

Postling Parish Council | Risk Assessment 2025/26

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 enables Postling Parish Council to assess the risks it faces, to satisfy itself that it has taken adequate steps to minimise them, and to identify insurance requirements. Items for review are listed at the end of the document.

Reviewed by Frank Hobbs *Chairman*, and Clare Hamilton *Parish Clerk*, April 2025

Risk Levels: M = Medium, L = Low Abbreviations: PPC - Postling Parish Council; F&HDC - Folkestone & Hythe District Council; PNVH - Postling New Village Hall

Risk	Level	Control
Adequacy of the Precept	L	Sound budgeting process is in place to support the annual precept. The budget is an agenda item at the November Council meeting where a report is considered that includes expenditure to date and projected expenditure. Using this information together with project aspirations and overheads assists setting the budget and precept for the following year. Once agreed, the clerk/RFO submits the precept request to F&HDC by their Dec/Jan deadline. Receipt of Precept is reported to council and recorded in the Minutes.
Protection of Physical Assets	M	Asset Register reviewed and updated as and when necessary and reviewed annually. Updated Asset Register is supplied to insurance companies for review when quoting to ensure adequate insurance cover. PPC insurance is currently with Zurich on a five-year Long Term Agreement to 31 May 2026. Adoption of Telephone Kiosk, Feb 22, is included in Asset Register.
Security of Equipment and Buildings	M	Parish has very low levels of crime and vandalism. Councillors and parishioners regularly passing the village hall report any issues. Telephone Kiosk renovation was carried out by volunteers in April-June 2022; open access to view fixed information panel.
Maintenance of land	M	PPC-owned land is occupied by PNVH. Village Hall committee deals with any hedges/trees and car park issues. <i>(diseased walnut tree removed from VH garden in Feb 2025)</i>

Banking / Accounts	M	Current account with HSBC. Authorised signatories from Sept 2021 are Frank Hobbs and Clare Hamilton. Online Banking actioned in May 2019, with clerk as authorised Service Administrator. Chairman is registered as co-user. Online banking security procedures strictly followed, and log-in details stored securely (not on computer).
Risk of loss of savings	L	All funds are in one HSBC account and protected by Financial Services Compensation Scheme (FSCS).
Loss of cash through theft/dishonesty	L	Insurance cover for employee dishonesty in place up to £150,000.
Financial controls and records	L	All payments are made online by the clerk following approval at a meeting. (Cheques are no longer issued, although the two signature rule still applies if a cheque is needed). Expenditure is approved at council meetings, proposed and seconded by two councillors, approved by the Chairman and recorded in the Minutes. Procedure for online payments by clerk follows Model Financial Regulations, item 6, Instructions for the making of payments. Clerk reconciles accounts and receipts with monthly bank statements and presents quarterly bank reconciliation statements to council meetings. VAT records identified in Receipts & Payments spreadsheet. VAT is reclaimed annually in February. S.137 donations records identified in Receipts & Payments spreadsheet. Paper copies of annual accounts stored by clerk for 8 years and published on website. Model Financial Regulations document to be referred to for details.
Compliance with HMRC, national and local government requirements	M	Clerk to keep councillors aware of regulations and ensure that accounts and decisions are in line with Standing Orders. Membership of national/regional bodies (ie. KALC) ensures knowledge and working practices are kept up to date. Support is available from county association when/if needed. VAT rules are adhered to. Clerk earns below threshold for PAYE and declares parish council salary on personal tax return, as advised by HMRC.
Sound budgeting to provide good stewardship	L	Clerk and councillors are all aware of the need to provide good stewardship of the Precept and any other funds received. Budget is reviewed regularly. Precept is assessed in November at annual budget setting meeting for next financial year.
Comply with borrowing restrictions /grant processes	L	No borrowing in place. Grants are applied for according to the rules and regulations of the issuing body. Reports or receipts are given to those bodies in order to fulfil obligations and to be good stewards.

Risk to third party, property/individuals	M	<p>Risk assessment for individual events to be undertaken with additional insurance when needed.</p> <p>Checks to be undertaken to ensure subcontractors have appropriate health and safety protocols in place as well as public liability insurance.</p> <p>Insurance in place for Property, Employers' Liability, Public Liability, Products Liability, Officials Indemnity, Business Interruption, Legal Expenses, Money, Personal Accident. Insurance requirements reviewed annually.</p>
Asset Liability - our legal obligations with regards to our assets, in particular buildings and land	M	<p>Land on which PNVH stands is owned by PPC. The building and land is managed by PNVH Management Committee.</p> <p>Telephone Kiosk adopted from BT for purchase price of £1 (invoice never received) cannot be sold on without consent from BT.</p>
Safety of Parishioners and visitors	M	<p>Risk assessment checks carried out when required.</p> <p>Defibrillator fitted at PNVH in 2019 and checked regularly by Hopkins AED as part of their Service Agreement. New battery and electrodes (adult and infant) fitted April 2024.</p> <p>Findings of Councillors' survey of fire hydrants in March 2022 reported to Kent Fire & Rescue Service.</p> <p>Potholes reported regularly to KCC.</p>
Comply with Employment Law	L	<p>Clerk's contract of employment, job description and salary reviewed at annual appraisal. See Compliance with HMRC above.</p>
Ensuring all activities are within legal powers and moral responsibility	M	<p>Standing Orders adhered to. Clerk to inform councillors on maintaining correct procedures and positions on new legal proposals and working practices.</p> <p>Agendas and Minutes prepared, issued and published correctly.</p> <p>All councillors possess copies of Standing Orders and Code of Conduct and agree to act responsibly and with good moral conduct on behalf of the Parish.</p> <p>Policies and Procedures adopted in 2018/19 are reviewed annually in May.</p> <p>Online meetings ruling during the Coronavirus pandemic ceased on 7 May 2021 and meetings are held in-person.</p>
Proper and timely recording and publishing of Minutes	L	<p>Minutes recorded by clerk and circulated to councillors, then published via noticeboard and website within 2 weeks of meetings, in accordance with Communications Policy.</p>
Proper document control, website management and GDPR.	L	<p>Official documents in place: Deeds and Land Registry documents stored by chairman. Insurance Policy; Bank Statements; Planning Applications; Agendas and Minutes all stored as hard copies and digital copies by the clerk.</p> <p>Other documents dealt with in a responsible way, and correspondence kept private when necessary.</p>

Emails circulated correctly, and parishioners' email addresses blind copied.
 General Data Protection Regulations 2018 followed, GDPR Policy in place.
 Back-ups kept of computer records - daily to Cloud.
 New website was published in March 2020. Webmaster is the clerk, website is hosted by HugoFox with Accessibility Regulations compliant template. Chairman holds website log-in details as back up. Change to .gov.uk domain name in place in January 2025, .gov.uk email address in place in April 2025.

Registers of Interests recorded for all meetings and PPC decisions	M	Register of Interests completed in election years by all councillors, updated throughout year if necessary, and logged with F&HDC after elections or if any change. This is adhered to in PPC working practices. Members' interests are declared on agenda items at PC meetings and recorded in the Minutes.
Register of Gifts and Hospitality	L	Gift register not necessary.
Emergency planning	L	<p>In the event of the chairman being incapacitated, vice chairman to take responsibility and to call an Extraordinary Meeting where a new chairman is elected.</p> <p>In the event of vice chairman being incapacitated, the clerk, or a minimum of two councillors, to call an Extraordinary Meeting where a new chairman and vice chairman is elected.</p> <p>In the event of the clerk being incapacitated, Business Interruption insurance is in place to pay a temporary clerk until new permanent clerk can be appointed.</p>

Action: Review at least annually and update Policies and Procedures as and when necessary throughout the year.

Next review: Annual Meeting of the Council, May 2026.