

Risk Policy

Purpose Statement

This policy exists to help manage and minimize the many risks associated with being a church and running Christian ministry. These risks include financial, spiritual, physical injury or damage, emotional, and ministry, and come from both inside and outside the church. While risks can't all be removed, they can be assessed, considered, and in many instances minimised. This policy outlines how we do this at Albany Baptist Church (ABC).

Biblical Basis

There are many verses in the bible about taking care not to cause harm to others. These vary from the conscience of a weaker brother (1 Corinthians 8 and 10), causing a little one to stumble (Matthew 18:6), or even putting up a parapet to reduce the risk of a fall (Deuteronomy 22:8). God tells us to be good stewards of the things he has given us (1 Corinthians 4:2). While the parable of the talents (Matthew 25:14-30) encourages us to take risks for our master with the gospel, we must also act as those who must give an account for what we have been given and are responsible for.

Scope of Policy

This policy relates to all risk management across ABC. It addresses issues that affect the whole church as managed by the elders, and matters affecting individual ministries or people as managed by ministry leaders. This policy specifically covers Risk and Risk Management.

Policy Statement

As a church, ABC will, wherever possible, assess and minimise risk that causes harm to people, the church, or the reputation of the church.

Risk

Risk is the exposure to the possibility of such things as economic or financial loss or gain, physical damage, injury, or delay, because of pursuing or not pursuing a particular course of action.

In any church community the variety of activities and participants exposes the church to risk.

Risk Management

Risk Management is the process by which risks are identified, evaluated, and controlled. At ABC there are two levels of risk to be managed.

1. Whole Church Risk: this will be measured and managed by the Elders

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2. **Ministry & Activities Risk:** this will be measured and managed by all Ministry Team Leaders and relevant individuals providing programs and activities on behalf of the church. This will be done in consultation with the Elders.

ABC will manage risk in the following ways:

1. **Identify Risks** – identify where, when, why and how events could prevent, degrade, delay, or enhance the achievement of organisational goals.
2. **Analyse Risks** – identify and evaluate existing controls. Determine consequences and likelihood and hence the level of risk. Assessment of risk impact is best considered by looking at the potential likelihood and consequences of events occurring. For the assessment to be meaningful, some thought must be given to the adoption of appropriate consequence and likelihood factors for each church event and/or activity. The Risk Matrix as outlined in Appendix A will form the basis for this process.
3. **Control Risks** – develop and implement cost-effective strategies and action plans for increasing potential benefits and reducing potential costs. Referring to the Risk Actions Map in Appendix B will help assist in how best to understand how to manage the risk.
4. **Monitor and Review** – monitor the effectiveness of all steps of the risk management process and provision of feedback for improvement of the process. All risks will be monitored and recorded using a risk assessment register as shown in Appendix C.

All new activities undertaken by a church should be subject to a formal risk assessment. The risk assessments for continuing activities should be updated on a regular basis, typically annually or where there is a significant change to the activity or ministry that is likely to increase the level of risk.

Documents related to this policy	
Related policies	Safe Church Policy
Forms or other organisational documents	

Date Policy approved: 21/03/2024	Next review due:2026
Approved by: Elders Meeting	

To be issued to: Elders, Staff, Ministry leaders

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APPENDIX A - Risk Matrix

The following risk matrix will form the basis of all risk management for the church and the church's activities.

		Consequence				
		C1 Insignificant	C2 Minor	C3 Moderate	C4 Major	C5 Extreme
Likelihood	L5 Almost certain	Low	Medium	High	High	High
	L4 Likely	Low	Medium	Medium	High	High
	L3 Possible	Low	Medium	Medium	High	High
	L2 Unlikely	Low	Low	Medium	Medium	High
	L1 Rare	Low	Low	Low	Medium	High

Likelihood

L5 Almost Certain	Expected to occur in most circumstances
L4 Likely	Expected to occur occasionally (more than 50% of time)
L3 Possible	Expected sometimes (less than 50% of time)
L2 Unlikely	Occurs only in unusual circumstances
L1 Rare	Possible but not expected to occur

Consequence

C5 Extreme	Death and/or sustained national media coverage
C4 Major	Extreme/permanent injuries; major negative state media
C3 Moderate	Medical treatment required; one off state media or sustained local media
C2 Minor	First aid required; one off digital media, TV or newspaper coverage
C1 Insignificant	Risk one off local media coverage

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APPENDIX A - Risk Actions Map

The following actions will need to be considered in managing risk

- Avoiding the activity or minimising the likelihood e.g. improving your procedures
- Mitigating the effects e.g. developing a response plan
- Transferring the risk e.g. by taking out insurance
- Accepting the risk i.e. continuing in same way in the knowledge that there are risks.

In general terms, the appropriate actions are outlined in the four sections on the risk map indicated below:

↑ Impact ↓	High impact/low likelihood	High impact/high likelihood
	Mitigate effects by reducing severity /transfer e.g. insurance	Possibly avoid altogether/ minimise likelihood by reducing severity and frequency
	Low impact/low likelihood	Low impact/high likelihood
	Accept and monitor only	Minimise likelihood through reduced frequency/accept
	← Likelihood →	

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APPENDIX C - Risk Assessment Register

Church Event/Activity:	Highest Level of Controlled Risk:
Assessment Completed By:	Date:

Elders

Declaration:

As the responsible party I have been made aware of the safety risk(s) contained in this document and I accept the level of residual risk(s) and the way these risks are being controlled.	Name:	Signature:	Date:
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Activity	What could happen?	Any existing controls already in place?	Risk Rating			What additional controls are needed?	Revised Risk Rating		
			C	L	Risk		C	L	Risk