone Borough Council will take over the running of the Council (at the Parish's expense)	Procedures of MBC are adequate	N/A
21. Election Costs	a. Risk of an election cost	(1 x 2) = 2	Risk is not as high in an election year. The cost of a bi-election is estimated to be approximately £6,000 - £8000 (as quoted by MBC). Budget needs adjusting to reflect this.	Current procedure adequate	Annually in conjunction with budget
22. Members' Interests and Code of Conduct	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	Current procedure adequate	Monthly

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			interests and withdraw from discussion if necessary. All interests are recorded.		
	b. Code of Conduct	(1 x 1) = 1	Code issued by MBC and adopted 2012. 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 MBC for publication on its website. Councillors are responsible for ensuring that their own register of members interests is kept up to date.	Current procedure adequate	Annually
23. Council Meetings	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

Physical Equipment or Areas

Assets

Subject	Location	Likelihood (1-3) x Impact (1-3)	Management/Control of Risk	Action Required	Review Date
1. Clerks Storage of necessary papers	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
2. Benches	a. 3 in total	(2 x 1) = 2	<p>All secured by bolts, screws etc.</p> <p>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.
3. Picnic Tables	a. 2 in total	(2 x 1) = 2	<p>All secured by bolts, screws etc.</p> <p>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>	Current procedure adequate	Undertaken as part of summer asset review.

			Annual inspection conducted each June and reported to Council.		
4. Salt Bins	2 in total at Blacksmith Barn/Bredhurst Village Hall	(1 x 1) = 1	Annual inspection in June. Contact KCC if topping up is required.	Current procedure adequate	Undertaken as part of winter preparations.
5. Noticeboards	2 in total. Village Green (outside Green Court) b. Allotments	(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.
6. Defibrillators	a. Village Hall (responsibility of 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 – budget required	Current procedure adequate	Undertaken as necessary and as part of summer asset review.
7. Land	a. Allotments b. Village Green	(1 x 1) = 1	Full annual inspection. Maintained and cut regularly through the year under the GMC	Current procedure adequate	Undertaken as part of summer asset review.

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8. Buildings	a. Blacksmith Barn b. Bredhurst Village Hall	(1x1) = 1	Weekly/Monthly Inspections and any maintenance repair or replacement as required using personnel deemed qualified by the Council.	Current procedure adequate	Weekly/Monthly
9. Village Sign	Village Green	(1x1) = 1	Full annual inspection with regular monitoring		
10. Play Equipment	Bredhurst Community Playing Field	(1 x 1) = 1	Cllrs conduct inspection every 2 weeks, in addition, monthly and quarterly and annual inspections. Maintenance, repair and replacement is carried as required using personnel and external companies 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. Quarterly Inspections undertaken by Safeplay Ltd Annual inspection undertaken by ROSPA
11. Zip Wire	a. Bredhurst Community Playing Field	(1 x 1) = 1	Full annual inspection undertaken. Regular monitoring through weekly, monthly and quarterly inspections, annual maintenance and repair or replacement as required using personnel deemed qualified by the Council.	Current procedure adequate	Quarterly Inspections undertaken by Safeplay Ltd Annual inspection undertaken by ROSPA

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			Any reports of damage to be included on next agenda		
12. Planters	a. Outside Pickwick Motors	(1 x 1) = 1	Annual inspection. 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.
13. Maintenance of land and assets	Areas of Parish land to include: <ul style="list-style-type: none"> • Grass cutting • Hedge Cutting • 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	Current GM contract with Three Counties

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

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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			

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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.

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- 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.).