[INSERT CHURCH NAME]

Risk Analysis

**{FEB 2024: This template is intended as a ‘best practice’ document and does not constitute legal advice. We have made it clear where churches should tailor this document to their specific needs. Please be aware that if you make changes outside of these areas, it may mean the policy is no longer best practice and FIEC cannot be held responsible for your amendments. When customising this document for your own church’s use, please edit all the text in [square brackets] and delete the brackets. Please also delete the instructions in {curly brackets} once you have followed them – including this paragraph – as they should not form part of the final document.}**

This policy first adopted / last reviewed: **[INSERT DATE]**

This policy should be reviewed annually. The next review is due on: **[INSERT DATE]**

Completed by: **[INSERT NAME OF PERSON]**

[INSERT CHURCH NAME] recognises that the organisation is exposed to certain risks due to the nature of its activities and the environment in which it operates. The trustees are committed to the effective management of risk to enable the work of the church to continue.

This document does not, and does not seek to, eliminate all risks, but rather it seeks to identify risks, assess their impact and reduce their likelihood. Ultimately, responsibility for the consideration of all risks and systems established to mitigate against them rests with the Trustees. It is important that this document remains “live”, through regular reviews and updates.

### Format

The format of the document is tabular to aid readability. The meaning of the column titles are as follows:

* **Event –** Describes the nature of the risk.
* **Significance : Probability –** Shows the seriousness of the risk happening (significance) alongside the likelihood of it occurring (probability). See table below for the scales.
* **Risk Rating –** The significance score multiplied by the probability score (see table below) to give a rating from 1 (low risk) to 25 (high risk).
* **Controls / Mitigation –** Actions identified to reduce the probability and/or the significance
* **Controls in place? –** Whether controls are active (yes/no).
* **Residual Risk –** The new risk rating value (significance X probability) after control measures have been applied.
* **Comments –** May include information about work in progress on mitigation, external factors impacting the risk or mitigation, matters which require consideration, etc.
* **Person(s) Responsible –** The role and/or name of the person who is responsible for taking action. NB. Trustees remain ultimately responsible for ensuring action is taken.

### Significance and Probability Scales

|  |  |  |
| --- | --- | --- |
| **Significance** |  | **Probability** |
| **1** | negligible |  | **1** | very unlikely |
| **2** | slight |  | **2** | unlikely |
| **3** | noticeable |  | **3** | possible |
| **4** | serious |  | **4** | probable |
| **5** | very serious |  | **5** | very likely |

## Strategic and Leadership Risks

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | **Event** | **Significance : Probability**  | **Risk Rating** | **Controls / Mitigation** | **Controls in place?** | **Residual Risk** | **Comments** | **Person(s) Responsible** |
| **Strategic issues** |
| **1.1** | **Lack of strategic vision, direction or plan** |  |  | [e.g. A description of any strategy documents or discussions.] |  |  |  |  |
| **1.2** | **Key individuals being unaware of or not committed to strategic plan** |  |  | [e.g. Regular discussion at elders, trustees and members meetings to review plans.] |  |  |  |  |
| **1.3** | **Church community not “bought in” to vision and strategy** |  |  | [e.g. Regular discussion with church members; Consultations on significant issues or changes.] |  |  |  |  |
| **1.4** | **Strategic vision not linked to resources** |  |  | [e.g. How the budget planning process includes discussion of strategy / priorities.] |  |  |  |  |
| **Theological and leadership issues** |
| **1.5** | **Leadership team not appointed in a clear and transparent way, in accordance with the church constitution and rules** |  |  | [e.g. Clear process for appointment in church rules;Nominations requests with character guidance.] |  |  |  |  |
| **1.6** | **Leadership not operating with openness or integrity** |  |  | [e.g. Complaints procedure;Plurality of leadership reduces influence of one individual and creates accountability; Staff have an annual appraisal.] |  |  |  |  |
| **1.7** | **Leadership team not operating in unity as a team** |  |  | [e.g. Plurality of leaders;Agreed initiatives;Multiple levels of agreement for major decisions;Members involvement in decisions.] |  |  |  |  |
| **1.8** | **Leadership team is not readily accessible to the larger church community** |  |  | [e.g. Describe pastoral support system, ways church community can communicate with leaders, etc.] |  |  |  |  |
| **1.9** | **Unacceptable theological statements by preachers, service leaders or other speaking publicly** |  |  | [e.g. Preachers to be known to church leaders;Mentoring of inexperienced in-house preachers.] |  |  |  |  |
| **1.10** | **Unacceptable theological statements by leaders of bodies to which the church is affiliated** |  |  | [e.g. External organisations have own internal controls;Sign up annually to FIEC and other organisations;Good relationships between church leaders and leaders of affiliated bodies.] |  |  |  |  |
| **Intolerance and relational issues** |
| **1.11** | **Reduction in religious tolerance to Christian faith** |  |  | [e.g. Awareness of the environment;Advice from FIEC;Appropriate policies and documentation in place.] |  |  |  |  |
| **1.12** | **Criminal charges brought against leaders or members due to theological position** |  |  | [e.g. Trustees meetings;Regular reviews of policy and practice;Respond to government consultations where appropriate.] |  |  |  |  |
| **1.13** | **Adverse publicity or loss of reputation** |  |  | [e.g. Awareness of current issues;Good community relationships;Good connections with other churches, especially locally.] |  |  |  |  |
| **1.14** | **Breakdown of tolerance from neighbours due to disturbance from church activities** |  |  | [e.g. Keep neighbours informed about major events or developments;Encourage two-way communication and openness;Respond to reasonable requests from neighbours.] |  |  |  |  |
| **1.15** | **Charges of intolerance by special interest groups** |  |  | [e.g. Good community relationships;Clear statements on appropriate issues.] |  |  |  |  |
| **1.16** | **Church becomes out of touch with local community** |  |  | [e.g. Maintain contacts with local groups;Members living in the local area.] |  |  |  |  |
| **1.17** | **Outside confusion with non-Christian churches, especially due to non-denominational status of [INSERT CHURCH NAME]** |  |  | [e.g. Make clear statements of belief;Clear on publicity.] |  |  |  |  |
| **1.18** | **The church fails to comply with Disability Discrimination act or Equality Act regulations** |  |  | [Need to ensure regulations are understood.] |  |  |  |  |

## Legal and Governance Risks

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | **Event** | **Significance : Probability**  | **Risk Rating** | **Controls / Mitigation** | **Controls in place?** | **Residual Risk** | **Comments** | **Person(s) Responsible** |
| **2.1** | **Trustees body lacks relevant skills or commitment** |  |  | [e.g. Trustees to receive training;Trustees to have copy of documents outlining responsibilities;Trustee induction.] |  |  |  |  |
| **2.2** | **Conflicts of interest are not well managed** |  |  | [e.g. Trustees to receive training and regular reminders;Conflicts of interest policy sets out how conflicts will be removed or managed.] |  |  |  |  |
| **2.3** | **Activities not in line with charity’s purposes and aims** |  |  | [e.g. Annual report outlines activities and how they fit with purposes;Regular review by elders of ministry areas;Finances for new initiatives approved by trustees.] |  |  |  |  |
| **2.4** | **Governance structure of the church hinder clear and timely decision making** |  |  | [e.g. Plan for calendar of meeting dates to enable planning and decision making;Church secretary to help coordinate planning and processes.] |  |  |  |  |
| **2.5** | **Serious failure to achieve proper governance of charity** |  |  | [e.g. Awareness of changes through networks;Advice on requirements from FIEC and other sources;Proper procedures established.] |  |  |  |  |
| **2.6** | **Changes in charity law** |  |  | [e.g. Awareness of changes through connected networks;Charity Commission emails;Attendance at briefing provided by experts.] |  |  |  |  |
| **2.7** | **Prosecution due to lack of relevant licences** |  |  | [e.g. Awareness of legislation] |  |  |  |  |
| **2.8** | **Litigation against the church re data protection** |  |  | [e.g. Careful recording and storage of data;Data protection policy including GDPR;Staff reminded annually.] |  |  |  |  |
| **2.9** | **Litigation – staff aggrieved by disciplinary procedure** |  |  | [e.g. Proper processes in place; Staff employment policies in staff handbook supplied to all new staff.] |  |  |  |  |
| **2.10** | **Legislation or regulations incompatible with church’s principles or ethos** |  |  | [e.g. Take legal advice if necessary] |  |  |  |  |
| **2.11** | **Inadequate insurance** |  |  | [e.g. Use reputable broker;Review of insurance cover annually.] |  |  |  |  |

## Financial Risks

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | **Event** | **Significance : Probability**  | **Risk Rating** | **Controls / Mitigation** | **Controls in place?** | **Residual Risk** | **Comments** | **Person(s) Responsible** |
| **3.1** | **Inaccurate accounting** |  |  | [e.g. Appoint a suitable treasurer / finance role] |  |  |  |  |
| **3.2** | **Poor accounting systems** |  |  | [e.g. Use current professional computer software] |  |  |  |  |
| **3.3** | **Poor budgetary control** |  |  | [e.g. Good financial systems in use;Regular review by trustees.] |  |  |  |  |
| **3.4** | **Unanticipated significant increase in expenditure** |  |  | [e.g. Careful and realistic budgeting;Contingency funds.] |  |  |  |  |
| **3.5** | **Unanticipated significant decrease in income** |  |  | [e.g. Careful and realistic budgeting;Contingency funds.] |  |  |  |  |
| **3.6** | **Loss of charity status with subsequent loss of gift aid tax refunds or changes to gift aid scheme** |  |  | [e.g. Ensure all Charity Commission and Inland Revenue requirements are met;Financial procedure in place;Keep up to date on relevant legislative changes.] |  |  |  |  |
| **3.7** | **Financial institution collapsing** |  |  | [e.g. No more than the FSCS limit held in each institution] |  |  |  |  |
| **3.8** | **Loss of major donors within the congregation** |  |  | [e.g. Awareness of major donors;Limited ability to control.] |  |  |  |  |
| **3.9** | **Individuals withdrawing their financial support but remaining within the church** |  |  | [e.g. Awareness of dissatisfaction and pastoral sensitivity] |  |  |  |  |
| **3.10** | **Fraud or theft of funds** |  |  | [e.g. Finance policy;Checks made by treasurer and auditor.] |  |  |  |  |
| **3.11** | **Theft of Sunday collection cash** |  |  | [e.g. Collection in locked box or plate not left unattended;Money transferred to safe.] |  |  |  |  |
| **3.12** | **Failure to respond to economic changes and priorities** |  |  | [e.g. Economic awareness] |  |  |  |  |
| **3.13** | **Extraordinary event cash handling** |  |  | [e.g. Policy for cash handling at extraordinary events] |  |  |  |  |

## Employment Risks

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | **Event** | **Significance : Probability**  | **Risk Rating** | **Controls / Mitigation** | **Controls in place?** | **Residual Risk** | **Comments** | **Person(s) Responsible** |
| **Staff issues** |
| **4.1** | **High turnover of employees** |  |  | [e.g. Be aware of issues and dissatisfaction;Regular staff reviews;Discussed at elders;Exit interviews with staff.] |  |  |  |  |
| **4.2** | **Inability to replace staff** |  |  | [e.g. Good recruitment processes;Salaries and conditions regularly reviewed;Notice period 3-6 months for senior staff.] |  |  |  |  |
| **4.3** | **Inadequate performance of staff** |  |  | [e.g. Clear job specifications;Regular reviews.] |  |  |  |  |
| **4.4** | **Sickness or long term absence of staff** |  |  | [e.g. Monitor stress factors;Ensure time off and holidays are taken.] |  |  |  |  |
| **4.5** | **Changing requirements for staffing** |  |  | [e.g. Regular review of operational requirements] |  |  |  |  |
| **4.6** | **Health and safety violations leading to legal action or adverse publicity** |  |  | [e.g. Health and safety policy;Wide awareness of health and safety issues;Maintenance programme.] |  |  |  |  |
| **4.7** | **Inappropriate relations or unbecoming conduct of staff and leaders** |  |  | [e.g. Staff values and code of conduct;Supervision issue;Shared accountability.] |  |  |  |  |
| **4.8** | **Employment tribunal claims** |  |  | [e.g. Good personnel management;Robust recruitment processes;Full package of established procedures.] |  |  |  |  |
| **4.9** | **Accident or harm to staff working alone on the church premises** |  |  | [e.g. Training to be given to reduce risks] |  |  |  |  |
| **4.10** | **Inadequate plans in case of fire** |  |  | [e.g. Maintenance of fire equipment;Agreed procedures and drills;Staff briefing annually;Instructions to building users.] |  |  |  |  |
| **Volunteer issues** |
| **4.11** | **Inability to fill voluntary officer roles (e.g. treasurer)** |  |  | [e.g. Good communication;Succession planning and seeking replacements early;Ongoing training.] |  |  |  |  |
| **4.12** | **Inability to get enough volunteers for regular activities** |  |  | [e.g. Plan ahead;Constantly recruit;Teaching programme RE: involvement in church life.] |  |  |  |  |
| **4.13** | **Loss of volunteers at short notice** |  |  | [e.g. Have reserves;Succession planning.] |  |  |  |  |
| **4.14** | **New activities fail to excite sufficient volunteers** |  |  | [e.g. Ensure good support before launch;Promote widely.] |  |  |  |  |
| **4.15** | **Volunteers not meeting the requirements of the task** |  |  | [e.g. Good training and support offered;Willingness to decline offers of help.] |  |  |  |  |
| **4.16** | **Volunteers unaware of key policies and guidelines** |  |  | [e.g. Team leaders should provide briefing] |  |  |  |  |
| **4.17** | **Personal abuse / accusations** |  |  | [e.g. Awareness of issues/ breakdown in relationships;Team meetings.] |  |  |  |  |

## Communication and Publicity Risks

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | **Event** | **Significance : Probability**  | **Risk Rating** | **Controls / Mitigation** | **Controls in place?** | **Residual Risk** | **Comments** | **Person(s) Responsible** |
| **5.1** | **Poor public perception** |  |  | [e.g. Community facing ministries – seen to serve community, connections locally;Policy and procedure suite;Complaints policy.] |  |  |  |  |
| **5.2** | **Members of church making harmful remark to non-church goers including on social media** |  |  | [e.g. Positive culture promoted in public ministry;Social media policy in place.] |  |  |  |  |
| **5.3** | **Issues arising from church website – factual and theological** |  |  | [e.g. Controls on content and links;Controls on editorship.] |  |  |  |  |
| **5.4** | **Issues arising from preaching or teaching on issues which are perceived as controversial** |  |  | [e.g. Information in advance where appropriate – may be public or to individuals;Sensitivity, acknowledgement of difficult issues when teaching/ preaching;Staff willing to respond to questions.]  |  |  |  |  |

## Data Protection and IT Risks

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | **Event** | **Significance : Probability**  | **Risk Rating** | **Controls / Mitigation** | **Controls in place?** | **Residual Risk** | **Comments** | **Person(s) Responsible** |
| **Data protection** |
| **6.1** | **Loss of documents through malicious action or mistakes** |  |  | [e.g. Secure storage of data and documents;Backups kept.] |  |  |  |  |
| **6.2** | **Loss / theft of personal possessions** |  |  | [e.g. Awareness of the need for security] |  |  |  |  |
| **6.3** | **Accidental or malicious disclosure of personal information** |  |  | [e.g. ICT Policy and data protection policy;Annual briefing of staff;Controlled access to electronic records.] |  |  |  |  |
| **IT issues** |
| **6.4** | **Systems fail to meet operational need** |  |  | [e.g. Funds included in budget where required for improvements] |  |  |  |  |
| **6.5** | **Network failure** |  |  | [e.g. Schematic drawing showing IT infrastructure] |  |  |  |  |
| **6.6** | **Hardware failure or loss** |  |  | [e.g. Ensure backups are taken;Ensure users are competent.] |  |  |  |  |
| **6.7** | **Loss of files** |  |  | [e.g. Ensure backups are taken;Ensure users are competent.] |  |  |  |  |
| **6.8** | **Corruption of databases or for technical reasons or accidental corruption** |  |  | [e.g. Staff training;Adequate backups.] |  |  |  |  |
| **6.9** | **Corruption of databases through willful abuse** |  |  | [e.g. Control of access to databases] |  |  |  |  |
| **6.10** | **Virus attack** |  |  | [e.g. Antivirus software activated] |  |  |  |  |
| **6.11** | **Password control** |  |  | [e.g. Policy on password strengths;Use of ‘password lockers’ to avoid paper records.] |  |  |  |  |
| **6.12** | **Misuse of technology** |  |  | [e.g. IT Policy and e-safety policy in place;Regular training for staff and volunteers, esp. in youth & children’s work.] |  |  |  |  |

## Property and Health & Safety

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | **Event** | **Significance : Probability**  | **Risk Rating** | **Controls / Mitigation** | **Controls in place?** | **Residual Risk** | **Comments** | **Person(s) Responsible** |
| **Property issues** |
| **7.1** | **Total loss through fire, explosion, falling objects or terrorist action** |  |  | [e.g. Adequate insurance cover;Regular review of insurance;Fire and security systems;Emergency plan covering contingency arrangement in place.] |  |  |  |  |
| **7.2** | **Serious damage due to fire, explosion, falling objects, vandalism or terrorist action** |  |  | [e.g. Adequate insurance cover;Regular review of insurance.] |  |  |  |  |
| **7.3** | **Loss or damage due to unauthorised entry, theft, vandalism** |  |  | [e.g. Security measures: CCTV, alarm, etc.;Insurance.] |  |  |  |  |
| **7.4** | **Significant failure of essential services (power, heating, water)** |  |  | [e.g. Activities to be cancelled or relocated elsewhere] |  |  |  |  |
| **7.5** | **Death or injury to persons** |  |  | [e.g. Health and safety policy;RIDDOR procedure;Fire procedures.] |  |  |  |  |
| **7.6** | **Injury due to poor maintenance of the buildings** |  |  | [e.g. Regular maintenance programme] |  |  |  |  |
| **7.7** | **Asbestos Management** |  |  | [e.g. Reference to asbestos surveys completed] |  |  |  |  |
| **Health & Safety issues** |
| **7.8** | **Risk assessments for groups meeting on the church premises** |  |  | [e.g. Provide pro-forma for risk assessments;Provide training for group leaders.] |  |  |  |  |
| **7.9** | **Risk assessment for church groups taking part in off-site activities** |  |  | [e.g. Provide pro-forma for risk assessments; Provide training for group leaders.] |  |  |  |  |
| **7.10** | **Catering** |  |  | [e.g. Food hygiene policy and procedures;Training requirements for those involved in catering.] |  |  |  |  |
| **Third party use of the premises** |
| **7.11** | **Anti-Christian activities or abuse of church’s principles** |  |  | [e.g. Letting policy: only let to known groups] |  |  |  |  |
| **7.12** | **Damage to property** |  |  | [e.g. Adequate insurance;Briefing given to those who book facilities.] |  |  |  |  |
| **7.13** | **Misuse of kitchen facilities or poor health and hygiene practice** |  |  | [e.g. Limit on those using the kitchen;Food hygiene policy;Disclaimers issued where necessary.] |  |  |  |  |

## Vulnerable People and Safeguarding

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | **Event** | **Significance : Probability**  | **Risk Rating** | **Controls / Mitigation** | **Controls in place?** | **Residual Risk** | **Comments** | **Person(s) Responsible** |
| **Children and young people** |
| **8.1** | **Child protection issues** |  |  | [e.g. Adopt and practice safeguarding policy] |  |  |  |  |
| **8.2** | **Complaints or concerns from parents of children or young people** |  |  | [e.g. Regular communication with parents;Clear channels to raise concerns.] |  |  |  |  |
| **Adults at risk and children** |
| **8.3** | **Persons attending church who are on Sex Offenders Register** |  |  | [e.g. Leadership to be aware and set rules;Liaison with probation services.] |  |  |  |  |
| **8.4** | **Sexual predators** |  |  | [e.g. Alertness to visitors/ newcomers showing excessive interest;Good relationships with other churches, sharing info as appropriate.] |  |  |  |  |
| **8.5** | **Fear of legislation or litigation deters people from helping or limits range of activities.** |  |  | [e.g. Ensure good information, training and support is provided] |  |  |  |  |