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## **Financial and risk assessment policy**

### **1 Policy statement**

- 1.1** Risk assessment is a systematic general examination of working conditions, workplace activities and environmental factors that will enable the Council to identify any and all potential inherent risks. The Council, based on a recorded assessment, will take all practical and necessary steps to reduce or eliminate the risks, where practically possible and to mitigate remaining risk.
  
- 1.2** The management of risk is an important part of the Council's work; making sure that the people who use our facilities are safe, giving the staff the protection to get on with their work, and protecting the assets that the Council hold. Risk assessment needs to happen all the time but, once a year, the Council brings the information together and collates it in a single document.

### **2 Allotments**

- 2.1** Under civil law anyone involved in allotment management has a common duty of care to ensure that their allotment sites are run in as safe and appropriate manner as possible. This duty of care is extended towards all people accessing the allotment site and its boundaries, including allotment holders and tenants, community council representatives carrying out duties, members of the public, bona fide visitors and volunteers. There are also environmental laws to be observed. In order to make sure that the Health and Safety policy is being adhered to, risk assessments will be carried out on the site.



3 Table of risks

Area	Risk identified	H/M/L	Management/control of risk	Review/assess/revise
Finance and Management				
Banking	Unauthorised payments or transfers	M	Payments, including electronic transactions, to be carried out in accordance with Financial Regulations. Secondary bank accounts to be linked into primary account where possible. Monthly bank reconciliation in line with FR.	Existing procedure adequate
Cash	Theft	L	No petty cash to be held; all receipts of money banked within 3 banking days, without deductions. Council's insurance policy has a Fidelity Guarantee.	Existing procedure adequate Ensure Fidelity Insurance is adequate at renewal, and that Council meets any conditions
Financial controls and records	Records inaccurately completed Records not kept upto date	M	All staff will follow Finance regulations followed. All payments listed at each Council meeting Monthly reconciliations prepared Reconciliations report to Council or Finance & General Policies Committee.  Staff trained to professional qualification	Existing procedure adequate  Existing procedure adequate  <b>Revise</b> reporting arrangements to ensure regular reporting when FGP is not meeting Existing procedure adequate
Income	Annual Precept VAT refund	M	Clerk to check half-yearly receipt Clerk to reclaim	Existing procedure adequate <b>Revise</b> introduce schedule for claiming



Area	Risk identified	H/M/L	Management/control of risk	Review/assess/revise
Borrowing	Ensure full assessment of ability to repay is made and residents approve any loan and understand implications of repayments on precept	M	Consultation to be carefully designed and conducted fairly	Keep under review at each stage
Grants received	Use of grant beyond conditions applied by granting body  Money laundering or influence	L	Conditions recorded at time of receipt When funds committed, Clerk to report to Council on conditions and confirm they are met Measure to be taken to assure that grant-giving body is legitimate organisation and is not donating in order secure benefits from Council	<b>Revise</b> reporting arrangements  Existing procedure adequate
Payment of grants	Unauthorised payment	L	Conditions laid down in Financial Regulations to be followed	Existing procedure adequate
Annual Governance and Accountability	Not submitted within time limits	L	Clerk prepares a timetable for submission so that AGAR is completed and signed by the Council and the Internal Auditor. It is then checked and forwarded to the External Auditor within time limit.	Existing procedure adequate
<b>Employment</b>				
Employment Liability	Causing injury or damage	L	Insurance policy in place Staff to ensure that any vehicle insurance includes business cover.	Existing procedure adequate
Salaries	Incorrect calculation of salary due or HMRC payments required	M	Approval procedures for additional hours worked Independent company to do pay calculations	<b>Review</b> application  Existing procedure adequate



Area	Risk identified	H/M/L	Management/control of risk	Review/assess/revise
			Use of HMRC Online service for payment of staff, with Chairman of F&GP checking.	F&GP does not check – <b>review</b> need and apply if kept in place
Staff sickness	Loss of key staff for prolonged period Prolonged payment of sick pay	L	Budget includes provision for employment of locum. General Reserve adequate to meet additional costs	Existing procedure adequate
Legal Liability and reputational damage				
Risk to third party property or individuals from staff, councillors or non-councillor volunteers	Causing injury or damage		Insurance policy in place	Existing procedure adequate
Information security	Leak of data Retaining data without approval	M	Council is registered with ICO All Councillors have received training on GDPR Retention and disposal policy in place Councillors use encryption when sending emails Councillors' use of Computers at home are password protected.	
Documentation	All significant documents retained and backed up	M	Retention policy in place	Application may need periodic <b>review</b> . Ensure recruits fully aware of policy
Freedom of Information	Information withheld on spurious grounds or through error	M	Policy in place which must be adhered to.	Application may need periodic <b>review</b> in view of erroneous calculation of

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Area	Risk identified	H/M/L	Management/control of risk	Review/assess/revise
			Clerk must exercise judgement unconstrained by political influence	costs of information production
Council's standing in community	Member of Council or Staff bringing Council into disrepute	M	Maintain enforceable Code of Conduct  Councillors to receive training on the Code of Conduct Provide reasons for decisions in documents at Council and avoid ad hoc decisions where practical	<b>Review</b> in the light of Kent councils' decision <b>Schedule</b> for new Council post-May 2023
Legal base	Ultra vires expenditure	M	Legal base presented at time of approval for all new commitments	<b>Review</b> application to ensure this is always done
Assets				
General office equipment	Loss or damage in Clerk's or Assistant Clerk's home or in transit	L	Assessment of Clerk's and Assistant Clerk's homes to be carried out on appointment. Insurance cover arranged for loss from homes.  Where required, safety testing to be done annually by staff member	Existing procedure adequate
Allotments				
	Slips trips and falls	M	Maintain paths / mow / keep clear of debris  Take extra care after snowfall, as any objects left on pathways will be hidden.	Existing procedure adequate
	Cuts	H	Take care with sharp tools remove any broken glass from site. Remove or make safe glass edges on planters.	Existing procedure adequate



Area	Risk identified	H/M/L	Management/control of risk	Review/assess/revise
	Broken glass / glass bottles / broken plant pots	M	Remove from site each allotment tenant will take equal responsibility	Existing procedure adequate
	Plastic, metal, material and wooden debris	M	Remove from site as part of general rubbish clearance	Existing procedure adequate
	Bonfires Risk of burning or damage to property / risk to health / risk to wildlife	H	No bonfires permitted	Existing procedure adequate
	Emergency contact details Plot tenants need to know who to contact in emergencies	L	Emergency contact details contained in the Allotment Handbook	Existing procedure adequate
	Compost bins / manure storage Risk of splinters Risk of flies spreading diseases	M	Compost bins should be checked and made safe and manure should be covered. Individual compost bins should be secure	Existing procedure adequate
	Fuel storage Explosion, fires	H	Not to be kept on site	Existing procedure adequate
	Gates / hedging / fencing Scratches, bruises and other injuries	M	Check for loose hinges, awkward locks, unsafe structure, ease of use. To be kept clear and well maintained, fencing / hedging to be well maintained	Existing procedure adequate
	Glass and metal Cuts and Tetanus	M	All allotment tenants have a responsibility to remove broken glass, immediately	Existing procedure adequate
	Animals Bites / Stings / Disease	M	No animals to be kept on site.	Existing procedure adequate



Area	Risk identified	H/M/L	Management/control of risk	Review/assess/revise
	Water troughs Drowning / sickness from drinking dirty water / contamination	M	Water troughs to be kept free of litter and not contaminated by chemicals or debris. Children must not be left unattended. Troughs should not be used to dispose of pesticides or other forms of contaminates.	Existing procedure adequate
	Refuse Slips / trips /disease	H	To be removed from site by each allotment holder	Existing procedure adequate
	Vermin Diseases / bites	L	All allotment tenants to monitor continuously and report any significant sightings to the council. Transmittable diseases should be reported to the local Health Protection Team (HPT) Pest control contractor appointed when appropriate	Existing procedure adequate
	Water storage	L	Rainwater to be stored in specially designed water butts	Existing procedure adequate
	Wood (used) Danger of tetanus	M	Check for rusty nails	Existing procedure adequate
	Pesticides (weedkillers, fungicides, rodenticides, soil treatments, wood preservers) Poison and contamination of water supplies / environment	H	Always use pesticides as a last resort. Identify the pest correctly. Determine if pesticides are actually required. Advise other allotment holders if intending to use pesticides.	Existing procedure adequate
	Stakes, canes and poles Eye injury or cuts	M	Allotment tenants should cover protruding ends with caps.	Existing procedure adequate

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Area	Risk identified	H/M/L	Management/control of risk	Review/assess/revise
	Trees on allotments or Council land	L	Periodic (5 yearly) checks by qualified arborist Height limit on allotment holders growing tree	Existing procedure adequate

**Policy Adopted: 14.06.23**

**Review due: 30-09-2023**

### Revision History

Version	Date	Comments
V1	10.05.2019	Adopted in Council
V1.1	29.11.2019	Presented to F&GP for comment
V1.2	02.12.2022	Amended by F&GP and presented to Council for approval
V2	14.12.2022	Approved by Council and published
V3.00	14.06.2023	Adopted at Council
V4.00	08.05.2024	Adopted at Annual Council 08.05.24