

BOROUGH GREEN COUNCIL



ESTABLISHED 1934

Risk Assessment Policy and Procedures

Reviewed: 1st April 2026

Chairman: Francis Michael Taylor

Proper Officer/Responsible Financial Officer: Bernard Galopin

Purpose of Document

This document is produced to enable Borough Green Council to assess, manage and mitigate risks that are identified as part of its formal business as a council. This will enable the Council to demonstrate responsibility and management of Council risks and to make an adequate declaration in its return to the external auditors.

The risks have been divided into several categories as shown below. For each category, the actions currently being taken to manage the risks are recorded and actioned through the meetings and recorded in the minutes.

Risks

1. Loss of Financial Control

The Council seeks to maintain financial control over the following:

a. Fixed Asset Register (FAR)

The Council maintains a list of tangible fixed assets that it owns. This list is reviewed regularly and records assets at their cost or Net Realisable Value basis. The FAR is supported by a physical inspection and inventory check of assets annually.

b. Bank Accounts

The Council has the following bank accounts:

- Three x NatWest bank accounts (1 x current account and 2 x business reserve accounts).
- One x Unity Trust Bank (1 x current account).
- Two banks from separate and distinct banking groups are used for Council business to ensure that the FSCS threshold provision of £120,000 is adhered to, thereby protecting Council funds up to £120,000 at each bank.

c. Investments

CCLA:

- The Council has investments with the CCLA, a recommended investor for parish councils, local authorities, charities and churches.

Two councillors plus the Clerk/RFO are authorised signatories for Natwest, Unity Trust banks and CCLA. The payments lists are signed at each meeting by two councillors.

d. Annual Budget

The Council produces a periodic budget and the precept is set based on these figures.

e. Financial Reporting

- At every Council meeting the Clerk/RFO presents a statement of payments made since the previous Council meeting and payments are presented for approval.
- Bank reconciliation statements are presented with accompanying bank statements.
- An analysis of income and expenditure is produced at key internals, namely as part of the budget setting process, precept application and at year end.

f. Auditing of Accounts

- Internal: The Council has an internal auditor who reports on the internal controls and compliance of operating procedures against guidelines and standards.

- External: The Council has its accounts audited by external auditors to express an opinion based on a limited assurance review.

g. Best Value

- The Council follows procurement procedures as detailed in their Financial Regulations when placing orders. These Financial Regulations along with Standing Orders are reviewed annually.
- The normal practice is to seek competitive quotations although there will be occasions when the Council would wish to use the services of local preferred contractors. For major contract services, formal competitive tenders are sought.

2. Data Protection Breaches

- All lever arch files and folders are stored in a storage cabinet, with all archived materials stored separately in a purpose-built room at Potters Mede.
- Data backup is automatic via Microsoft Cloud (ONE DRIVE) and onto a memory stick.
- All files held on the Clerk's computer containing personal data are individually password protected.
- To comply with General Data Protection Regulations, the Council's Data, Privacy, Use and Retention Policy is reviewed annually.

3. Injury and Harm to Third Parties

The Council regularly undertakes a visual inspection of the condition of its assets to ensure that its health and safety obligations are met, and it takes appropriate action to minimise any risk of injury to third parties. The Council groundsmen have up-to-date training qualifications in inspecting play area assets.

The Council has insurance cover to enable it to meet any third-party liability that it might face if an accident were to occur and the Council found to be liable.

The Council has five principal areas of risk. In addition to the general undertaking above and the insurance cover secured, the Council seeks to manage these risks by the following further measures.

a. Recreation Ground

- This area of land covers the children's play area, the tennis courts, the playing field, the Pavilion, a wooded area (includes a stream) and entrance car park.
- Council staff visit the site every weekday and occasionally at weekend to inspect the grounds and equipment, clean, repair and litter pick and report anything that could be dangerous to users. Surfaces are regularly pressure washed to remove moss/weeds.
- The site can be closed if there are perceived dangers to users.
- The Council seeks a monthly independent inspection (Landscape Services) of the children's play area and report and consider follow up action at the monthly Council meetings. In addition, the playground and Ball Park are subject to annual inspections (Play Inspection Company).
- Council staff are trained in routine playground inspections and conduct these every day.
- The Recreation Ground is protected by CCTV.

b. Potters Mede

- This area consists of the buildings (hall, kitchen area, Taylor Room, changing rooms), entrance car park, woodland walk and football pitches.
- Council staff visit the site every weekday and occasionally over weekends to inspect the grounds and facilities, clean, repair and litter pick.
- Potters Mede is protected by CCTV.

c. Other Land Owned by the Council

- The areas of land are recorded on the Fixed Asset Register. These are open spaces for use by the community. Some spaces may have memorial benches placed on them. These areas are also included within the Council's insurance cover.

d. Skate Park

- The Skate Park is a Tri-Parish project that is managed separately by the Whitegate Field Skate Park Committee, consisting of membership from each council.
- The park is insured under an additional policy taken out by the Committee.
- Council staff visit the site daily to litter pick, inspect, report and repair anything that could be perceived as dangerous. Weekly checks are recorded.
- The Whitegate Field Skate Park Committee seeks an inspection and report from RoSPA on an annual basis, and three quarterly operational inspections from Landscape Services (Kent County Council). Kent County Council are also asked to inspect any alterations to ramps or equipment made during the twelve-month period between annual inspections.

e. Public Toilet

- The public toilet is available for use to the public 24/7, all year round. There are two main risks to the building – flooding and criminal damage (e.g. arson). The risk of arson has been partially mitigated by the installation of metal walls and ceilings. There is now CCTV placed in the Village Hall carpark, which oversees the front of the public toilet.
- The public toilet is cleaned every day and any risks that are identified to users are flagged to the Clerk.
- The public toilet is covered under the Council's insurance cover.

4. Trees

Over many years risks from trees have been managed and have not been high on the list of public concerns. However, attitudes to risk are changing and, in a risk averse society the duty of care has become more onerous. Given the importance of trees the risks they pose need to be managed with their protection and conservation. The Council has identified sites on their land which contain trees.

All mature trees owned by the Council will be subject to an expert inspection by a qualified arboriculturist. Trees will be assessed by means of scheduled systematic visual assessment initially from ground level. Assessments will usually consist of a staged approach and compare the tree being inspected to a notional healthy, vigorous and defect free specimen. This may include:

- Visual inspection of the tree for defect symptoms and overall vitality. If there are no signs of any problems the assessment is concluded.
- If a defect is suspected based on the symptoms, the presence or absence of that defect must be confirmed by thorough examination.
- If the defect is confirmed, it must be quantified, remedial action should be identified and priority/urgency of works recorded.

On an annual basis Kent Men of Trees or Tree Ability conduct an annual inspection of all the trees on Council land. TreeAbility also provide services to the Council to maintain our trees. Following expert inspections remedial action will be conducted as follows:

- Category 1 immediate action.

- Category 2 high priority action within 6-12 months.
- Category 3 medium priority action within 12-24 months.
- Category 4 no action required until next scheduled inspection / monitor.

These risks and mitigation strategies apply to the woodland walks at the Recreation Ground, Potters Mede and in open spaces.

5. Civil Litigation

Civil litigation which is not covered by either (i) public liability insurance or (ii) legal cover through the Council's insurance policy will be financed through the Council's own financial resources. Lawyers recommended by TMBC or KALC will be used to assist the Council in managing legal disputes and promoting its best interests.

6. Special Events

Special events held on Council land will be individually risk assessed, with insurance cover in place and appropriate licences obtained. Individual service providers will need their own public liability insurance.