



Guideline Leaflet C21: Church Life Risk Assessment

Churches should consider the risks they may encounter. This leaflet will help guide you through a process of identifying problems that might prevent a church achieving its charitable purpose. (This is not the same as a Health and Safety Risk Assessment).

This Guideline Leaflet is regularly reviewed and updated. To ensure that you are using the most up to date version, please download the leaflet from the BUGB website at www.baptist.org.uk/resources

The date on which the leaflet was last updated can be found on the download page.

C21: Church Life Risk Assessment

These notes are offered as guidelines by the Legal and Operations Team to provide information for Baptist churches.

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[L17 Legal and Operations Team – Regulatory Information](#)

These notes can never be a substitute for detailed professional advice if there are serious and specific problems, but we hope you will find them helpful.

If you want to ask questions about the leaflets and one of the Baptist Trust Companies are your property trustees, you should contact them. They will do their best to help.

If your church property is in the name of private individuals who act as trustees they may also be able to help.

INTRODUCTION

The Christian life is by its very nature risky. We are called to stand out from the crowd, befriend the unlovely, challenge the world's view of morality and go out in faith. This means churches should not hide behind conventional views of "playing safe" nor expect a comfortable existence alongside secular society. However, God asks us to be wise in the way we use our resources and not to conduct our lives in a foolish manner. We are expected to be an example of best practice and caring towards others.

Therefore, both from a point of view of our Christian responsibility and in compliance with Charity Law, it is prudent for churches to spend some time understanding the risks they are likely to encounter. Within a Baptist Church the Church Members' Meeting is important but it is the Charity Trustees who are ultimately responsible. Their annual accounts and report should state that risks have been considered and systems set up to mitigate them.

RISK ASSESSMENT TEMPLATE

There is plenty of information about Risk Assessment for organizations and charities but there was no template for churches. We have developed a model or template, based on actual church experience, which Baptist churches could use and adapt for their local circumstances. Completing the chart is important, but thinking and discussion are the helpful and significant parts of this task.

This template is available as a Word Document (Leaflet C22) and it is hoped that this will be largely self-explanatory. It must be emphasised that this is just one example of possible assessments and churches should of course develop their own chart, bearing in mind their particular situations and activities.

However, to try to be helpful we offer the following notes:

- It is not the intention, indeed it is not possible, to eliminate all risks but rather to recognise where they might occur, assess their potential impact and take action to reduce their likelihood or put in place contingency plans.
- It is helpful to record all identified risks, even where they are fairly small, as it may be that small risks in a specific area could together generate a more significant problem overall.
- It is important that the assessment is made by a number of people rather than just relying on one person who may only assess risks from a particular point of view.

- The risks should be considered from the point of view of the church, its members and congregation and wider community. What impact would the problem have on the church's work in their community? How would it impact their ability to advance their mission?
- For risks which are manageable by the church, the aim of any control should be to reduce the likelihood of the risk. However, where the risk is largely unmanageable, the control will normally be more about reducing the significance (or potential damage) of the risk.
- In some cases there will be a cost associated with putting the identified control/s in place. Where the cost is high in proportion to the risk, it may be more appropriate to establish a contingency plan rather than try to adopt another expensive approach to risk mitigation. Care must be taken to strike the right balance.
- The "Church Life Risk Assessment" should be a "live" document. It should be periodically reviewed and updated. It may be helpful to keep a note of problems whether anticipated or not, so that these can be considered in the reviews.

The template has been constructed based on the risks identified at two fairly large churches. It is however likely that all churches will recognise that, whether they are large or small, traditional or contemporary, urban or rural, the vast majority of the list of risks will be applicable to their situation. In addition, it is possible that there are other risks arising from specific activities which have not been listed. In that case, they should be added in the appropriate section.

COMPLETING YOUR OWN RISK ASSESSMENT DOCUMENT

Here are some examples from our template document

Event	Significance: Probability	Risk rating	Controls	Controls in place?	Comments	Persons responsible
Inability to fill voluntary role of Treasurer and Secretary (or get those tasks done)	5:2	10	Seek replacements before these individuals step down		A charity (church) cannot operate without an effective administration and finance function	Charity Trustees
Complaints or concerns from parents of children or young people	4:3	12	Ensure parents know what happens on church premises and invite them to visit and ask questions. Safeguarding policies in place.		All complaints should be taken very seriously. Take advice from Association and BUGB	Children & Youth Leaders Safe to Grow Co-ordinator Charity Trustees
Inability to get enough volunteers for regular activities	3:4	12	Plan ahead & have reserve volunteers		There can be times of "feast & famine". Try and maintain a volunteers' register	Charity Trustees/ Activity leaders
Theft of Sunday offering cash	3:2	6	Always put money in church safe. Encourage giving by Standing Order		As a precaution, two people should count the money.	Treasurer and Charity Trustees

The various boxes should be filled in as follows:

- "Event" describe the identified risk or potential problem.

- "Significance:Probability" Giving a numerical value to a possible risk and a value to its potential significance and multiplying the two numbers produces a risk rating. This is not a scientific calculation but the higher the risk rating the more serious the problem. It may still be a problem you cannot do much about, but the intention would be to take action to reduce the overall impact of the problems, to improve the situation, and safeguard the church where there are things that can be done.

So to explain this more fully the scores you might use are:

	<u>Significance</u>		<u>Probability</u>
1	negligible	1	very unlikely
2	slight	2	unlikely
3	noticeable	3	possible
4	serious	4	probable
5	very serious	5	very likely

- The "Risk rating" is simply Significance x Probability.
- The higher "Risk Ratings" point towards the most urgent potential problems where action may be needed.
- "Controls" describes the action(s) identified to reduce the overall risk rating by reducing the probability or significance of the risk occurring.
- "Controls in place?" notes the identified control(s) that are in place already.
- "Comment" this is fairly obvious and is an opportunity to note key points.
- "Person(s) responsible" is a key item as it is important to identify who should take responsibility for action. It should be noted, however, that the Charity Trustees have overall responsibility and remain accountable for ensuring that appropriate action is taken.

Our template has identified risks. They are fictitious. There are different sections within the chart, with side headings in dark type.

In general terms the highest risk rating should be highlighted for early action or management.

It is quite likely that there will be a number of risks with a rating of 12 or more but it is important that this is seen as normal. Uncovering potential problem areas early is the best way to avoid future crises and ensure appropriate actions are put in place. Thinking through the issues is important. Where a problem is serious but unlikely the situation will be eased if the church is clear what action would be taken in a crisis.

END

Association Trust Company	Contact
Baptist Union Corporation Ltd East Midland Baptist Trust Company Ltd	Baptist Union Corporation Ltd Baptist House PO Box 44 129 Broadway Didcot Oxfordshire OX11 8RT Telephone: 01235 517700
Heart of England Baptist Association	Heart of England Baptist Association 480 Chester Road Sutton Coldfield B73 5BP Office Mobile: 0730 505 1770
London Baptist Property Board	London Baptist Association Unit C2 15 Dock Street London E1 8JN Telephone: 020 7692 5592
Yorkshire Baptist Association	17-19 York Place Leeds LS1 2EZ Telephone: 0113 278 4954
West of England Baptist Trust Company Ltd	West of England Baptist Trust Company Ltd Little Stoke Baptist Church Kingsway Little Stoke Bristol BS34 6JW Telephone: 0117 965 8828

This is one of a series of *Guidelines* that are offered as a resource for Baptist ministers and churches. They have been prepared by the Legal and Operations Team and are, of necessity, intended only to give very general advice in relation to the topics covered. These guidelines should not be relied upon as a substitute for obtaining specific and more detailed advice in relation to a particular matter.

The staff in the Legal and Operations Team at Baptist House (or your regional Trust Company) will be very pleased to answer your queries and help in any way possible. It helps us to respond as efficiently as possible to the many churches in trust with us if you write to us and set out your enquiry as simply as possible.

The Legal and Operations Team also support churches that are in trust with the East Midland Baptist Trust Company Limited.

If your holding trustees are one of the other Baptist Trust Corporations you must contact your own Trust Corporation for further advice. A list of contact details is provided above. If you have private trustees they too should be consulted as appropriate.

Contact Address and Registered Office:

Support Services Team, Baptist Union of Great Britain, Baptist House, PO Box 44,
 129 Broadway, Didcot OX11 8RT
 Tel: 01235 517700 Fax: 01235 517715 Email: legal.ops@baptist.org.uk
 Website: www.baptist.org.uk Registered CIO with Charity Number: 1181392
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