

CHIDDINGSTONE PARISH COUNCIL

RISK REGISTER

Updated: 16.02.26

This register has been produced to enable the Parish Council to assess the risks that it faces; and to satisfy itself that it has taken all available measures to mitigate those risks.
In pursuit of the above:

- (1) Key Council activities and assets have been identified.
- (2) Risks associated with those activities and assets are identified.
- (3) Risks are evaluated in terms of probability and impact, prior to mitigation.
- (4) Management and control measures to mitigate the risks are taken; or the risks acknowledged as acceptable.
- (5) Risks and mitigation measures are monitored, reviewed regularly (at *least* annually) and revised as appropriate.

Probability		Impact	
Low	Unlikely to occur within the next ten years	Low	Limited inconvenience, no impact in reserves, no legal challenge
Medium	Likely to occur within the next ten years	Medium	Some public censure or small impact on reserves (<10%), no legal challenge
High	Likely to occur within the next two years	High	Impact on reserves of >10% or legal challenge or severe public censure

FINANCIAL

Subject	Risks Identified	Risk Probability 3=High 2=Med 1=Low	Risk Impact 3=Significant 2=Moderate 1= Minor	RAG Rating	Risk Control/Mitigation Measures	Risk Appetite/ Risk Assessment
Precept & Budget	1. Precept may be inadequate 2. Budget and Reserves inadequate NB. The Parish Council took out a fixed rate EIP loan through the Public Works Loan Board for £100,000 in November 2016 over 25 years.	1	3		(i) The Parish Council determines the precept requirement when setting a budget at its January meeting ahead of the new financial year. There is a low risk that budget information is not correct or not up to date. Ultimately, control rests with the Parish Council, which is answerable to the electorate, through effective financial management and forecasting. (ii) Precept received twice a year – guaranteed income. (iii) Funds set aside for contingency and Earmarked Reserves which could be used in emergency with the approval of the Parish Council (iv) Parish Council is able to increase annual precept to cover loan repayments, which are made twice a year in June and December	Accept the risks. Existing procedures effective and adequate.
Reporting and Auditing	1. Information is inadequate, inaccurate, not up to date and/or misleading. 2. Communication between councillors/clerk and auditors is ineffective and/or confused.	1	2		(i) Fidelity insurance in place (£250,000). (ii) Annual checks by External and Internal Auditors (iii) Quarterly checks by members of Parish Council (iv) Further oversight and examination by the Finance subcommittee	Accept the risks. Existing procedures (including the role of the Finance sub-committee) are

	3. Poor and inefficient internal auditing. 4. Ineffective external auditing					effective and adequate.
Financial Records	1. Records are inadequate, inaccurate, not-up-to-date or misleading. 2. Financial irregularities.	1	2		(i) Reports are reported as above and managed by the Clerk according to detailed Financial Regulations (set by NALC). (ii) Regulations are reviewed every year and the records are considered by the Finance Committee prior to internal and external audits.	Accept the risks as the situation is monitored regularly. Existing procedures effective and adequate
Banks, Banking & Investments	1. Inadequate checking/authorising of bank transactions 2. Mistakes 3. Loss 4. Incorrect charges 5. Balances beyond FSCS levels	1	3		(i) Cheques are no longer used as a means of payment (ii) Online banking procedures in place, and mandates regularly reviewed. Clerk is Full Access Delegate User sets up payments online, two members log in and authorise payments within two working days. (iii) List of payments approved for signature by full PC, are set out at the end of monthly Parish Council minutes and signed off by the Chair. (iv) Full bank reconciliations undertaken by Clerk and Chair quarterly. (v) The Parish Council has no stock market investments. (vi) Parish Council funds are placed in two bank accounts with Unity Trust Bank which are both covered by the Financial Services Compensation Scheme, with balances in total maintained below £120,000 so there is limited risk.	Accept the risks. Existing procedures are effective and adequate

Value Added Tax	1. Appropriate VAT not claimed back 2. Council does not charge appropriate VAT	1	1		(i) Financial regulations set out requirements. (ii) VAT returns submitted online quarterly. (iii) Internal/external auditors check annually	Accept the risks. Existing procedures are effective and adequate
Grants	1. Council does not monitor income (grants received or loans) 2. Council does not monitor CIL grant expiry dates.	1	1		(i) All loans and grants received are discussed and their expenditure approved by the PC at its monthly meetings. (ii) Clerk and Financial Committee monitor CIL grant terms.	Accept the risks. Existing procedures are effective and adequate.
Goods and Services	1. Goods/Services not supplied but invoiced 2. Incorrect invoices 3. Unpaid invoices	1	1		(i) Financial regulations and standing orders set out the requirements for the ordering of supplies and services and procedures for dealing with invoices and payments. (ii) All payments are authorised and reconciled to invoices by the council at monthly meetings and processed in line with banking procedures above.	Accept the risks. Existing procedures are effective and adequate.

GOVERNANCE & LEGAL RISKS

Subject	Risks Identified	Risk Probability 1=High 2=Med 3=Low	Risk Impact 1=Significant 2=Moderate 3= Minor	RAG Status	Risk Control/Mitigation Measures	Risk Appetite/ Risk Assessment
Procurement of goods and services	Work awarded incorrectly/inappropriately or established procedures not followed – i.e. obtaining competitive quotes.	1	2	2	(i) PC practice requires the seeking of more than 1 quote for any significant work required or goods purchased (value >£2500). For more substantive	Accept the risks. Existing procedures are effective and adequate

					contracted services (value >£50,000), 3 competitive tenders are sought. (ii) All procedures are set out in standing Orders and Financial Regulations. (iii) Performance reviews are conducted periodically to ensure services are delivered in accordance with agreed contractual standards. (iv) Renewal of contracts is performed on an annual basis or other contracted period.	
Statutory documents (minutes/ agendas etc)	Are inaccurate/incomplete/ not comprehensive and/or fail to satisfy statutory requirements and published guidelines	1	1	1	(i) Documents are drafted by the Clerk and adhere to legal requirements. Agendas are produced in consultation with the chairman and published in accordance with statutory timescales. (ii) Minutes must be approved by the full Parish Council	Accept the risks. Existing procedures are effective and adequate
Elections	- Costs prohibitive - Vacancies unfilled - Loss of Competence status under General Power of Competence s.137.	2	2	4	(i) There is no guarantee that any councillor vacancy, even in an election year, will require a formal ballot. Ahead of an election year, such costs are budgeted for. In between election years, any vacancy may incur costs for which there may not be a planned provision. (ii) Competence status will be maintained if at least 6 members elected. If less elected, then may need to wait until next bi-election. (NB. Also in “people risks” should Clerk leave without replacement).	Accept the risks but ensure that action is taken, especially in election years, to advertise opportunities - not least, to enhance and encourage the local democratic process. Existing procedures effective and adequate.

Members' Interests	1. Conflicts of interest are not properly declared and/or recorded 2. Registers of interests are not up-to-date, inaccurate or misleading	2	2	4	Each Parish Council meeting includes a formal agenda item to enable members' interests to be declared. The Clerk can only advise members as it is the responsibility of individual councillors to make any declarations known and for each councillor to regularly review his/her register of interests to ensure it does not become outdated.	Accept the risks. It is the responsibility of each councillor to conduct himself/herself in a way that precludes the risk becoming manifest.
Major disagreement between councillors	1. Major disagreement between councillors leading to mass resignation/deadlock and therefore the inability to conduct business	1	3		District Council would step in to maintain business.	Accept the risks. Existing procedures effective and adequate.
Annual Governance and Accountability Return (AGAR)	2. Not submitted on time 3. Failure to adhere to audit requirements 4. Errors in records/submissions 5. Failure to publicise accounts	1	1	1	(i) PC financial monitoring and management procedures. (ii) AGAR is scrutinised by both the Council members and internal auditor prior to submission to the external auditor. Any errors or omissions might result in minor fines	Accept the risks. Existing procedures effective and adequate.
Insurance	1. Is adequate 2. Is cost prohibitive	1	2	2	Insurance cover is subject to an annual review by the council to ensure it is adequate, includes all relevant assets, provides for appropriate risks and is cost efficient.	Accept the risks as the situation is monitored regularly. Existing procedures are effective and adequate.
Judicial Review proceedings	1. Parish Council subjected to Judicial Review proceedings in relation to a decision it has made.	1	1		(i) The Parish Council's insurance policy does not cover judicial review proceedings but legal fees may be covered if taken to court.	Accept the risks.

	2. Parish Council wishes to issue a judicial review in relation to a decision made by a higher authority.				(ii) The insurance company may ask the Parish Council to obtain legal advice at their own cost and if there is deemed to be a case, the insurance company may reimburse the Parish Council for costs incurred	
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INFORMATION MANAGEMENT & SECURITY/ CYBER RISK

Subject	Risks Identified	Risk Probability 1=High 2=Med 3=Low	Risk Impact 1=Significant 2=Moderate 3= Minor	RAG status	Risk Control/Mitigation Measures	Risk Appetite/ Risk Assessment
Data Protection and GDPR	1. Inadequate process and policy 2. Risk of disclosure of personal information 3. Out-of-date entry registration with the ICO	2	3		The Parish Council is registered with the Information Commissioners Office as a data controller and has adopted policies to ensure that the Parish Council satisfies General Data Protection Regulations 2018.	Accept the risks. Existing procedures effective and adequate
FOI requests	1. Inadequate policy and process for handling any requests received	1	2		(i) The FOI publications scheme adopted by the Parish Council is regularly updated and available on the Parish Council website. (ii) The Parish Council has not received requests under this legislation as yet. We do understand that the implications and time required to process and satisfy any request may be significant and costly.	Accept the risks. Existing procedures effective and adequate
Cyber Security and	1. Unauthorised access, data loss, phishing, malware, ransomware or system	2	3		(i) Councillors use council email accounts for all council business.	Accept the risks but also

Information Security	compromise leading to loss of data, financial fraud, service disruption, reputational damage or breach of GDPR.				(ii) Information Security, Data Protection and Email Use Policies in place. (iii) Devices required to have passwords, updates and antivirus. (iv) Secure cloud storage used for council documents. (v) Regular backups maintained by Clerk/IT provider. (vi) Dual authorisation for online banking. (vii) Website maintained with security updates and HTTPS. (viii) Access permissions reviewed annually or when councillors/staff change. (ix) Incident reporting procedure in place. (x) All councillors confirm their commitments to manage cyber and information security risk.	consider the following- • Annual cyber awareness training for councillors and staff. • Quarterly review of cyber risk as part of the Risk Register. • Periodic testing of backup restoration. • Cyber risk insurance protection
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REPUTATIONAL

Subject	Risks Identified	Risk Probability 3=High 2=Med 1=Low	Risk Impact 3=Significant 2=Moderate 1= Minor	RAG Status	Risk Control/Mitigation Measures	Risk Appetite/ Risk Assessment
Precept	Precept may be perceived as excessive.	1	2		Precept raised in line with guidance and fully budgeted for to ensure appropriate.	Accept the risks. Existing procedures

					Finance Committee fully in agreement before finalising. Accounts available to the public.	effective and adequate
Conflicts of Interest	Public may perceive councillors have conflicts of interest	1	2		Every meeting commences with a disclosure of any pecuniary or non-pecuniary interests. – Councillors remove themselves from debate and votes where a conflict may be present	Accept the risks. Existing procedures effective and adequate
Malpractice /Negligence/ Defamation/ Fraud	Parish Council or individual councillor being sued for malpractice, negligence, defamation or fraud.	1	3		(i) Evidence of policies, procedures being followed (ii) Parish Council is a member of Kent Association of Local Councils who gives legal advice. (iii) Parish Council insurance policy has legal cover for Libel and Slander to £250k and Fidelity Insurance covering malpractice etc. to £250k (iv) Financial reserves available to fund legal expenses.	Accept the risks. Existing procedures and insurance cover effective and adequate
Public interests	Public may perceive that the Parish Council is not operating in their interest	1	2		Public welcome to attend all meetings -to speak in the open session and to listen in the closed session.	Accept the risks. Existing procedures effective and adequate
DEI	Lack of diversity amongst councillors suggests not representative/inclusive of current population.	1	1		Vacancies/ Elections are publicly advertised and encourage applicants that will support the diversity and inclusivity of the public represented. DEI principles are considered when co-opting new members outside of elections	Accept the risks. Existing procedures effective and adequate

PEOPLE RISKS

Subject	Risks Identified	Risk Probability 3=High 2=Med 1=Low	Risk Impact 3=Significant 2=Moderate 1= Minor	RAG status	Risk Control/Mitigation Measures	Risk Appetite/ Risk Assessment
Clerk	1. Clerk absent due to sickness 2. Resignation of Clerk (NB. Loss of competence status) 3. PAYE / National Insurance/Pension	1	2		(i) A neighbouring Clerk to be contacted in the event of the Clerk being off sick, but would be under no obligation. (ii) Clerk has Contract of Employment which sets out the terms of employment. (iii) Clerk has ongoing performance dialogue with Chairman and salary aligned to National Scale. (iv) Contract of Employment states:- • the Clerk has to give 4 weeks' notice • the Clerk should raise any grievance with the Chairman and/or Parish Council and the Council to raise any redress with the Clerk. (v) Clerk sets up PAYE, National Insurance and Pension Contribution payments monthly and they are authorised by 2 signatories. (vi) Should Clerk leave without replacement, KALC would step in to provide temporary qualified Clerk in order to avoid loss of Competence Status.	Accept the risks. Existing procedures effective and adequate
Members training and competence	Council members are inexperienced or not competent to fulfil their functions	1	2		(i) Members are encouraged to undertake appropriate training to fulfil their roles. Much of the training is made available via KALC/SLCC	Accept the risks. Existing procedures

					(ii) The Clerk monitors training needs and identifies appropriate training courses. (iii) Members ensure an appropriate handover of duties as they depart a role.	effective and adequate
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HEALTH & SAFETY

Subject	Risks Identified	Risk Probability 3=High 2=Med 1=Low	Risk Impact 3=Significant 2=Moderate 1= Minor	RAG Status	Risk Control/Mitigation Measures	Risk Appetite/ Risk Assessment
Parish Councillors and/or members of the public acting on behalf of the Parish Council or on Parish Council owned grounds/ Property	Anyone injured, assaulted or killed whilst acting on a voluntary basis on behalf of the Parish Council. Eg. Litter Pick Speed Watch Parish Pond Warden Parish Tree Warden Members of the public Flood Wardens and other emergency co-ordinators	2	3		(i) Parish Council has public liability insurance to £12 million. (ii) Public liability cover for members whilst acting on behalf of the Parish Council: the definition of Person Insured is extended to include any person between the ages of 16 and 90. The insurer will not make any payment of any benefit or in respect of any expense or loss arising from any Person Insured who has attained the age of 90 years unless such expense or loss arises during the period of insurance during which the Person Insured attains the age of 90.	Accept the risks. Existing procedures & insurance effective and adequate

FIXED ASSET RISKS =Physical and Environmental

Subject	Risks Identified	Risk Probability 3=High 2=Med 1=Low	Risk Impact 3=Significant 2=Moderate 1= Minor	RAG Status	Risk Control/Mitigation Measures	Risk Appetite/ Risk Assessment
Chiddingstone Tennis Courts	1. Issues relating to challenges to the freehold or liabilities associated with being the freeholder of the tennis courts which are owned by the Parish Council. 2. Injury to members of tennis court/members of the public 3. Damage to courts / carpark / fencing 4. Fallen/damaged trees in the Tennis Court carpark which belong to the Parish Council	2	2		(i) Parish Council has public liability insurance to £12 million. (ii) Parish Council has reserves available to fund legal expenses and/or any costs for maintenance. (iii) Trees are regularly checked to ensure that they are healthy and safe. Any work required would be carried out quickly. (iv) Parish Council able to take legal advice from KALC. (v) Tennis Club has public liability insurance with LTA. (vi) Tennis Club responsible for repairs to courts/carpark/fences (vii) Tennis Club has reserves for future maintenance costs.	Accept the risks. Existing procedures /insurance/ reserves effective and adequate
Chiddingstone Community Garden - Occupiers Liability	1. Injury to members of the public/ Chiddingstone school pupils 2. Damage to garden / fencing 3. Fallen/damaged Trees in the Community Garden	1	3		(i) Parish Council has public liability insurance to £12 million. (ii) Parish Council has reserves available to fund legal expenses and/or any costs for maintenance. (iii) Trees are regularly checked to ensure that they are healthy and safe. Any work required would be carried out quickly. (iv) Parish Council shares costs with Chiddingstone School, and Chiddingstone Village Hall.	Accept the risks. Existing procedures & insurance effective and adequate

					(v) Lease with National Trust on ten-yearly renewable basis, signed April 2020.	
St. Mary's Closed Churchyard Chiddingstone	1. Injury to members of the public 2. Unstable gravestones, churchyard, fencing and wall 3. Fallen or damaged trees in the Closed Churchyard	1	3		(i) Parish Council has public liability insurance to £12m. (ii) Parish Council has reserves available for legal expenses.	Accept the risks. Existing procedures & insurance effective and adequate
Land at Pavilion, Chiddingstone Sports Field	1. Non-management of the Pavilion by the Sports Association. 2. Fallen/damaged trees on the land owned by the Parish Council (car park and tennis courts)	1	2		(i) The Parish Council owns the land that the Sports Pavilion sits on. The Pavilion is leased back to the Chiddingstone Sports Association on a 125 year lease (1991) at a peppercorn rent. (ii) Parish Council requests Sports Association for copies of all public liability insurance certificates, health & safety reports and fire safety reports and reviews regularly. (iii) Parish Council has public liability insurance to £12 million. (iv) Parish Council has reserves available to fund legal expenses and/or any costs for maintenance. (v) Trees are regularly checked to ensure that they are healthy and safe. Any	Accept the risks. Existing procedures & insurance effective and adequate

					work required would be carried out quickly. (vi) Parish Council able to take legal advice from KALC.	
Other Parish Council land - Chiddingstone Hoath Green - The Village Green, Chiddingstone	1. Injury to members of the public through poor maintenance. 2. Fallen/damaged trees	1	3		(i) Parish Council has public liability insurance to £12 million. (ii) Annual Tree Survey carried out and recommendations acted upon. (iii) Oak Tree on the green in Chiddingstone Hoath had a split. Tree Survey report recommended a 25% prune to reduce weight on the limbs and to reduce probability of limb falling. -Completed. (iv) Recommendation also to move the bench from under the tree.(to be completed).	Accept the risks. Existing procedures & insurance effective and adequate

Parish Council owned Assets: - Bus Shelter in Chiddingstone Causeway - Bus Shelter in Bough Beech - War Memorial in Chiddingstone - Parish Noticeboards - Chiddingstone Sign at Gilwyns - Chiddingstone Sign in village - Bough Beech sign - Chiddingstone Hoath sign - Chiddingstone Causeway sign	Poor maintenance.	1	1		(i) Parish Council has public liability insurance to £12 million. (ii) Parish Council has reserves available to fund legal expenses and/or any costs for maintenance. (iii) All items are named assets on the Parish Council's insurance policy.	Accept the risks. Existing procedures & insurance effective and adequate
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Defibrillators - Parish Council owned defibrillator in phone box outside Chiddingstone Causeway shop - Village owned defibrillator in the phone box near The Castle Inn. - Parish Council owned defibrillator on the external wall of The Rock Inn	1. Loss – fire/damage/stolen 2. Failure to operate on demand 3. Potential litigation if failure to operate.	1	2		(i) Checks carried out regularly to ensure that the defibrillators lights are showing green, not red, and that the pads are still in date. (ii) Clerk ensures prompt purchase of pads as required (iii) Insurance is in place for potential loss or theft.	Accept the risks. Existing procedures & insurance effective and adequate
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Office Equipment	1. Injury to employees / family 2. Damaged/ old equipment needing replacement	1	2		(i) Parish Council has public liability insurance to £12 million. (ii) Parish Council has reserves available to fund legal expenses and/or costs for replacement.	Accept the risks. Existing procedures /insurance/reserves effective and adequate
Parish Council Records and Documents (electronic and hardcopy)	1. Loss through fire/theft/damage 2. Loss through ICT corruption or failure (see also Cyber risk above)	2	2		(i) All records are stored electronically by the Clerk and backed up by Vision-ICT.	Accept the risks. Existing procedures are effective.

Glossary of Terms

Probability: The likelihood of a risk occurring (1 = Low, 3 = High).

Impact: The severity of consequences if the risk occurs (1 = Minor, 3= Significant).

Risk Score: Calculated as Probability $\times$ Impact.

Risk Level: Categorized as Low (1-2), Moderate (3-5), High (6-8), Critical (9).

Mitigation: Actions taken to reduce the likelihood or impact of a risk.

PROBABILITY	3	6	9
	2	4	6
	1	2	3
	IMPACT		