

NEW CITY CHURCH

RISK ASSESSMENT GUIDELINES

Adopted by the Board of New City Church.

Effective Date: 24/3/24

Overall Objective/Purpose

To outline a process to help the Church to properly apply risk management to all risks and incidents that may have the potential to cause injury and damage and associated costs for our Church.

Definitions

Risk

The chance (likelihood or probability) of something happening that may have an adverse impact on the church, its congregation, activities and other personnel.

Risk Management

A logical and systematic approach to managing the uncertainty regarding risk of injury, illness, loss and damage.

Specific Objectives

To help the Church to implement a Risk Management Strategy for the effective management of potential risks to church property, personnel, activities and objectives, it is recommended that the following steps are carried out.

The general idea and end result of these steps is to produce a written list of risks and associated actions to improve current risk controls (commonly called a “risk register”).

This provides a systematic plan for risk management across all church operations and also enables continuity of attention to church risks and control improvements should church personnel change in the meantime.

1. Identify the Risks

Church activities and operations can potentially encompass a wide range of possible risk exposures. It is therefore helpful to breakdown exposures into various categories, or areas, of risk and consider possible risks within each of these in turn.

Though risks could be categorised in many ways, some typical categories to help identify and scope a church's potential risk exposures are, for example:

Risk Category	Covering, for example
Heading	Risk of fire, flood, storm, damage to church buildings, other assets
Public liability	Risk of injury or damage to people on church property, at church events, to tradesmen, to children on church grounds; as a result of unsafe food
Professional	Breach of copyright, error in advice or inappropriate counselling, mismanagement of church business, misconduct, harassment
Security	Risk of theft, vandalism or other attack on church property or personnel
Social media	Risk of abuse, slander or vilification through internet and phone media
Transport	Risk to people in church buses, cars; risk to transporting church goods
Volunteer safety	Risks to volunteers (same as for church employees)

Identifying and listing possible risks can then be done by observation and judgement – for example, by:

- Walk-through survey of church grounds and property, or event site
- Consulting with church employees (who are usually well aware of what can go wrong and why, based on their experience with a job, task, piece of equipment or event)
- Maintaining and reviewing records of “near miss”, incident, accident, injury and illness related to church operations
- Examining manufacturer's instructions on chemicals, plant and equipment. They usually highlight possible risks and indicate methods for proper use
- Using specialist risk practitioners where necessary
- Asking Insurer for advice

Some additional “tools” to help with identifying risk and the underlying sources or causes of risk are:

- “Triggering” or “test” questions, like:
 - What is the worst thing that could happen?
 - What has happened in the past? What could possibly develop?
 - What has happened elsewhere? In this region, in similar churches elsewhere, etc?
 - What uncertainties are there? What are we unsure of?
 - What needs to go right?
 - And so on. You can prepare your own for your church
- “Scenarios” (“what if...”) or “event” questions, like:
 - What if our decision is wrong?
 - What might be an alternative or opposite view?
 - What if a (defined) incident actually occurred?
 - What would the community expect of us?

2. Assess the Risks

Once the church’s risks have been identified, the next step is to assess the level of risk involved with each risk and to evaluate each in terms of their relative priority, including whether they require risk control improvement or whether they are well controlled and thus acceptable at present.

Risk assessment is based on the concept that “risk” comprises two key components: likelihood (chance of a risk arising) and impact (consequence or severity should the risk actually occur). Combined, these two components produce the level of risk applicable to a given circumstance. This means that, for example, a significant level of risk could be produced by an event of low likelihood but major impact if indeed it did occur, or it could also be produced by an event of high likelihood but lesser (say moderate) impact.

It is common to consider and appraise likelihood, impact and the resultant level of risk in qualitative terms. The process may be illustrated as:



To assist you in doing so, you might use the tables shown below for each risk you have identified.

2.1 Firstly assess the likelihood of the identified risk actually happening:

Likelihood	For example
Almost Certain	Frequently occurs, is present now or highly probable to occur (100% chance of occurrence or a few times each year)
Likely	Some occurrences and fairly probable (75% chance of occurrence; might occur maybe once or twice per year)
Possible	Possible (50% (i.e. 50:50) chance of occurring; might occur maybe once every 2 to 3 years)
Unlikely	Small (10% to 20%) chance of occurring; might occur maybe once in 5 -10 years
Rare	Very small (maybe 1 in 50 or 1 in 100) chance of occurring; might occur once in 20-50 years

2.2 Next assess the potential impact or consequence if the risk was in fact to occur:

Consequence	For example
Severe	Death; huge financial loss; stops church operation for very long time; damages church and individuals' reputations
Major	Major injuries; major property and/or monetary loss; halts church operations; damages church or pastor reputation, significant mental or emotional harm.
Moderate	Medical treatment required offsite; high monetary loss; affects key activity, service
Minor	Minor medical treatment on site; low-medium monetary loss
Slight	No injuries, no or little monetary loss, short-term

2.3 Next, from the above assessments, assess the level of resultant risk and accordingly evaluate the degree of urgency with which the risk needs to be resolved by the church:

Risk Assessment Matrix		Consequence (C)				
		1=Slight	2=Minor	3=Moderate	4=Major	5=Severe
Hazard		No treatment	1 st aid 1 or 2	1 st aid >2	Hospital 1 or 2	Death or Hospital >2
	5 = Almost Certain is expected during activity	Low (L)	Medium (M)	High (H)	Very High (VH)	Very High (VH)
	4 = Very Likely expected more often than not	Low (L)	Medium (M)	High (H)	Very High (VH)	Very High (VH)
	3 = Likely will occur on occasion	Low (L)	Medium (M)	High (H)	High (H)	Very High (VH)
	2 = Unlikely May occur but more likely not to	Low (L)	Low (L)	Medium (M)	High (H)	High (H)
	1 = Very Unlikely Practically impossible to occur	Low (L)	Low (L)	Low (L)	Low (L)	Low (L)

From which a possible risk evaluation is as follows, for example:

Risk Rating Table		
R i s k r a t i n g & A c t i o n	Very High	Activity must not proceed while any risk is rated VERY HIGH *
	High	Activity can only proceed while any risk is rated HIGH with risk solution approved and signed by Safety Officer and Management (Principal) *
	Medium	Risk management plan must be in place before activity begins
	Low	No further action required

* task activity cannot commence/continue. Risk must be eliminated or reduced to moderate or low by implementing additional controls

ACS Financial has prepared a Risk Register available to churches.

A risk assessment should consider the risks to all people, including non-employees such as sub-contractors and members of the public, the environment, plant, equipment, vehicles and property potentially affected by the risk (hazard or event).

3. Determine What Risk Control Measures To Take

This risk assessment process (identify – analyse – evaluate) leads directly into risk mitigation. That is, to risk control actions and improvements. Assessing and recording risk controls and their improvements provides the next component of the church’s “risk register”. Put together, the register of risks and their assessment plus the register of controls and control improvement actions (termed “risk treatments” in ISO 31000) form a typical documented basis for a church’s risk profile and associated risk management action plan.

Using the results of the risk assessment, determine what control measures, or what actions to take, in order to eliminate or reduce the risks to an acceptable level. Typically, priority is given to Extreme & High Risk activities.

In principle, risk control actions to take might consist of one or more of the following:

Principle		For example
Avoid	Avoid or eliminate the potentially risky activity	Prohibit volunteers climbing on roofs or scaffolding; prohibit re-use of open or unrefrigerated food
Prevent	Stop the risk problem arising in the first place	Secure/lock doors and windows; clear gutters and downpipes; provide training or instructions; screen vehicle (e.g. bus) drivers
Limit or contain	Control the potential impact	Prepare sandbags to halt flooding; supervise tasks; ensure first aid or risk response capability is available and properly ready at church events
Transfer	Shift the risk away by contract or insurance	Ensure tradesmen are currently and properly insured for public liability and workers compensation
Spread	Share or diversify the risk	Require two signatories on all financial transactions; provide job rests and rotations; ensure people are given adequate help (e.g. to lift objects)

Generally, risk control measures may be divided into short-term/immediate control measures and longer-term control measures. The long-term aim should always be to eliminate the risk at source, but, whilst attempting to achieve this aim, other short-term actions should be used.

Risk treatments should be documented in the form of an action plan. As stated earlier, this enables regular monitoring of progress and completion of risk control actions and also provides a reference should church personnel change.

The risk treatment plan and schedule thus would set out the risk treatment options recommended for each unacceptable risk exposure that was identified in the risk evaluation process earlier. A template for such a risk treatment plan is shown at the end of this document.

It is typical to have the risk treatment action plan included alongside the risk register (list of identified risks). The risk treatment plan records the specific treatment, schedule for implementation and responsibility. It therefore will assist with implementation and monitoring of progress and recorded completion of risk control improvements.

4. Monitor and Review Risk Control Measures

Lastly, because church business, personnel and activities change with time, risk controls should be regularly monitored and periodically reviewed to ensure they continue to be in place and working as intended.

Some of the ways to undertake such review are:

- Revisit and re-do/update as necessary the above steps of the church's risk register and risk treatment plan at least annually
- Review the church's incident and claims records as part of this
- Consult with church employees and volunteers
- Refer to manufacturer's instructions
- Refer to specialist risk practitioners and ACS Insurance Services

5. Ongoing Risk Management

More broadly, the results of the church's risk management should be updated, whether or not the procedure is complex, and whether or not the results are recorded.

The risk management procedure should be repeated at intervals or whenever there is reason to suppose the results are no longer valid.