

Risk Management Guide

PURPOSE

- 1 To provide Anglican Corporations in the Diocese of Fredericton help with constructing a risk management plan, including risk identification, assessment and mitigation, to enable effective management in the areas of health and safety, child and youth safety, assets, property, regulatory, financial and reputation. Rather than being seen as further bureaucracy, risk management is really just good management by the corporation of its people, activities and assets – it means doing what you do, wisely.

SCOPE

- 2 This guide is intended to be used by the Diocesan Synod, Corporation of the Cathedral of Christ Church, parish corporations and/or diocesan camps as part of an ongoing, or at least annual, review process. It is a resource guide within the diocesan safeguarding framework covered by [Regulation 4-4 Safe Church](#).

DEFINITIONS

- 3 In this guide:

“Anglican Corporation” means the Bishop, the Bishop and Chapter of the Cathedral of Christ Church, the Synod, parish corporations, missions, and for this purpose camps owned or managed primarily by personnel appointed by the Synod or a parish corporation;

“incident” means an occurrence arising out of or in the course of an activity, event or program that resulted in or could have resulted in injuries, illnesses, damage to health, fatalities, or material damage;

“risk” means the possibility of an unfortunate occurrence or the potential for realization of unwanted, negative consequences of an event;

“risk assessment” means systematic process to comprehend the nature of risk, express and evaluate risk, with the available knowledge;

“risk management” means activities to handle risk such as prevention, mitigation, adaptation or sharing; and often includes trade-offs between costs and benefits of risk reduction and choice of a level of tolerable risk;

[Risk definitions are from the Society for Risk Analysis Glossary]

STANDARDS

- 4 Each Anglican Corporation shall create a risk management plan which identifies risks, their repercussions, risk level based on likelihood and impact, mitigation measures, and any follow-up when a risk occurs.

- 5 Parish and the Cathedral corporations shall confirm on their annual parish returns that any major risks to which the corporation is exposed, as identified by the Vestry or Chapter, have been reviewed and procedures have been established to manage those risks.
- 6 All negative incidents shall be documented using an [Incident Report Form](#). The documentation should include details about when, who, how, where, what, and why. Include what solutions were implemented and steps taken afterward. The incident should then be reflected in the corporation risk management plan with a review of the relevant associated risk(s).

A RISK MANAGEMENT PLAN

Background

When beginning or reviewing a risk management plan, the following should be kept in mind:

- Risk management measures should be proportionate; there is always some element of risk in the Christian life and witness. Risk management is not intended to shut down any form of ministry or mission. Good stewardship of people and property, however, is part of a church's responsibility. The risk management process should help to reassure the leadership, the congregations, the community and other donors that we are good stewards who manage resources well.
- Grading of risk, particularly as high, seldom has anything to do with the individuals involved but rather it is about the risks inherent in a position or activity. In fact, mitigation measures protect individuals from accusations.
- Grow your plan over time, beginning with what you see as major risks, and be assured that this process becomes easier the more you engage in it.
- Pray as you enter this work, asking the Holy Spirit for wisdom and discernment. Always remember that God calls us to love each other, the members of the church and our neighbours.

The plan can be in the form of a table (see Appendix 1) or a binder with one form/page per risk.

Step 1: Identification of Risks

Risk identification is about determining what things could go wrong that would hinder the church's work.

The following should be considered for risk assessment:

- Worship services
- Activities, events and programs for congregation members and those outside the congregation; particularly activities for children and youth, and for adults where some participants would be considered vulnerable in a given situation
- Personnel (paid and volunteer) backgrounds and interpersonal dynamics

- Facility condition
- Facility, property and equipment safety / hazards
- Emergency preparedness, including environmental impacts
- Single points of expertise, that is, unique knowledge concentrated in one person
- Use of facilities by outside groups
- Financial procedures
- Exposure of paper and online records
- Membership patterns
- Reputation in the community

You might want to categorize identified risks into broad categories such as, operational, program safety, facility/asset, financial, reputational and external.

Step 2: Assessment of Risks

Risk assessment is about determining for each identified risk how likely a risk event is to happen and the level of impact if it happens.

There are two ways generally used to grade likelihood and impact:

- Give both likelihood and impact a score out of 5, with 1 being ‘unlikely’ or ‘little impact’ and 5 being ‘probable’ or ‘major impact’. The scores are then multiplied and the higher the score, the more action you need to take to reduce the risk.
- Colour code your risks in red, yellow and green to highlight the most severe. Rate the likelihood of each risk event as Remote, Possible or Probable. Rate the impact of each risk event as Slight, Significant or Major. Assign a level and colour to each identified risk per this table:

Risk Probability		Likelihood		
		Remote	Possible	Probable
Impact	Slight	Low risk	Low risk	Medium risk
	Significant	Low risk	Medium risk	High risk
	Major	Medium risk	High risk	High risk

Step 3: Risk Mitigation

This stage is about identifying the measures that can be taken to prevent each risk from happening or, where control of the risk is fully or partially out of the control of the corporation, reducing the impact if an incident does occur.

Examples of good mitigation measures include:

- Ensuring robust screening and misconduct avoidance training.
- Holding liability and building insurance (see [Policy A-8 Minimum Insurance Standards](#)).

- Maintaining clear and complete position descriptions for employee and volunteer leadership roles and terms of reference for committees and groups.
- Regularly examining facilities and property, including cemeteries, for hazards.
- Having and properly maintaining fire and medical safety equipment.
- Keeping good control over access to buildings and in particular, offices, safes/vaults, etc.
- Using strong money handling protocols, proper controls over donation processing and ensuring a proper annual financial review.
- Employing strong computer and data security measures.
- Having clear and complete requirements and controls when allowing use of or formally leasing building space on a reoccurring or permanent basis to an outside group, including the requirement for that group to have adequate insurance.
- Cancelling an activity, event or instance of a program if feasible mitigation is not possible (e.g., not enough adult volunteers).

It is also helpful to determine a residual risk value; that is, what is the level of any risk remaining for this risk even if identified mitigation measures are in place.

Step 4: Monitor Risks / Regular Review of Plan

The risk management plan shall be shared with all clergy, employees and accountable activity and program volunteers such that all understand and follow identified risk mitigation procedures.

The plan shall be reviewed on a regular basis. This is an opportunity to consider if there are new risks to be added, previously identified risks that can be removed, and if mitigation measures still make sense.

When negative incidents occur, they should be reflected in the plan, the associated mitigation measures re-examined, and the associated risk(s) continue to be monitored closely to help prevent the incident from happening again.

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Appendix 1 – Sample Risk Management Table

Note: Many of these sample risks are still quite general in nature. Anglican Corporations should strive to be as specific as possible regarding risks per their own context (e.g., specific higher-risk activities, individual major facility hazards, known single points of expertise).

Category	Risk	Potential Repercussions	Level: Likelihood + Impact	Mitigation Measures	Residual Risk	Incident Notes	Date updated
Program Safety	Serious medical health event during worship or activity	Loss of life, harmful impact to congregation	Probable + Major: High	Ensure first aid coverage at worship (use a roster) and activities. First Aid kits and AED in each facility / facility area; incident reporting process in place and followed	Medium		
Program Safety	Accident during normal activity	Serious injury; litigation, damage to morale	Probable + Significant: High	Regular safety standards in place; special safety measures for any participants with disabilities; incident reporting process in place and followed	Low		
Program Safety	Accident during external high-risk activity, e.g., involving water, heights, extreme physical activity	Serious injury, litigation, damage to group morale	Probable + Major: High	Research and assessment of possible dangers and safety standards of activity operator; special permission of parents and guardians outlining any dangers; incident reporting process in place and followed	Medium		
Program Safety	Food poisoning or allergic reaction at corporation meal/activity	Serious illness or death; closure; litigation; reputational harm	Possible + Major: High	Kitchen controls and regular cleaning; food handling training (for key people) and practices implemented	Medium		
Program Safety	Shortage of screened adults for children/youth activity	Open to allegations of misconduct; loss of parent confidence	Possible + Major: High	Emphasis on two-adult rule and adult-to-children ratios (Health and Safety Checklist); ensuring no activity runs without proper supervision	Low		

Category	Risk	Potential Repercussions	Level: Likelihood + Impact	Mitigation Measures	Residual Risk	Incident Notes	Date updated
Program Safety	Lack of confidentiality, particularly related to counselling	Serious harm to those being counselled; litigation; reputational harm	Possible + Major: High	Only those trained in pastoral counselling to be given this responsibility	Low		
Facility	Water/sewage backup; water pipe damage	Serious damage to facility; lack of place to gather; unexpected expenses	Possible + Major: High	Regular assessment and maintenance of this infrastructure; remote monitoring of heating system, building temperature, water level, etc.	Low		
Facility	Accident due to facility hazard	Serious injury; litigation; reputational harm; loss of morale	Probable + Significant: High	Regular facility examination ; reduce hazards as corporation has the funds to do so; signage and announcements; dangerous equipment is stored in locked space; mitigate snow/ice on walkways and roof; incident reporting process in place and followed	Medium		
Facility / External	Fire, Lightning, Flood, Storm	Serious damage to facility; lack of place to gather; unexpected expenses	Possible + Major: High	Facility insurance per Policy A-8 Minimum Insurance Standards ; emergency evacuation plan	Low		
Financial / Operational	Hacked bank, email, web, social media account(s)	Exposure of private records; costs to resolve; increased insurance costs; reputational harm	Possible + Major: High	Anti-malware software on all computers; use reputable computer application platforms; use strong passwords unique to each person and application	Medium		
Financial	Cashflow sensitivity	Unable to pay all expenses;	Possible + Major: High	Alert Synod Treasurer if situation is building	Low		

Category	Risk	Potential Repercussions	Level: Likelihood + Impact	Mitigation Measures	Residual Risk	Incident Notes	Date updated
Program Safety	Safeguarding incident (abuse or alleged abuse, physical, sexual, etc., of child, youth or vulnerable adult)	Serious injury (physical and emotional); litigation; reputational harm	Remote + Major: Medium	Full adherence to Policy B-3 Misconduct and Policy B-7 Program Safety , including supervision standards; strong attention to screening of employees and volunteers; incident reporting process in place and followed	Low		
Program Safety	Unpermitted photo or video publication	Unexpected / dangerous consequences; litigation; reputational harm	Possible + Significant: Medium	Waivers for children and youth ; adult permission withheld form; procedures to avoid photo/video when permission withheld; signage that photo and/or video are used	Low		
Program Safety	Transportation of non-family members to worship or activities	Vehicle accident causes injury to passenger; perception of abuse; litigation; reputational harm	Possible + Significant: Medium	Adherence to Health and Safety Checklist – transportation and children/youth activities standards	Low		
Operational / Financial	Criminal or inappropriate activity by staff or lay leadership	Loss of resources; impact on morale.	Remote + Major: Medium	Adherence to Policy B-8 Human Resources screening process	Low		
Operational	Verbal or physical conflict between adults	Injury or hurt; loss of morale; litigation	Possible + Significant: Medium	Conflict management training for leadership; incident reporting process in place and followed	Low		
Operational	Conflict of interest (specify)	Regulatory consequences; standards not maintained; reputational harm	Slight + Significant: Medium	Adherence to Canon Six 4(2.1) and 9(1.1)	Nil		

Category	Risk	Potential Repercussions	Level: Likelihood + Impact	Mitigation Measures	Residual Risk	Incident Notes	Date updated
Operational	Loss of institutional knowledge	Missed standard operations or regulatory requirements; unexpected expenses	Possible + Significant: Medium	Information sharing and succession planning; all repeatable processes documented (facility maintenance, computer applications, meeting resolutions)	Low		
Facility / Financial	Break-in, vandalism	Significant damage to building; lack of place to gather; unexpected expenses	Possible + Significant: Medium	Keys only held by ...; doors and windows locked when building empty; video monitoring and/or notification system	Low		
Facility	Empty rectory or other building	Insurance voided; increased potential of damage or break-in	Remote + Major: Medium	Regular inspection of building per insurance requirements; monitoring of heating system; water turned off or slight drip during cold months	Low		
Facility	Deferred facility maintenance (particularly where not to building codes)	Increasing facility hazards; larger expenses in the future; regulatory infractions	Probable + Significant: Medium	Regular facility examination and audit ; prioritize serious maintenance issues and hazard mitigation in budget	Low		
Facility	Lack of accommodation for those with physical disabilities	Reputational harm; loss of (potential) members;	Possible + Significant: Medium	Reconfigure washroom; add stair lift when budget permits	Pending mitigation		
Financial	Theft, fraud	Unexpected expenses; loss of morale	Possible + Major: Medium	Access controls for facilities and computer systems, including anti-malware software	Low		
Financial	Failure re regulatory requirements	Loss of charitable status	Slight + Major: Medium	Use Financial Review Checklist (annual financial return); CRA filing annually	Nil		

Category	Risk	Potential Repercussions	Level: Likelihood + Impact	Mitigation Measures	Residual Risk	Incident Notes	Date updated
Facility	Water not potable	Illness; unexpected expenses; reputational harm	Remote + Significant: Low	Regular testing of well water; and water from taps	Low		
Facility	Damage to facility – internal activity	Unexpected expenses	Possible + Slight: Low	Insurance; discuss mitigation with leaders of high-risk activities	Low		
Facility	Damage to facility – outside group	Unexpected expenses	Possible + Slight: Low	Lease agreement covering this potentiality	Low		
Reputational	Bad publicity	Impact on morale and membership; reputational harm	Remote + Slight: Low	Adherence to Episcopal Directive – Media; conflict management training	Low		

Appendix 2 – Minimizing Risk Checklist

This checklist should be customized to the corporation's risk management plan.

General

- ☐ Are there clear terms of reference for all corporation committees? Are there clear position profiles for employees and accountable volunteers, and have these been read and understood by associated employee or volunteer?
- ☐ Is the parish risk management plan reviewed annually? Are negative incidents documented appropriately?
- ☐ Are new Corporation officers and employees directed to review the diocesan Parish Officers' Handbook?
- ☐ Is a Safe Church Officer in place?

Health and Safety

- ☐ Have all clergy, employees and volunteers who work with or have authority over children, youth or vulnerable adults, been screened appropriately including a Vulnerable Sector Check and safeguarding training?
- ☐ Are all medical and fire safety equipment maintained appropriately and any supplies replenished?
- ☐ Is there provision to ensure two medical professionals and/or persons trained in First Aid are present at every worship service and each activity?
- ☐ If church is offering or inviting members to a higher risk activity (e.g., involving water, heights, endurance) are appropriate safety standards in place and permission gained for children and youth?

Assets

- ☐ Is the facility examination review completed every year?
- ☐ Is the parish inventory (the list of parish property and equipment) physically checked and updated every year?
- ☐ Is liability and building insurance adequate?
- ☐ Is there a list of all key holders, particularly for the main church doors, sacristy and safe/vault? Are the keys signed for? Are the main locks ever changed?
- ☐ Are facilities up to minimum codes, particularly for building safety, electrical, and water and septic systems.

Financial

- ☐ Does the corporation pay attention to its annual income and expenditure budget? Does it allocate clear spending limits to church-based groups, committees and individuals? How are they held accountable?

- ☐ Is all income kept securely until it can be counted and deposited? Is income counted and checked by at least two individuals, and signed for?
- ☐ Are receipts and thank you letters sent to major donors? If gifts are given for a specific purpose, are they recorded in a restricted fund and only used for that purpose?
- ☐ Are all cheques signed by at least two individuals? Are blank cheques never signed? Are large payments agreed to only by resolution of the corporation?
- ☐ Do all church groups keep accurate records of income and expenditure, including bills and receipts?
- ☐ Are competitive quotations from reputable suppliers obtained for all regular expenditure (e.g., fuel, printing, phones) at least every three years?

Publicity and Privacy

- ☐ Are there controls to ensure no photograph of a child or youth related to a church activity is stored and/or published without the consent of the child's parent or guardian?
- ☐ Is there a means for an adult to request their name and/or photograph is never published and controls in place to ensure this request is granted?
- ☐ Are parish member name, address, contact data and financial data lists, either paper or digital versions, kept secure and with limited access?
- ☐ Are computers used for parish business, including laptops, tablets and smart phones, kept physically secure as well as updated regularly? Do these contain anti-malware software? Are strong passwords employed with different passwords for different applications?
- ☐ Do those who use parish email, social media, web or financial software understand and practice good online safety practices, including using strong multiple passwords?

Rentals

- ☐ Does the corporation use a strong agreement, per the recommended [Agreement to Use an Anglican Corporation Facility template](#), for external use of the corporation's facilities? Has the corporation followed the Diocesan Synod [Policy A-3](#) process prior to leasing any part of their facilities on a long-term, exclusive-use basis?