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As the nation slowly recovers from the terrorist attacks of Sept. 11, those horrifying events have created a heightened sense of awareness that we are all vulnerable to danger. Fortunately, terrorism does not pose a major threat to most churches; nonetheless, church leaders are increasingly recognizing there are more dangers and risks today than ever before. The growing threat of crime, misconduct, lawsuits and violence on church property are just a few concerns.

To better protect your members, property and ministries, you need to take the proper

there has been a steady rise in the number of claims and lawsuits brought against churches and religious leaders. Worse yet, multi-million dollar judgements have become increasingly common. The number of incidents involving violence in and around churches also is on the rise.

The truth is, your church faces a wide variety of risks that could harm your members and threaten the existence of your ministries. Shouldn't you do everything you can to help minimize or eliminate the risks and strengthen safety and security?

If you answered "yes" but don't know

areas of need. However, experience has shown it is often best to have the sub-committees report to the centralized team, which oversees all efforts.

**Team members.** An ideal risk management team is made up of three to eight members, not including those who are part of sub-committees. Often, they include law enforcement officers, facilities managers, personnel directors, medical professionals, construction contractors, public relations professionals, accountants and others who want to be involved.

The church's administrative body should

# Risk Management:

• What it is • Why it's important • Where to begin

By Jeff Hanĥa

precautions to help prevent tragedies and problems from occurring. This is what "risk management" is all about.

Some individuals contend that if we trust in God, there is little need for risk management. Yet in addition to trusting in God, churches also have a responsibility to care for the people and property God has entrusted to them. Risk management is simply part of good stewardship. When used effectively, it strengthens the care, love and ministries a church offers to its congregation, staff and community.

**The need is great**

According to James Cobble of Christian Ministry Resources, a survey of more than 1,100 churches shows only one in five has a risk management program in place. In that same group, one in 50 churches report having been sued, and a startling 40 percent have filed insurance claims.

Consider for a moment the risk of a costly lawsuit. During the past 20 years,

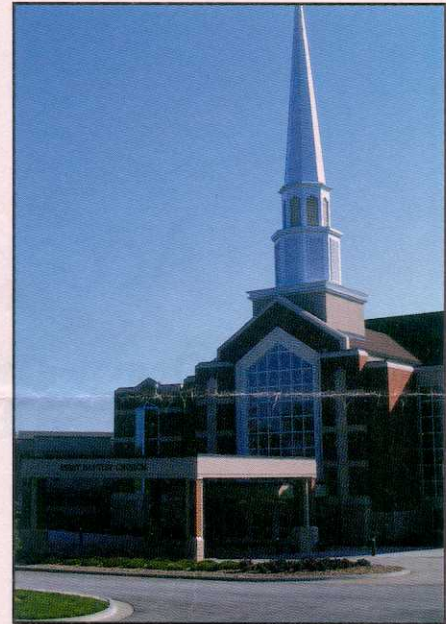
where to begin, there are a number of key considerations for establishing a risk management program.

**1. Form a centralized risk management team**

A centralized risk management team has basic authority over all issues regarding safety, security and risk management efforts. Churches tend to form several individual committees that deal with specific problems or issues. As a result, conflicts sometimes arise between committees as they compete for needed resources.

Instead of dealing with issues in a piecemeal fashion, a single risk management team can centralize resources and decision-making. It can coordinate all training, inspections, maintenance checklists, forms, equipment purchasing and funding that impact various aspects of ministry.

Depending on the scope of a church's ministries, the central team may decide to set up sub-committees to deal with specific



Safety-conscious leaders at First Baptist Church of Raytown (located near Kansas City, Mo.) rely on volunteer medical and security teams, transportation policies for their 14 buses and vans, video cameras in classrooms, evacuation procedures, emergency communication radios, a safety and training course for catwalk users, and a bomb threat policy.

officially endorse the formation of the team, give it authority to act, and provide the necessary resources (equipment, funds and support staff) to carry out their efforts. Typically, teams can be formed with minimal cost—sometimes as little as \$500—including training and building an initial resource library.

Once formed, the team should set out to:

- Become informed;
- Prepare a risk management plan;
- Use surveys, policies, procedures, checklists and safety inspection forms;
- Establish and maintain a regular schedule for inspections;

- Recruit inspectors;
- Review insurance coverage;
- Train others;
- Motivate congregation members;
- Provide feedback to leaders; and
- Develop a contingency plan for crisis management.

**Key areas of focus.** As a risk management team strives to prioritize its work, members should look at issues with the greatest potential to cause harm and loss to people and ministries.

**Transportation Safeguards.** Whether it's an accident involving a church vehi-

cle or a private vehicle used by a member on church business, a death or permanent injury can severely impact the church and even shut down vital ministries. Insurance claims studies indicate many of these accidents are preventable because they often involve inadequate or unsafe equipment, poor training, improper supervision or negligence.

Followed properly, a church transportation policy can significantly reduce the severity and frequency of many accidents. Several key points to consider when developing this policy include:

- Formation of a separate transportation committee (if the church owns or leases vehicles);
- Selection of vehicles (15-passenger vans have been deemed unsafe by state and federal agencies for transporting children and youth);
- Screening and training drivers;
- Pre- and post-trip vehicle safety inspections;
- Adult/child ratios;
- General safety procedures;
- Use of seatbelts;
- Emergency procedures and equipment; and
- Insurance coverage.

**Youth and children's ministry safeguards.** Most churches are lax about screening and selecting people who work with children and youth. Unfortunately, individuals who prey on children and youth often know this, which is why a youth and children's ministry policy is so important.

When developing a youth and children's ministry policy, key considerations include:

- Clear selection and screening procedures;
- Waiting periods;
- Proper supervision guidelines;
- Adult/child ratios;
- Training about appropriate versus inappropriate touching;
- Reporting procedures;
- Prior approval of potentially risky activities;
- Use of permission, release and medical forms;
- Disciplinary procedures; and
- Ongoing training.

**Property safety and security.** Hazards are found inside and outside the church facility, so reducing the chances of loss involves helpful policies such as inspections, maintenance procedures, locking up after use, supervision and proper lighting. In addition, if a security alarm system is used, procedures and policies regarding access and use of the system are important. Ongoing group and staff training regarding proper ways to enter, use, exit and secure the facility also should become part of your policy, including:

- Timely repairs;
- Proper lighting in parking lots and the interior;
- Hazardous materials storage;
- Regular inspections;
- Supervision of activities;

- Thefts and break-ins;
- Vandalism;
- Arson;
- Lighting and surge losses; and
- Old or improper wiring.

**Financial safeguards.** How money is handled, counted, deposited, reported and audited should all be addressed in a financial policy, including:

- Petty cash;
- Collections;
- Special event funds;
- General checking and savings accounts;
- Special group accounts; and

- Investment funds.

### Responding to emergencies and crises.

Crises churches face include medical emergencies, tornadoes, hurricanes, floods, fires, injuries, property loss, armed robberies or break-ins, vehicle accidents, investigations and/or accusation of crime by staff or church members. Several keys to responding to these threats are:

- Clearly marked evacuation routes and shelter space;
- Access to medical supplies;
- Immediate communication with emergency professionals (police, fire, medical);

- Training staff and members in advance about correct emergency responses;
- Identifying doctors, nurses and other medical professionals within the congregation;
- Identifying and training a church spokesperson; and
- Quick access to insurance and legal support.

### Keep them active and functional

An effective risk management program is not a one- or two-year project. It requires long-term commitment. Since the team plays a vital role in maintaining ongoing safety and security efforts, it is essential to keep all members active and functional by:

- Conducting regular meetings (once a month or four times per year minimum);
- Conducting inspections on a scheduled basis;
- Communicating with other leaders and the congregation;
- Replacing or rotating team members when necessary; and
- Maintaining the team's resources (access to inspectors, equipment, training materials, etc.).

### Part of your mission

Finally, it is important to make risk management a permanent part of your church's mission. For many churches, this might require a change in attitude, but it is one every church should make. It can even save lives. Today more than ever, risk management is a vital part of faithful stewardship. Enhancing safety and security adds a greater level of protection for your people and property, thereby strengthening your ability to do God's work. <sup>®</sup>

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