



GRACE COMMUNION
INTERNATIONAL

Risk Management for Local Congregations

September 2022

Contents

Introduction..... 3

Definitions..... 5

Protecting Our People 6

Protecting Our Property..... 8

Our Duty of Care 10

Summary 13

Change Log..... 14

Approvals

Board Approval	February 2008
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Introduction

Grace Communion International Ltd undertakes its Risk Management Strategy (RMS) based on the principles of:

aspiring to sound practice
taking care of our own and the people with whom we interact
ethical Christian concern for others
competent, faithful stewardship

Luke 16

Deut 22:8 When you build a new house, make a parapet around your roof so that you may not bring the guilt of bloodshed on your house if someone falls from the roof.

general Christian and specific denominational reputation:

Matt 5:14 You are the light of the world. A city on a hill cannot be hidden.

1 Tim 3:7 An elder must also have the respect of people who are not in the church so he will not be criticized by others...; and

statutory legal obligations

The church thus seeks to proactively engage in its Risk Management Strategy (RMS) with a view to positively achieving a desired goal, beyond passively avoiding the consequences of inadequacy.

Good risk management comprises the church's policies and procedures, risk management processes and internal controls. The church recognizes, as a matter of responsible governance, within its risk management processes, the importance of principles of fitness and propriety, accountability and continuous improvement.

The RMS is a "living" document and will be kept up to date, reviewed periodically from the National Office in consultation with local pastors and pastoral teams.

The church recognizes that while a healthy, **proactive organizational culture is in many ways our best risk management preventative**, specific risk management focus is good management practice. It also provides structure and form to decision-making processes: a characteristic of responsible governance. Some good reasons to manage risks include:

Help with strategic planning
Reducing unexpected and costly surprises
More effective and efficient allocation of resources

Better results from projects and programs

Assistance in clearly defining insurance needs

Better information for decision-making

Compliance with regulatory requirements

Providing information for monitoring and review

Encouraging more people to participate in activities

Balancing opportunity and risk

Considering what can help or hinder us from achieving what we want to achieve.

Therefore, risk management is an ongoing process that we apply to all aspects of our operations.

We ask that pastors and pastoral teams complete a risk assessment on all activities, including:

worship services (reviewed annually)

Bible studies

small group meetings

anything involving use of facilities

The church requires, for any new project, event or initiative to:

1. **Carry out a risk assessment.** (This is a continuous process that is designed to reduce risk to our people and property). This is recorded on a standard [Risk Assessment form](#).

2. **Complete an event plan.** This is recorded on a standard [GCI activity planning form](#).

Examples of projects, events or initiatives might include but are not limited to:

youth activities, including Summer Educational Program (refer Childsafe Protocols)

family picnics

dances

fundraisers

working bees

seniors' outings

crèches or playgroups and

the annual festival

For all of these, record-keeping for risk assessment and event plans will now be incorporated into the process.

Definitions

What is risk management? The culture, processes and structures that are directed towards the effective management of potential opportunities and adverse effects)

What is risk? The chance of something happening that will have an impact upon objectives. It is measured in terms of likelihood and consequences or in other words, the risk event/incident/accident that might happen and prevent us from successfully completing what we are setting out to do.

What does risk reduction mean? A selective application of appropriate techniques and management principles to reduce either likelihood of an occurrence or its consequences or both.

What is risk transfer? Shifting responsibility or burden for loss to another party through legislation, contract, insurance or other means.

What does risk acceptance mean? An informed decision to accept the consequences and the likelihood of particular risk.

What is a risk register? A tool used to record information derived from performing a risk management process.

Who is a Volunteer? A person who performs or offers to perform voluntary service for a local congregation/small group or the national administration of Grace Communion International Ltd.

Protecting Our People

The church's policy statement **Opportunity, Respect and Non-Discriminatory Practices** (see [ECWCBRD00P18](#)) is intended to safeguard the welfare of all with whom we have contact.

Pastors and pastoral team members and all volunteers working with children should be **familiar with the church's Childsafe Protocols** (see [ECWCBRD00P18](#)).

Sensitive Roles - The church is one of the few places where you can be placed in a position of trust without proper reference checks being conducted. Increasingly, churches are seeking police checks for workers involved in the supervision of children, care of the elderly and care of the disabled. In some areas of ministry, it may now be mandatory to obtain a police check. Please refer to the relevant government department in your state.

Do not use any person who has not been known to you for at least six months in a voluntary supervisory role.

Always check out referees and references specified in the application.

Conduct Police or Community Services checks where required by state law.

Provide a supervised environment for all church activities.

Safety - The church requires that pastors and/or pastoral teams:

provide for the safety and wellbeing of church members in all venues in which they gather, including private homes. See [ECWCBRD00S01](#) (*Safety in Personal Homes*) for a sample description of these issues).

provide for specific safety of children, as cited in [ECWCBRD00P18](#) (*Child safe Protocols*).

1-Prepare, 2-Submit to the National Office and 3-Display adequately at church meetings (if not already done by venue owners):

an **Emergency Evacuation Plan** preparing for the event of a dangerous incident

a **Plan in the event of Fire**. In providing this, our first priority is safe evacuation.

Attempting to fight the fire is not always the best course of action. A person should be appointed to take responsibility for leadership during such emergencies, including contacting and liaison with emergency services. We have adopted the Queensland Building and Fire Safety Regulation 2008 (QBFSR 2008 Sections 35 & 36) nationally to provide staff and volunteers with Fire and Evacuation Instructions. Please complete annual staff training record (**Appendix B**) for all volunteers, file locally and send a copy to the National Office on completion.

Fire Drills - It is important for all church members regularly using a venue to know the fire drill procedures. Evacuating a large number of people from a building is an exercise which requires care and calm. Unless you have tested the procedures, you will never know the dangers which exist on the property. All groups using a property should conduct fire drills. It is particularly important to conduct fire drills for groups working with children and the elderly as it is likely to take a little longer to move these groups from the premises in the event of a fire. Conduct regular fire drills at least once a year, even after a worship service, to ensure that your evacuation plan is sound. Ensure you have accessible and documented procedures and leaders who are familiar with the procedures. Please complete the Fire and Evacuation Guidelines - Practice record (**Appendix B**) file locally and send a copy to the National Office on completion.

- **Exits** - In most states, it is now a legal requirement to have luminous exit signs over all doorways and emergency exits. Check that the venue in which you meet has clearly marked exit signs and, should legislation require it, that they are illuminated clearly in darkness.
- **Smoke Detectors** - Smoke detectors save lives, provided they are correctly installed and receive regular maintenance. We recommend installing smoke detectors in the private homes in which church meetings are hosted. Each congregation should ensure that conditions in such meetings meet all state requirements.

provide First Aid – The church requires that a suitable first aid kit and the attendance of someone with a **current*** first-aid qualification be present at every congregational gathering and event. Further, the kit and qualifications of personnel need to be maintained and kept current. This is part of the sign-off on all risk assessments (see the church's Risk Assessment form). (Note: ***current** means first-aid qualification is renewed every 3 years + CPR every year). We also highly recommend the [First Aid Hints](#) and [Publications and Downloadable Resources](#) pages on the website of the Queensland Ambulance Service as being particularly helpful.

promote awareness of the need to take due care while driving. Most of our people spend a great deal of their time driving during the course of their duties. The church urges its pastors and pastoral team members to become familiar with the Risk Management issues and safe driving practices.

Bulding the church - Finance – the following is worthy of specific attention.

Pastors and pastoral teams are responsible for discussing, jointly formulating and submitting **strategic commitments** to the National Office for the groups within their pastoral care, in accordance with the guidelines and deadlines set by the National Director. Once each plan is approved, the group is then responsible to make financial decisions congruent with the financial segments of the commitment.

Ministerial Expense (“Minex”) reports are to be submitted promptly by the 14th of each month by pastors and pastoral team members claiming reimbursement through the church’s National Office. This also serves to assist everyone in the monitoring of expenses forecast in their strategic commitments.

Protecting Our Property

Equipment - Under-insurance of equipment is a common problem within churches. For most church organizations, the first step to determine the replacement value of your contents will be to establish exactly what you have. (If it is more than \$20,000 please contact the National Office. If you have contents on your property belonging to other people, you will need to establish whether you are responsible for the insurance. If so, the value should be included in your sum insured. You should create and maintain an asset register listing Make/Model/Serial Number and original purchase price. Original documentation is also important in the identification of stolen items. Remember to include sound systems, office equipment including computers and equipment belonging to others for which you are responsible.

Restricted Access Area for Valuable Equipment - One of the most disturbing trends in our community is the increasing number of burglaries at churches and other community centres. Today, the audio system, musical equipment and computers within these places are highly attractive and very accessible to thieves. Provision should be made (if possible) for much of this equipment to be locked away when not in use. Either establish a lockable area within your rented property (if appropriate) in which audio and musical instruments can be locked away at the venue when not in use; or make appropriate alternative arrangements for safekeeping.

Replacement Value - Whilst much of your congregation's equipment may be old, you are insured for replacement value. The reality of replacing old items with secondhand equivalents is highly unlikely. The church's insurer will generally replace with a new item of similar quality to the item lost or damaged. As total losses do occur, it is false economy to select a value for insurance which is below the full replacement cost of your equipment. Check with the National Office if you have any queries about the church's equipment insurance cover. The current excess (as at March 2012) for an incident is \$1000.00. Always use the replacement cost of items when declaring the value of your equipment.

Security - Whatever you choose to name these responsibilities and whether or not one person might fulfil part or several of these roles is entirely up to you. The church requires that the functions be assigned and monitored. Ensure that someone is responsible to oversee and coordinate:

Keys - A significant number of thefts occur when buildings are left unlocked following use. All too often, it is assumed somebody will lock up. Unless a person is given the responsibility for the final check, your vulnerability to easy theft will continue.

Ensure that someone is responsible for security.

Ensure someone is responsible for the key to the property.

It is important to keep a list of all key holders. When a person no longer holds the position for which a key was allocated, ensure the keys are returned to the person/s responsible for security.

Who Should Handle Cash? - Many of the problems associated with theft of money could be avoided if some form of reference check were carried out before employees or voluntary officers were given the responsibility for handling cash. Conduct a reference check before allowing people to handle cash.

Church Offering - From time to time, churches discover their offerings have disappeared before being banked. Normally, there is a breach of procedure at some stage. Following established and documented procedures will reduce the risk of pilfering.

Remove the offering from the worship area before the congregation begins to move after the service.

If an offering box is available for people after the service, it should be locked and adequately supervised.

Count the offering in a secure place, preferably a locked room where possible. Always have at least two people counting and checking the figures.

If you do not have a safe at the venue, the treasurer or another responsible person should take the offering from the premises after worship.

Banking - Your exposure to theft of money is largely determined by the time between collecting money and depositing it at the bank. The longer you take, the more exposed you will be to loss. Banking should be completed at the first opportunity. **NB: It is a requirement for us to be covered under insurance that money be banked by the end of the next working day after collection.**

Vary your routine when depositing cash, both time of day and route taken.

Be alert for curious onlookers or people acting suspiciously around you.

Do not leave money in an unattended vehicle.

Petty Cash - It is often necessary to leave a small amount of petty cash where it can be easily retrieved. This money should be accounted for and not accessible to anyone other than the treasurer/responsible person. It should also be kept in a lockable container.

Our Duty of Care

Property Maintenance - Many liability claims arise from 'accidents waiting to happen' through a lack of maintenance. Stairs, floors and areas in which food is prepared are all areas requiring regular inspection. Although most congregations either rent venues or meet in private homes, try to ensure you have an aware and active committee, having expertise in the area of property maintenance which can negotiate to have fixed that which needs fixing to avoid accidents. Current individual state regulations regarding testing and tagging of equipment can be viewed at the [State Test and Tag website](#).

Our Ministry - Our duty of care for the people attending our church activities is all-important. It is easy to become involved in activities which, in hindsight, should have been conducted differently, or sometimes not at all. The guiding hand of experience can often result in modifications to a program which substantially increases safety. This underscores the importance of communication and coordination, organization and risk management for church activities. The appropriate risk assessment should be done and approved by the pastor and/or the pastoral team.

Working Bees - Unskilled workers performing tasks beyond their capability increase our exposure to a public liability claim considerably. Always appoint a supervisor for each working bee and establish the skill levels of the workers before allocating the tasks. Use tradespeople for tasks beyond your group's capability.

Use of Private Properties by Church Groups - Since we have a duty of care to all people using our personal property it is important to adopt a professional approach when you are the landlord. If the congregation wants to hire a public building, we would first be required to agree to the terms of the hirer. Likewise, church members using each other's property should be willing to comply with the owner's requirements of them.

Hosts should ensure they carry their own insurance for their property and public liability. We do not want to be assuming responsibility for activities outside of our control. Secondly, do exercise some controls over the groups using a private property. In lieu of requiring a rental agreement, however, we recommend that in order to hold a church gathering on private property, pastors consider the issues raised in the sample document [ECWCBRD00S01](#) (*Safety in Personal Homes*).

Statutory Requirements - The increase in legislation impacting on our lives cannot be disregarded. Churches and their agencies are in the 'people' business. The church continually tries to keep pace with changes to both federal and state laws. We appreciate any assistance you may be able to offer in accomplishing this. Examples:

Changes regarding fire safety

Regulations resulting in increased duty of care for child care and playgroup hosts

Changes to the definition of a worker under Workers' Compensation legislation (sometimes the distinction between employee and volunteer becomes legally fuzzy)

Regulations relating to the preparation and serving of food on church premises.

Our Professional Liability - Those working in professional areas such as pastors and pastoral team members have an additional duty of care, particularly when providing advice. Your reputation can be severely tainted should a claim be lodged against you. The most common professional negligence claim is wrongful advice. Those involved in providing advice should ensure they do not move outside their area of expertise. It is also important to be careful with the words we use both orally and in writing. Those taking minutes at a meeting should be careful in the phrasing of the minutes to ensure the person about whom they are writing is not defamed. Preachers have a similar responsibility to maintain self-restraint when commenting about people. Preachers have been sued for inappropriate remarks. Vilification legislation is different in each state. It pays to become familiar with current developments in this arena.

Reporting Requirements

The pastor, pastoral team member or Risk Management volunteer will immediately report to the National Office any allegation of:

- wrongful advice or
- libel and slander/defamation
- Incident or Accident

through the church's Incident and Accident online reporting facility @
https://www.gci.org.au/incident_reporting/

The first defence to any allegation of a breach of obligations under Workplace Health and Safety Act regime will be to show what plans were in place to prevent an incident (Event and Activity Planning document and Risk Assessment), and how were those plans monitored and enforced (all of which is due diligence). If we have no plans, or no monitoring and reporting procedures (new Incident and Accident reporting facility now available), it will be very difficult to prove you acted with due diligence, and with a duty of care.

Privacy - GCI (Australia) pastors and selected pastoral team members have access to personal contact details of other members. If pastors intend to provide membership information to members, they need to follow strictly the protocols of the church's Privacy Policy. Individuals need to be given opt/in and opt/out opportunities for the use of their private information, i.e. use of Birthday's as an example.

Directors' and Officers' Liability - The law in Australia is placing increasing responsibility upon those in positions of leadership. The board is responsible for the church's decisions and will be held accountable should the church meet with financial difficulties or be in breach of statutory requirements. Directors' and

Officers' Liability insurance will provide protection for the board and employees should an aggrieved party wish to sue the individuals for a loss, including legal costs, where they have committed a wrongful act in their capacity as a director or officer of the church. The insurance cover will pay for the cost of legal defense and any common law award made against an individual board member or officer of the church. However, the policy does not cover fines and penalties as a result of a breach of a statutory code.

Reimbursement for Loss of Income

Employees (Workers' Compensation) - In all states in Australia, employees are covered by Workers' Compensation.

Pastors are covered by Workers' Compensation - In most states pastors are covered for the cash component only of their salary (i.e., 40%), this is due to the arranged remuneration package where salary is sacrificed for exempt fringe benefits, and Workers' Compensation insurance will only reimburse the church for cash component of the package.

Employees working 18 hours or more - One of the contingencies is replacing a pastor who is ill or injured and unable to perform the usual duties for a prolonged period. The church has *Permanent and Total Disability Insurance* in place for all employees working 18 or more hours. There is a 90 day wait on this policy. The church has purchased this cover to pay the salary of the replacement pastor; thus maintaining the employment benefits of their pastor from their church budget during the period of absence.

Voluntary Workers - A voluntary worker is a person working on behalf of the church for no financial reward. Most churches are reliant on their voluntary workers for much of the labour provided within church life. It is important to match the skill of the worker with the task which is to be undertaken. The church has arranged *Personal Accident Insurance* for Voluntary Workers **with an age limit of 75** and a small capital benefit is available for those aged between 75 - 85. Unlike liability insurance, it is not necessary for an injured worker to prove the church was negligent to succeed in a claim. The policy will reimburse the injured voluntary worker for any loss of wages from their usual job resulting from an injury incurred during the course of their volunteer work. The maximum weekly benefit is usually capped. The reality is that a large percentage of voluntary workers receive no income from any job. The Personal Accident cover provided by our insurance will pay for the cost of home help should the injured worker not be an income earner. It is not possible to profit from a Personal Accident claim. For example, if you are paid sick leave by your usual employer and suffer no loss of income, the Personal Accident policy will not respond. The church undertakes to:
attempt to match the skill of the worker with the task to be performed.
use trades people for tasks beyond the capability of your group.

show love to those who are no longer capable of performing voluntary work by thanking them for their service and inviting them to rest.

Summary

1. As mentioned above in the **Introduction**, we ask that pastors and pastoral teams complete, on the new standard **Planning** and **Risk Assessment** forms, activity plans and risk assessments for all activities including:

worship services (reviewed annually)

Bible studies (*NB special new Planning Form for small groups and home churches)

small group meetings (*NB special new Planning Form for small groups and home churches)

2. Each pastor/pastoral team should ensure that **each new project**, event or initiative has been appropriately assessed and approved, including the filing of our standard: (Including an annual review of the church service, Planning and Risk Assessment)

Planning Form (2 versions available: *Online/Written*) and

Risk Assessment Form.

Access to all Planning and Risk Assessments (as of March 2012) are being filed online. Access can be granted to congregational pastors, pastoral team members and Risk Management volunteers to access their given areas submissions as required.

3. Each pastor/pastoral team should also ensure that they **file with the National Office** (and keep current) for all venues (i.e., buildings -- not parks, etc) used in every church organised activity:

copies of **Emergency Evacuation Plan** and copy of Practice Evacuation Record completed annually (Appendix A)

copies of their **Fire Plan** and copy of Annual Instruction Record (BFSR2008) (Appendix B)

Church Information update forms including a list of people assigned to the **key functions** (Appendix C)

Volunteer Induction forms for all volunteers (Appendix D)

lodged online at http://www.gci.org.au/incident_reports any incident and accident including any **instances** of wrongful advice, libel and slander/defamation allegations

Change Log

Sept 2022 - updated links

April 2012

page 6 Child Safety read and understood by all employees and volunteers working with children under 18

page 6-7 Building Fire Safety Regulation BFSR2008 (QLD regulation adopted nationally) requires completion of a fire and evacuation Instruction record for all employees and volunteers with Grace Communion International Ltd. **Appendix B**

page 6-7 Practice evacuation record is to be completed annually **Appendix A**

page 12 Volunteer workers Personal Accident age increased to 75 with a small capital benefit available between 75 to 85 year olds.

page 13 Introduction of new forms for fire and safety regulations (including training and annual drill **Appendix A & B**) plus incident and accident reporting logged online at

http://www.gci.org.au/incident_reports

Definitions-

Accident: Unintentional Event

Incident: Any event (All accidents are also incidents but all incidents need not be accidents)

page 13 Introduction of Small Group and Home Church Planning and Risk Assessment form.