



Cliffe and Cliffe Woods Parish Council

17 Graveney Close, Cliffe Woods, Rochester, Kent ME3 8LB

☎ 01634 566166

✉ clerk@cliffeandcliffewoods-pc.gov.uk

Clerk/PO Mrs Alex Jack, Clerk/RFO Mrs Helen Symmons
and Mrs Parveen Comparat

To Committee Members, you are summoned to attend the Finance & General Purposes Committee Meeting starting at **7:30pm** to be held on **Tuesday 10th February 2026 at St Helen's House, Cliffe, ME3 7QP**

F&GP AGENDA

1. **Apologies for Absence**
2. **Declarations of Interest:** Disclosable Pecuniary Interests under the Code of Conduct for Parish Councils.
A councillor declaring a pecuniary interest may not participate in discussion or vote on the matter. If an interest is not declared at the outset of the meeting, it should be disclosed as soon as the interest becomes apparent. Dispensation may be requested in writing to the Clerk (Proper Officer) who under certain circumstances will allow a councillor to speak and vote on the matter.
3. **Public Representation:** Members of the public can put questions and raise issues to the Committee in relation to business on the agenda. Maximum 10 minutes per person, total maximum adjournment of 30 minutes.
4. **Approval of Minutes of Meeting held on 13th January 2026**
5. **Finance and General Purposes**
 - a. **Month End Reports**
December 2025 Bank Reconciliations
 - b. **Payments for Approval**
To review payments that are outside the scope of delegation/contractual arrangements
 - c. **PAYE Payments for Authorisation**
To review PAYE payments & authorise payment
 - d. **Other Financial Matters**
 - i) Receipts and Payments January 2026
 - ii) Risk Register and Risk Management Policy Review
 - iii) Replacement Police sign, small hall car park entrance

In view of the confidential nature of Personnel Matters, any attending members of the public and press may be excluded from the meeting for the duration, or part thereof, of the following item.
6. **Confidential Item**
 - a) To discuss a Council policy matter
 - b) Abandoned vehicle removal

All Councillors and public are welcome to attend, however only committee members may vote.



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Clerk/PO Mrs Alex Jack, Clerk/RFO Mrs Helen Symmons
and Mrs Parveen Comparat (Assistant Clerk)

Minutes of the Finance & General Purposes Committee Meeting held on **Tuesday 13th January 2026 at 7.30pm at St Helen's House, Cliffe, ME3 7QP**

F&GP MINUTES

Councillors Present: Robert Wyatt (Chair), Harry Johnson, Joan Darwell, Barry Dibble, Ken Kentell, Ray Letheren, Jim Wenban

Council Staff Present: Alex Jack (Clerk/PO), Helen Symmons (Clerk/RFO), Parveen Comparat (Assistant Clerk)

1 Apologies for Absence
None.

2 Declarations of Interest
Cllr J Darwell – Cliffe Memorial Hall
Cllr K Kentell – Cliffe and Cliffe Woods Community Trust, Cliffe Bowls Club, wHoo Cares Short Mat Bowls

3 Public Representation
None.

4 Approval of Minutes of Meeting held on 9th December 2025
It was proposed by Cllr B Dibble, seconded by Cllr J Wenban to accept the Minutes, 6 in favour, 1 against, **carried**. Minutes were signed by the Chair.
A concern was raised that a discussion at the end of the last meeting was not minuted. The Clerk advised that items not formally listed on the Agenda cannot be resolved or minuted and can only be added to the subsequent Agenda, allowing for everyone to be fully informed beforehand, as required by law.

5 Finance and General Purposes

- a. **Month End Reports**
November bank reconciliations were proposed by Cllr H Johnson, seconded by Cllr R Letheren, **all agreed**.
- b. **Payments for Approval**
None.
- c. **PAYE Payments for Authorisation**
December payroll payments were proposed by Cllr R Letheren, seconded by Cllr K Kentell, **all agreed**.
- d. **Other Financial Matters**
- i) Receipts and Payments for December 2025 were proposed by Cllr B Dibble, seconded by Cllr. H Johnson, **all agreed**.
 - ii) Clerk/RFO presented the draft budget and precept for 2026/27. Following a correction by Medway Council to the tax base figures, the precept figures previously circulated

were revised and reviewed by Committee members. It was proposed by Cllr B Dibble, seconded by Cllr K Kentell to recommend to full Council to accept the budget and precept, **all agreed.**

- iii) Quote for boundary repairs to posts at the Buttway from Structural Steel Consultancy for £272.50 + VAT was reviewed. It was proposed to accept and proceed by Cllr B Dibble, seconded by Cllr H Johnson, **all agreed.**
- iv) Chair provided information on guidance and tree quotes received from Mike Sankus, Medway Council tree officer. Further updates awaited before proceeding within proposed budget.
- v) Community group use of Council green space assets was discussed in detail by Councillors. It was proposed by Cllr B Dibble, seconded by Cllr H Johnson to recommend to full Council that the existing Council Land Standard Terms and Conditions of Use be followed by all users, 6 in favour, 1 against, **carried.**

6

Personnel Matters

Clerk/PO advised interviews had taken place for the vacancy of Assistant Clerk and Mrs Parveen Comparat was duly appointed on 12th January, 2026. The meeting welcomed Parveen and wished her well in her new role.

The meeting closed at 20:40 and the Chair thanked everyone for attending.

Alex Jack, Clerk/PO, 14/01/2026

Signed as a true record of proceedings:

Chair **Date**

PARISH AREA	TAXBASE		
	2026/27	2025/26	Movement
Cliffe	2208.14	2088.33	119.81
Determine the precept by entering required precept amount			OR
Council Tax Base Figure for 2026/27		2208.14	
Required 2026/27 Precept for Parish	£ 97,290.65		
Band A (6/9 of Band D)	£	29.37	
Band B (7/9 of Band D)	£	34.27	
Band C (8/9 of Band D)	£	39.16	
Band D charge	£	44.06	
Band E (11/9 of Band D)	£	53.85	
Band F (13/9 of Band D)	£	63.64	
Band G (15/9 of Band D)	£	73.43	
Band H (18/9 of Band D)	£	88.12	
PRECEPT			
2026/27	£	97,290.65	
...was 2025/26	£	91,202.00	
BAND D charge for Parish			
2026/27	£	44.06	
...was 2025/26	£	43.67	
% Change		0.9%	

Calculation – re General Reserve Consideration:

PRECEPT				Budget 2026/27
Total Income				£ 9,117.00
Total Expenditure				£ 108,614.00
Net Position				-£ 99,497.00
General Reserves 31/03/25				£ 40,848.00
General Reserves 31/03/26		forecast movement		£ 10,659.00
				£ 51,507.00
GROSS SHORTFALL				-£ 47,990.00
RECOMMENDED RESERVE				£ 49,300.00
BUDGET FUNDING FIGURE				-£ 97,290.00
Budget 2024/25	£ 87,513.00			
Budget 2025/26	£ 91,307.00	4.34%		
Budget 2026/27	£ 99,797.00	9.30%		
Precept 25/26	£ 91,202.00			
Precept 26/27	£ 97,290.00	6.68%		
PROPOSED BAND D				£44.06
		Band D		
tax base 2024/25	2007.34	£	43.60	
tax base 2025/26	2088.33	£	43.67	
tax base 2026/27	2208.14	£	44.06	0.9%

**Bank Reconciliation Statement as at 02/01/2026
for Cashbook 1 - Current/Reserve Account**

<u>Bank Statement Account Name (s)</u>	<u>Statement Date</u>	<u>Page No</u>	<u>Balances</u>
Current Account 55081592	02/01/2026		300.00
Reserve Account 56850409	02/01/2026		37,117.53
			<u>37,417.53</u>
<u>Unpresented Payments (Minus)</u>		<u>Amount</u>	
		0.00	
			<u>0.00</u>
			37,417.53
<u>Unpresented Receipts (Plus)</u>			
		0.00	
			<u>0.00</u>
			37,417.53
		Balance per Cash Book is :-	37,417.53
		Difference is :-	0.00

Signatory 1:

NameSignedDate

Signatory 2:

NameSignedDate

Bank Reconciliation up to 02/01/2026 for Cashbook No 1 - Current/Reserve Account

<u>Date</u>	<u>Cheque/Ref</u>	<u>Amnt Paid</u>	<u>Amnt Banked</u>	<u>Stat Amnt</u>	<u>Difference</u>	<u>Cleared</u>	<u>Payee Name or Description</u>
10/12/2025	DC	141.60		141.60		R <input type="checkbox"/>	Defib Warehouse
12/12/2025	BACS	12.00		12.00		R <input type="checkbox"/>	Iris Software Ltd
12/12/2025	BACS	156.00		156.00		R <input type="checkbox"/>	Structural Steel Cons
12/12/2025	BACS	686.65		686.65		R <input type="checkbox"/>	Structural Steel Cons
15/12/2025	BACS	1,153.88		1,153.88		R <input type="checkbox"/>	Staff Payment
15/12/2025	DDR	78.05		78.05		R <input type="checkbox"/>	Nest Pensions
17/12/2025	DDR	44.79		44.79		R <input type="checkbox"/>	EDF Ennergy
19/12/2025	BACS	51.50		51.50		R <input type="checkbox"/>	DBS Services Online Ltd
19/12/2025	BACS	-38.40		-38.40		R <input type="checkbox"/>	DBS Services Online Ltd
19/12/2025	BACS	23.00		23.00		R <input type="checkbox"/>	DBS Services Online Ltd
24/12/2025	Cred note		141.60	141.60		R <input type="checkbox"/>	Receipt(s) Banked
29/12/2025	Interest		32.77	32.77		R <input type="checkbox"/>	Receipt(s) Banked
02/01/2026	DDR	10.25		10.25		R <input type="checkbox"/>	Vonage
		<u>2,319.32</u>	<u>174.37</u>				

Signatory 1:

NameSignedDate

Signatory 2:

NameSignedDate

**Bank Reconciliation Statement as at 31/12/2025
for Cashbook 4 - Unity Trust Instant/fixed term**



<u>Bank Statement Account Name (s)</u>	<u>Statement Date</u>	<u>Page No</u>	<u>Balances</u>
Unity	31/12/2025		85,108.47
			<hr/> 85,108.47
<u>Unpresented Payments (Minus)</u>		<u>Amount</u>	
		0.00	
			<hr/> 0.00
			85,108.47
<u>Unpresented Receipts (Plus)</u>			
		0.00	
			<hr/> 0.00
			85,108.47
		Balance per Cash Book is :-	85,108.47
		Difference is :-	0.00

Signatory 1:

NameSignedDate

Signatory 2:

NameSignedDate

Bank Reconciliation up to 31/12/2025 for Cashbook No 4 - Unity Trust Instant/fixed term

<u>Date</u>	<u>Cheque/Ref</u>	<u>Amnt Paid</u>	<u>Amnt Banked</u>	<u>Stat Amnt</u>	<u>Difference</u>	<u>Cleared</u>	<u>Payee Name or Description</u>
31/12/2025	Interest		0.59	0.59		R <input checked="" type="checkbox"/>	Receipt(s) Banked
		<u>0.00</u>	<u>0.59</u>				

Signatory 1:

NameSignedDate

Signatory 2:

NameSignedDate

**Bank Reconciliation Statement as at 31/12/2025
for Cashbook 5 - CCLA PSDF**

<u>Bank Statement Account Name (s)</u>	<u>Statement Date</u>	<u>Page No</u>	<u>Balances</u>
CCLA PSDF	31/12/2025		75,866.76
			<u>75,866.76</u>
<u>Unpresented Payments (Minus)</u>		<u>Amount</u>	
		0.00	
			<u>0.00</u>
			75,866.76
<u>Unpresented Receipts (Plus)</u>			
		0.00	
			<u>0.00</u>
			75,866.76
		Balance per Cash Book is :-	75,866.76
		Difference is :-	0.00

Signatory 1:

NameSignedDate

Signatory 2:

NameSignedDate

Bank Reconciliation up to 31/12/2025 for Cashbook No 5 - CCLA PSDF

<u>Date</u>	<u>Cheque/Ref</u>	<u>Amnt Paid</u>	<u>Amnt Banked</u>	<u>Stat Amnt</u>	<u>Difference</u>	<u>Cleared</u>	<u>Payee Name or Description</u>
02/12/2025	Reinvestmt		247.34	247.34		R <input checked="" type="checkbox"/>	Receipt(s) Banked
		<u>0.00</u>	<u>247.34</u>				

Signatory 1:

NameSignedDate

Signatory 2:

NameSignedDate

Detailed Receipts & Payments by Budget Heading 31/01/2026

Cost Centre Report

	Actual Year To Date	Current Annual Bud	Variance Annual Total	Committed Expenditure	Funds Available	% Spent	Transfer to/from EMR
<u>Administration</u>							
Precept	91,202	91,202	0			100.0%	
Bank Interest	4,105	1,000	(3,105)			410.5%	
Salaries & Wages	(13,939)	(21,750)	7,811		7,811	64.1%	
PAYE & NI - HMRC	(4,018)	0	(4,018)		(4,018)	0.0%	
Emp'ler 3% Emp'lee 5% Pension	(909)	(600)	(309)		(309)	151.5%	
Home Allowance	(890)	(1,440)	550		550	61.8%	
Staff Costs - other	(1,173)	(450)	(723)		(723)	260.6%	
Mileage Claims	(265)	(1,134)	869		869	23.3%	
Travelling Expenses	(49)	(100)	51		51	49.0%	
Telephone Expenses	(89)	(500)	411		411	17.9%	
Training Expenses	(610)	(1,000)	390		390	61.0%	
Staff Professional Body Fees	(308)	(500)	192		192	61.6%	
Chairman's Allowance	(12)	(200)	188		188	5.9%	
Employer NI	(1,125)	(1,450)	325		325	77.6%	
Insurance	(1,641)	(1,500)	(141)		(141)	109.4%	
Audit Fees	(595)	(800)	205		205	74.4%	
Professional Fees	(500)	0	(500)		(500)	0.0%	
Stationery/Printing	(490)	(700)	210		210	70.1%	
Computer/IT Expenses	(3,268)	(3,500)	232		232	93.4%	
Postages	0	(150)	150		150	0.0%	
Subscriptions	(1,733)	(1,650)	(83)		(83)	105.0%	
Storage	(611)	(700)	89		89	87.3%	
Repairs & Maintenance	0	(500)	500		500	0.0%	
Noticeboards	(12)	(500)	488		488	2.3%	
Other Expenses	13	(500)	513		513	(2.6%)	
<u>Grants & Donations</u>							
Other Income	500	0	(500)			0.0%	
Village Event donations	(3,000)	(3,000)	0		0	100.0%	
Grants S137	(795)	(2,500)	1,705		1,705	31.8%	
Donations	0	(1,500)	1,500		1,500	0.0%	
Cliffe Woods Comm Centre Grant	(5,000)	(5,000)	0		0	100.0%	
Cliffe Memorial Hall Grant	(5,000)	(5,000)	0		0	100.0%	
St Helen's Churchyd Maint Gran	(1,500)	(1,500)	0		0	100.0%	
Emmanuel Centre	(1,500)	0	(1,500)		(1,500)	0.0%	
<u>Allotments</u>							
Income Allotment Rents	1,325	4,000	2,676			33.1%	
Repairs & Maintenance	(195)	(750)	555		555	26.0%	
Allotments Expenditure	(2,702)	(750)	(1,952)		(1,952)	360.3%	

Detailed Receipts & Payments by Budget Heading 31/01/2026

Cost Centre Report

	Actual Year To Date	Current Annual Bud	Variance Annual Total	Committed Expenditure	Funds Available	% Spent	Transfer to/from EMR
<u>Play Areas/Recreation</u>							
Income Football Pitch Rents	1,663	1,500	(163)			110.9%	
Repairs & Maintenance	(285)	(5,000)	4,715		4,715	5.7%	
Play Park & Rec Grounds	(893)	(4,250)	3,357		3,357	21.0%	
Buttway	(303)	(1,000)	697		697	30.3%	
<u>Youth Projects</u>							
Skate park Maintenance	0	(1,000)	1,000		1,000	0.0%	
<u>Car parks</u>							
Salt bins & Salt	0	(100)	100		100	0.0%	
Repairs & Maintenance	0	(2,500)	2,500		2,500	0.0%	
<u>Changing Rooms</u>							
Utilities	(2,182)	(5,000)	2,818		2,818	43.6%	
Repairs & Maintenance	0	(500)	500		500	0.0%	
Changing Rooms expenditure	(790)	(1,250)	460		460	63.2%	
<u>CCTV</u>							
CCTV	(128)	(500)	372		372	25.6%	
<u>Community De-fibs</u>							
De-fibs	(233)	(500)	267		267	46.6%	
<u>Capital Projects</u>							
Village Improvements	(4,089)	(8,895)	4,806		4,806	46.0%	3,478
<u>Spend From Earmarked Reserves</u>							
Car Park Refurbishment	0	(7,500)	7,500		7,500	0.0%	
<u>VAT Data</u>							
VAT on Receipts	359	0	(359)			0.0%	
VAT Refunds	3,376	0	(3,376)			0.0%	
VAT on Payments	(3,007)	0	(3,007)		(3,007)	0.0%	
<hr/>							
Grand Totals:- Receipts	102,530	97,702	(4,828)			104.9%	
Payments	63,825	97,619	33,794	0	33,794	65.4%	
Net Receipts over Payments	38,705	83	(38,622)				
plus Transfer from EMR	3,478	0	(3,478)				
Movement to/(from) Gen Reserve	42,183	83	(42,100)				

Agenda Item 5c

SALARIES RE JANUARY HOURS 2026		Gross	£ 2,163.74
Clerk/PO - hours	75.75	BH 3.2	
Assistant Clerk - hours	24.25		
RFO - hours	17.75	BH 2.7	
TOTAL MILEAGE	4010		£86.85
TOTAL HOME ALLOWANCES	4003		£105.50
SALARIES To pay Feb 2026	4000	NET	£1,898.92
HMRC Payment	Employer/ Employee DD	£523.16	
Nest Pensions	Employer/ Employee DD	£124.28	
MONTHLY COST TO COUNCIL		TOTAL	£2,546.36

List of Payments made between 01/01/2026 and 31/01/2026

<u>Date Paid</u>	<u>Payee Name</u>	<u>Reference</u>	<u>Amount Paid</u>	<u>Authorized Ref</u>	<u>Transaction Detail</u>
02/01/2026	Vonage	DDR	10.25	Contractual	December charges
07/01/2026	Emanuel Centre	BACS	1,500.00	Oct 25 LGA 1972 s133	Grant
07/01/2026	Northstar IT	DDR	127.42	Contractual	Monthly IT commitment
15/01/2026	Staff Payment	BACS	1,143.38	F&GP Jan 26	Jan salary (Dec hrs)
15/01/2026	Staff Payment	BACS	9.44	Delegated - clerk	Expenses re interviews
15/01/2026	Nest Pensions	DDR	75.49	Contractual	Jan salary (Dec hrs)
16/01/2026	Toner Giant	DC	195.70	Delegated - clerk	Toner for Clerk's printer
16/01/2026	Toner Giant	DC	195.70	Delegated - clerk	Toner for Clerk's printer
16/01/2026	Toner Giant	DC	-195.70		Error entered twice
20/01/2026	Iris Software Ltd	BACS	12.00	Contractual	December payroll admin
20/01/2026	Mazars LLP	BACS	504.00	Contractual	External audit 24-25
20/01/2026	EDF Engergy	DDR	44.97	Contractual	Electricity December
20/01/2026	Iris Software Ltd	BACS	12.00	Contractual	December payroll admin
20/01/2026	Mazars LLP	BACS	504.00	Contractual	AGAR audit 24/25
20/01/2026	Iris Software Ltd	BACS	-12.00		Error entered twice
20/01/2026	Mazars LLP	BACS	-504.00		Error entered twice
23/01/2026	HMRC PAYE	DDR	1,282.00	Contractual	Oct-Dec Tax & NI
26/01/2026	Business-Stream	DDR	558.22	Contractual	Oct-jan water
Total Payments			<u>5,462.87</u>		

Current/Reserve Account

Cash Received between 01/01/2026 and 31/01/2026

<u>Date</u>	<u>Cash Received from</u>	<u>Receipt No</u>	<u>Receipt Description</u>	<u>Receipt Total</u>
21/01/2026	HMRC Vat	VAT claim	Oct-Dec VAT claim	439.38
30/01/2026	NatWest	Interest	Interest january	27.12
Total Receipts				466.50

CCLA PSDF

Cash Received between 01/01/2026 and 31/01/2026

<u>Date</u>	<u>Cash Received from</u>	<u>Receipt No</u>	<u>Receipt Description</u>	<u>Receipt Total</u>
05/01/2026	CCLA PSDF	Inc reinvs	Income reinvestment re Dec	251.63
Total Receipts				251.63

Unity Trust Instant/fixed term

Cash Received between 01/01/2026 and 31/01/2026

<u>Date</u>	<u>Cash Received from</u>	<u>Receipt No</u>	<u>Receipt Description</u>	<u>Receipt Total</u>
23/01/2026	Unity Bank	Interest	Fixed term dep maturity int	1,713.97
Total Receipts				<u>1,713.97</u>

Cliffe and Cliffe Woods Parish Council Financial Risk Assessment – reviewed annually ~~March~~ February

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 necessary steps to reduce or eliminate the risks, insofar as is practically possible. This document has been produced to enable the Parish Council to assess the risks that it faces and satisfy itself that it has taken adequate steps to minimise them.

Key – High Risk / Medium Risk / Low Risk

High
Medium
Low

FINANCE					
Subject	Risk(s) identified	H/M/L	Management/control of Risk	Comment	Residual Risk
Precept and budget	Adequacy of precept	M	To determine the precept amount required, F&GP Committee receive monthly budget updates and Council sets an annual budget prior to setting the precept.	At the budget 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 RFO. With this information the Council determines the required monies for standing costs and projects for the following year and applies specific figures to budget headings, the total of which is resolved. Upon receipt of the tax base figure from the District Council, the precept amount is calculated and advised to the District Council to be collected.	L

Subject	Risk(s) identified	H/M/L	Management/control of Risk	Comment	Residual Risk
Banking	Inadequate checks, payments and bank mistakes	M	The Council has Financial Regulations which set out the requirements for banking and reconciliation of accounts. The RFO checks bank statements monthly	Procedure currently adequate	L
	Bank mandate not up to date	M	Reviewed at the Annual Council Meeting	Additional signatories added in 2025 to provide sufficient coverage	L
	Fraud and corruption	M	Two signatories required to authorise payments made by Parish Clerk	Internal control system now introduced to ensure payment approval prior to the transaction. RFO then certifies.	L
Financial Records	Inadequate records	L	The Council has Financial Regulations which sets out the requirements. Council employs a separate RFO to maintain proper financial records	Council uses Rialtas accounting software. Records are maintained for all transactions and financial regulations reviewed annually.	L
Council Reporting	Financial Irregularities	L	Council receives details of payments, receipts and bank reconciliations on a monthly basis. The F&GP Committee also received monthly budget to actuals reports.	Procedure currently adequate.	L
Loss of RFO	Inability to process transactions	M	Council will use a locum agency to provide a competent RFO whilst recruiting. Risk is medium because of additional cost involved.	Council have permanent RFO and Assistant Clerk will also be trained in due course.	L

Subject	Risk(s) identified	H/M/L	Management/control of Risk	Comment	Residual Risk
Annual Governance and Accountability Return	Inaccurate or incomplete	L	The Annual Return is completed and submitted to the Internal Auditor for checking, completion of IA section. RFO training as required	Procedure currently adequate	L
	Submit within time limits	L	Meeting held to approve the AGAR within the timescales as set out by the External Auditor.	Procedure currently adequate	L
Reserves	Inadequate reserves held to cover unforeseen expenditure	M	Consider at budget setting. Review prior to year end in respect of any underspent budgets and moving to an earmarked reserve	Council has adopted a Reserves Policy and created additional EMR accounts for specific timed projects	L
Auditing	Information communication	L	Internal Audit appointment, scope and effectiveness reviewed annually by Council. RFO communicates directly with Internal Auditor. External Auditor appointed nationally.	Best Practice is to change Internal Auditor at least every 3 years. Council will consider this for 2026/27 audit year but there is a shortage of IA in Kent and current auditor is only undertaking very limited review.	M
Grants	Receipt of grant	L	Parish Council does not presently receive any regular grants.	Procedure currently adequate	L
	Powers to Pay	L	All such expenditure goes through the required Council application process and included in the minutes	Procedure currently adequate	L
	Proper use of funds	L	Limited grants are agreed annually. Each grant is considered by Council and included in the minutes	Procedure currently adequate	L

	CIL / S106	L	Clerk liaises with District Council when appropriate	Procedure currently adequate	
VAT	Risk of financial loss & penalties if VAT is not reclaimed/charged	L	VAT is claimed quarterly. VAT is charged appropriately by the Council	VAT number is quoted on invoices Council produces	L
Non-precepted Income	Sudden loss of income	L	Minimal income received. Council reserves are a contingency for loss of income. Charges reviewed annually.	Existing procedure adequate.	L
Allotment Tenancies	Payment of rents	L	Council has formal and legally binding agreements in place with all tenants. Rent reviews carried out annually.	Existing procedure adequate.	L

LIABILITY					
Subject	Risk(s) identified	H/M/L	Management/control of Risk	Comment	Residual Risk
Legal Power	Illegal activity or payments	L	All activity and payments made within the power of the Council and evidenced in the minutes.	Procedure adequate	L
Public Liability	Risk to third party, property or individuals	M	Insurance is in place. Safety inspections carried out on Playground, skate park and MUGA.	Tree survey introduced in 2025	L
Employer Liability	Non-compliance with employment law	L	Advice sought when necessary from KALC, SLCC and ACAS	Procedure currently adequate	L

STAFFING					
Subject	Risk(s) identified	H/M/L	Management/control of Risk	Comment	Residual Risk
Loss of Clerk or RFO	Inability to process transactions and oversee governance. Additional expense of locum staff	M	Insufficient notice period to allow for transition. Locum Officer employed during transition period.	Assistant Clerk employed and will be trained in both roles	L
Salaries and associated costs	Salary paid incorrectly	L	Council authorises remuneration. Payroll software used and implemented by RFO. Clerk makes the payments.	Procedure currently adequate	L
	Incorrect calculation of tax and NI. Risk of penalties if tax and NI not paid to HMRC within time limits.	L	NI and tax calculated by Payroll software with direct submission to HMRC	Procedure currently adequate	L
	Incorrect calculation of pension contributions. Risk of penalties if pension contributions are not paid within correct time scale	L	Pension calculated by Payroll software. RFO submits to pension company. Reminders sent to Clerk if issues arise.	Procedure currently adequate	L
Staffing Issues	Recruitment and retention of staff	M	Location of Council possibly prohibitive as RFO position is vacant.	Recruitment of trained staff can be a challenge	M
	Wellbeing of employees	M	Good communication between staff and councillors at present. Budget	Policies to introduce – Lone working, Dignity at Work, Grievance, Disciplinary, Bullying &	M

			made available for staff to have continuous professional development opportunities. Annual appraisal system in place.	Harassment.	
	Health and Safety	M	All employees to be provided adequate direction and safety equipment to undertake their roles and budgets made available for staff to undertake relevant training. Health and Safety policy in place.	Homeworking H&S assessment should be undertaken	M
	Fraud by Staff	L	Internal controls in place and requirements of fidelity guarantee insurance adhered to.	RFO has introduced further procedures to lessen the risk even further	L

MANAGEMENT					
Subject	Risk(s) identified	H/M/L	Management/control of Risk	Comment	Residual Risk
Business Continuity	Risk of Council not being able to continue its business due to unexpected circumstances	L	All computer files are held on a cloud system. Only C&CW staff can access the drive. In Clerk's absence emails are diverted to RFO or Assistant Clerk Chair of Council . Website with key information is outsourced for an external provider. Accounts package is outsourced to an external provider with cloud system.	Procedure currently adequate. Formal Business Continuity policy should be adopted.	L
Access to Council Data	Council data accessible to non-council staff	L	Passwords are in place to access computers, datafiles and finance systems. A Data Protection Policy	Procedure currently adequate.	

			has been adopted.		
Freedom of Information	Policy Provision	L	Model Publication scheme is in place.	Policy requires updating reviewed annually	L
Best Value	Work awarded incorrectly	L	Financial Regulations specify the procedures for procuring goods and services.	Procedure currently adequate	L
	Overspend in services	L	If problems are encountered with a contract or service, the Clerk/RFO would investigate, check the relevant circumstances and report to Council	Procedure currently adequate	L
Legal Advice	Not following correct legal procedures	L	Advice sought via KALC/NALC or SLCC or solicitors used when necessary	Procedure currently adequate	L
ASSETS					
Subject	Risk(s) identified	H/M/L	Management/control of Risk	Comment	Residual Risk
Buildings	Loss or damage	L	Regular reporting by management groups of the buildings is expected. Timely repair and maintenance as necessary. Insurance to be in place.	Procedure currently adequate.	L
Play areas	Damage and User Risk	M	Regular inspections including annual external assessment. Timely repair and replacement as necessary. Insurance in place	Procedure currently adequate. Nature of area means a slightly higher risk to be aware of.	M
Land	Damage	L	Regular inspections and insurance in place. Timely maintenance and repair as necessary.	Procedure currently adequate. Council has introduced User Terms and Conditions	L
MUGA	Damage and User Risk	L	Regular inspections including annual external assessment. Timely repair	Procedure currently adequate	L

			and replacement as necessary. Insurance in place		
Skatepark	Damage and User Risk	M	Regular inspections including annual external assessment. Timely repair and replacement as necessary. Insurance in place	Procedure currently adequate. Nature of area means a slightly higher risk to be aware of.	M
Trees	Risk/Damage to third parties and public area safety	M	PLI Insurance in place. Works undertaken when reported to Council.	Tree survey required . Undertaken in 2025 and works are being addressed. Tree Management policy is recommended to be was adopted in 2025	L
Street Furniture	Loss and Risk/Damage	L	Identified in the asset register and insurance is held at appropriate levels	Procedure currently adequate	L
Noticeboards	Risk/Damage to third parties and road side safety	L	Regular inspection and insurance in place	Procedure currently adequate	L
Equipment	Loss or damage	L	On asset register and insurance in place	Procedure currently adequate	L

COUNCIL MATTERS					
Subject	Risk(s) identified	H/M/L	Management/control of Risk	Comment	Residual Risk
Minutes	Accurate and legal	L	Reviewed and approved at following meeting	Procedure currently adequate	L
Governing Documents	Not regularly reviewed and updated	M	Ensure annual approval of certain Policies e.g. Financial Regulations, Standing Orders. Other policies reviewed periodically or when legislative changes require updates.	Outdated policies were to be reviewed and updated in 2025. CCTV, H&S and Safeguarding policies to be reviewed as matter of urgency.	L
Council	Theft, fire and	M	Records (historic and current) are	Records retention policy to be adopted.	M

records (paper)	damage		stored in a locked storage facility at Mockbeggar Farm business park.		
Member Interests	Conflict of Interest	L	Items are included on the agenda for Councillors to declare interests	Procedure currently adequate. New Councillors provided with Code of Conduct training	L
	Register of Interests	L	Clerk to send out a reminder every May for Councillors to consider their Registers and update if required. This is a responsibility of Councillors and not the Council.	Item to be added to the Annual Council meeting agenda	L
Conduct of Meetings	Deviating from the agenda	L	Business conducted at meetings should be managed by the Chair in line with Standing Orders and Member Code of Conduct	Procedure currently adequate. Chair training can be organised if necessary.	L
Election Costs	Unforeseen costs	L	An earmarked reserve is held to provide funds for an election if this become necessary	Procedure currently adequate. Vacancies at present can be filled by co-option, no election being called.	L
Communication	Lack of good communication could mean poor decision making, low staff morale, misinformed residents	L	Council publishes information to website and social media pages. Internal communication groups set up. Notice of meetings published.	Council could introduce newsletter (digital as well as some hardcopy). Council could introduce Communications & Engagement Policy. Formation of digital and social media communications sub committee	L
Partnership Working	Loss of reputation. Not providing community leadership	L	Councillors are representative on various village and county groups. Regular communication exchanged. Council seeks to work with local stakeholders for the benefit of the local community whenever possible	Procedure currently adequate	L

			and practical		
Digital Media (DM)	Unintentional misunderstandings. Loss of reputation. Potential litigation.	L	Social media policy in place to prevent councillors from posting in a formal capacity. Management of website and social media pages restricted to named users only (Clerk, Chair and Chair of DM working group).	Procedure currently adequate but requires updating. Social Media Policy updated in 2025	L



Cliffe and Cliffe Woods Parish Council

RISK MANAGEMENT POLICY

Adopted: 16th January 2025

Reviewed: Annually

1. Objectives

The aims and objectives of this policy are comprehensive beginning with the need to develop risk management beyond Health and Safety.

- Integrate risk management into the culture of the organisation;
- Embed risk management through the ownership and management of risk as part of all decision making processes;
- Manage risk in accordance with best practice

2. Introduction – Risk Management Policy Statement

The Parish Council recognises that in addition to its statutory duties, there are significant economic and ethical reasons to take all reasonable and practicable measures to safeguard the people that it works with, and provides services for, and to protect the natural and built environments for which it is responsible.

The policy document first establishes:

- What risk management is
- Why the Council needs a risk management policy
- The reasoning behind the risk management procedures of the Parish Council
- What the risk management process is
- Options for control of risks
- Risk monitoring
- Roles and responsibilities
- Future monitoring.

3. What is Risk Management

Risk Management is essential to good governance.

Risk is the threat that an event or action will adversely affect an organisation's ability to achieve its objectives and to successfully execute its strategies. Risk management is the process by which risks are identified, evaluated and controlled.

The Parish Council is more likely to achieve its objectives if it manages risk properly. It is critical to recognise that risk management applies to every aspect of the Council's work and is not just about Health and Safety. Risks can be classified into various types but it is important to

recognise that for all categories the direct financial losses may have less impact than the indirect costs such as disruption of normal working.

Not all these risks are insurable and for some the premiums may not be cost effective. Even where insurance is available, money may not be adequate recompense. The emphasis should always be on eliminating or reducing risk, before costly steps to transfer risk to another party are considered.

Risk is not restricted to potential threats but can be connected with opportunities. Good risk management can facilitate proactive, rather than merely defensive responses. Measures to manage adverse risks are likely to help with managing positive ones.

The examples below are high profile but not exhaustive:

a. Health and Safety Risk

The Council will adhere to the requirements of the Health and Safety at Work Act 1974 and other relevant health and safety legislation and codes of practice.

b. Strategic Risk

The long term adverse impacts from poor decision making or poor implementation. Damage to the reputation of the Parish Council, loss of public confidence, and in a worst case scenario Government intervention.

c. Compliance Risk

The failure to comply with legislation, or laid down procedures or the lack of documentation to prove compliance. Exposure to prosecution, judicial review, employment tribunals, inability to enforce contracts.

d. Financial Risk

Fraud and corruption, waste, excess demand for services, bad debts. Risk of additional audit investigation, objection to accounts, reduced service delivery, dramatically increased council tax levels/impact on Parish Council reserves.

e. Operating Risk

Failure to deliver services effectively, malfunctioning equipment, hazards to service users, the general public or staff, damage to property. Risk of insurance claims, higher insurance premiums, lengthy recovery processes.

Why the Council needs a Risk Management Policy

Risk management will strengthen the ability of the Parish Council to achieve its objectives and enhance the value of services provided.

Risk management will help to ensure that the Parish Council has an understanding of 'risk' and that the Parish Council adopts a uniform approach to identifying and prioritising risks. This should in turn lead to conscious choices as to the most appropriate method of dealing with each risk, be it elimination, reduction, transfer or acceptance.

4. Why Risk Management

Whilst it is acknowledged that risk cannot be totally eliminated it is accepted that much can be done to reduce the extent of injury, damage and financial loss. Therefore, the Parish Council is

committed to identifying, reducing or eliminating the risks to both people and the natural and built environments.

The Council will carry insurance in such amounts and in respect of such perils as will provide protection against significant losses, where insurance is required by law or contract and in other circumstances where risks are insurable and premiums cost effective.

The Council will seek to embed effective risk management into its culture, processes and structures to ensure that opportunities are maximised.

The Council will seek to encourage staff to identify, assess and manage risks.

5. What is the Risk Management Process

Implementing the Policy involves identifying, analysing/prioritising, managing and monitoring risks.

a. Risk Identification

Identifying and understanding the hazards and risks facing the Parish Council is crucial if informed decision are to be made about policies or service delivery methods. The risks associated with these decisions can then be effectively managed.

b. Risk Analysis

Once risks have been identified they need to be systematically and accurately assessed using proven techniques. Analysis should make full use of any available data on the potential frequency of events and their consequences. If a risk is seen to be unacceptable, then steps need to be taken to control it or respond to it.

c. Risk Prioritisation

An assessment should be undertaken of the impact and likelihood of risk occurring, with impact and likelihood being score low, medium or high. High scoring risks will be subject to detailed consideration and the preparation of an action plan to appropriately control the risk.

d. Risk Control

Risk control is the process of taking action to minimise the likelihood of the risk event occurring and/or reducing the severity of the consequences should it occur. Typically, risk control requires the identification and implementation of revised operating procedures, but in exceptional cases more drastic action may be required to reduce the risk to an acceptable level.

6. Option for control of Risks

- **Elimination** – the circumstances from which the risk arises are removed so that the risk no longer exists
- **Reduction** – loss control measures are implemented to reduce the impact/likelihood of the risk occurring
- **Transfer** – where the financial impact is passed to others, for example, by revising contractual terms
- **Sharing** – by sharing the risk with another party or parties
- **Insuring** – insuring against some or all of the risk to mitigate financial impact

- **Acceptance** – documenting a conscious decision after assessment of areas where the Council accepts or tolerates a particular risk

7. Risk Monitoring

The risk management process does not finish with putting any risk control procedures in place. Their effectiveness in controlling risk must be monitored and reviewed. It is also important to assess whether the nature of any risk has changed over time. The information generated from applying the risk management process will help to ensure that risks can be avoided or minimised in the future. It will also inform judgments on the nature and extent of insurance cover and the balance to be reached between self-insurance and external protection.

How will it feed in the Council's existing policies?

Initial identification of risk will be by individual Councillors, the Clerk, members of the public, contractors or volunteers.

8. Roles and Responsibilities

It is important that risk management becomes embedded into the everyday culture and performance management process of the Parish Council.

The roles and responsibilities set out below are designed to ensure that risk is managed effectively across the Council and its operations and responsibility for risk is located in the right place. Those who best know the risks to a particular service are those responsible for it. The process must be driven from the top but must also involve staff throughout the Parish Council.

Councillors

Risk management is seen as a key part of Councillors' role and there is an expectation that they will lead and monitor risk management.

This will include:

- Approval of the Risk Management Policy
- Analysis of key risks in reports on major projects, ensuring that all future projects and services undertaken are adequately risk managed
- Consideration and if appropriate endorsement of a Statement of Internal Control
- Assessment of risks whilst setting the budget, including any bids for resources to tackle specific issues.

Clerk

The Clerk will act as the lead officer on risk management, overseeing the implementation of the detail of the Risk Register and will:

- Provide advice as to the legality of policy and service delivery choices
- Provide advice on the implications of potential service actions for the Parish Council's aims and objectives

- Update Parish Council and service areas on the implications of new or revised legislation
- Advise on any health and safety implications of the chosen or proposed arrangements for service delivery

Responsible Financial Officer

The RFO will

Assess and implement the Parish Council's insurance requirements

Assess the financial implications of policy options

Provide assistance and advice on budgetary planning and control

Ensure that the budget monitoring documents allow effective budgetary control and inform financial decisions made by the Parish Council.

9. Role of Internal Audit

The independent Internal Auditor provides an important scrutiny role carrying out audits to provide independent assurance to the Parish Council that the necessary risk management systems are in place and all significant risks are being managed effectively.

Internal Audit assists the Parish Council in identifying both its financial and operational risks and seeks to assist the Parish Council in developing and implementing proper arrangements to manage them, including adequate and effective systems of internal control to reduce or eliminate the likelihood of errors or fraud.

The Internal Audit Report and any recommendations contained within it, will help shape the operation of the Parish Council.

The adoption of a sound risk management approach should achieve many benefits for the Parish Council. It will assist in demonstrating that the Parish Council is committed to continuous service improvement and demonstrating effective corporate governance.

10. Future Monitoring

The progress of the policy will be measured on:

- Adjustments to the way in which services are delivered
- Greater satisfaction of Councillors, staff, volunteers, customers and visitors with the provisions made by the Parish Council.

11. Reviewing this Policy

This policy will be reviewed annually alongside the Risk Register prior to financial year end. Recommendations for change will be reported to the Parish Council.