

# Risk Management Plan



<b>Name Of Event</b>	
<b>Date Of Event</b>	
<b>Location Of Event</b>	
<b>Name Of Responsible Person</b>	
<b>Date Of Risk Management Plan</b>	

<b>List of identified risks</b>	<b>The category of risk/s for this event is</b>	<b>Likelihood</b>	<b>Consequence</b>	<b>Risk Rating</b>	<b>Risk Control Measures</b>

## Identifying and listing possible risks

Identifying and listing possible risks can then be done by observation and judgement – for example, by:

- Walk-through survey of grounds and property, or event site
- Consulting with church employees (who are usually well aware of what can go wrong and why, based on their experience with a job, task, piece of equipment or event)
- Maintaining and reviewing records of “near miss”, incident, accident, injury and illness related to church operations
- Examining manufacturer’s instructions on chemicals, plant and equipment. They usually highlight possible risks and indicate methods for proper use
- Using specialist risk practitioners where necessary
- Asking ACS Insurance Services for advice

## Risk Category

Church activities and operations can potentially encompass a wide range of possible risk exposures. It is therefore helpful to break down exposures into various categories, or areas, of risk and consider possible risks within each of these in turn.

Risk Category	Covering, for example
Property	Risk of fire, flood, storm, damage to church buildings, other assets
Public liability	Risk of injury or damage to people on church property, at church events, to trades people, to children on church grounds; as a result of unsafe food

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Professional	Breach of copyright, error in advice or inappropriate counselling, mismanagement of church business, misconduct, harassment
Security	Risk of theft, vandalism or other attack on church property or personnel
Social media	Risk of abuse, slander or vilification through internet and phone media
Transport	Risk to people in church buses, cars; risk to transporting church goods
Volunteer safety	Risks to volunteers (same as for church employees)

## Assess The Risks Likelihood and Consequences

Once the risks have been identified, the next step is to assess the level of risk involved with each risk and to evaluate each in terms of their relative priority, including whether they require risk control improvement or whether they are well controlled and thus acceptable at present.

Risk assessment is based on the concept that “risk” comprises two key components: likelihood (chance of a risk arising) and impact (consequence or severity should the risk actually occur). Combined, these two components produce the level of risk applicable to a given circumstance. This means that, for example, a significant level of risk could be produced by an event of low likelihood but major impact if indeed it did occur, or it could also be produced by an event of high likelihood but lesser (say moderate) impact.

It is common to consider and appraise likelihood, impact and the resultant level of risk in qualitative terms. The process may be illustrated as:

To assist you in doing so, you might use the tables shown below for each risk you have identified.

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Firstly assess the likelihood of the identified risk actually happening:

Likelihood	For example
Almost Certain	Frequently occurs, is present now or highly probable to occur (100% chance of occurrence or a few times each year)
Likely	Some occurrences and fairly probable (75% chance of occurrence; might occur maybe once or twice per year)
Possible	Possible (50% (i.e. 50:50) chance of occurring; might occur maybe once every 2 to 3 years)
Unlikely	Small (10% to 20%) chance of occurring; might occur maybe once in 5 -10 years
Rare	Very small (maybe 1 in 50 or 1 in 100) chance of occurring; might occur once in 20-50 years

Next assess the potential impact or consequence if the risk was in fact to occur:

Consequence	For example
Catastrophic	Death; huge financial loss; stops church operation for very long time; damages church and ACC reputations
Major	Major injuries; major property and/or monetary loss; halts church operations; damages church or pastor reputation
Moderate	Medical treatment required off site; high monetary loss; affects key activity, service
Minor	Minor medical treatment on site; low-medium monetary loss
Insignificant	No injuries, no or little monetary loss, short-term

## Risk Rating

Next, from the above assessments, assess the level of resultant risk and accordingly evaluate the degree of urgency with which the risk needs to be resolved by the church:

Level of risk	Catastrophic	Major	Moderate	Minor	Insignificant
Almost Certain	Extreme	Extreme	Extreme	High	High
Likely	Extreme	Extreme	High	High	Moderate
Possible	Extreme	Extreme	High	Moderate	Low
Unlikely	Extreme	High	Moderate	Low	Low
Rare	High	High	Low	Low	Low

From which a possible risk evaluation is as follows, for example:

Extreme	Immediate action; notify pastor/senior church staff *
High	Advise church senior staff *

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Moderate	Assign responsibility to fix (treat the risk)
Low	Routine action; acceptable risk at present but check controls regularly

*\* task activity cannot commence/continue. Risk must be eliminated or reduced to moderate or low by implementing additional controls.*

A risk assessment should consider the risks to all people, including non-employees such as sub-contractors and members of the public, the environment, plant, equipment, vehicles and property potentially affected by the risk (hazard or event).

## Determine What Risk Control Measures To Take

This risk assessment process (identify – analyse – evaluate) leads directly into risk mitigation. That is, to risk control actions and improvements. Assessing and recording risk controls and their improvements provides the next component of the church’s “risk register”. Put together, the register of risks and their assessment plus the register of controls and control improvement actions (termed “risk treatments” in ISO 31000) form a typical documented basis for a church’s risk profile and associated risk management action plan.

Using the results of the risk assessment, determine what control measures, or what actions to take, in order to eliminate or reduce the risks to an acceptable level.

Typically, priority is given to Extreme & High risk activities.

In principle, risk control actions to take might consist of one or more of the following:

Principle	For example
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Avoid	Avoid or eliminate the potentially risky activity	Prohibit volunteers climbing on roofs or scaffolding; prohibit reuse of open or unrefrigerated food
Prevent	Stop the risk problem arising in the first place	Secure/lock doors and windows; clear gutters and downpipes; provide training or instructions; screen vehicle (e.g. bus) drivers
Limit or contain	Control the potential impact	Prepare sandbags to halt flooding; supervise tasks; ensure first aid or risk response capability is available and properly ready at church events
Transfer	Shift the risk away by contract or insurance	Ensure tradesmen are currently and properly insured for public liability and workers compensation
Spread	Share or diversify the risk	Require two signatories on all financial transactions; provide job rests and rotations; ensure people are given adequate help (e.g. to lift objects)

Generally, risk control measures may be divided into short-term/immediate control measures and longer-term control measures. The long-term aim should always be to eliminate the risk at source, but, whilst attempting to achieve this aim, other short-term actions should be used.

Risk treatments should be documented in the form of an action plan. As stated earlier, this enables regular monitoring of progress and completion of risk control actions and also provides a reference should church personnel change.

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The risk treatment plan and schedule thus would set out the risk treatment options recommended for each unacceptable risk exposure that was identified in the risk evaluation process earlier. A template for such a risk treatment plan is shown at the end of this document.

It is typical to have the risk treatment action plan included alongside the risk register (list of identified risks). The risk treatment plan records the specific treatment, schedule for implementation and responsibility. It will therefore assist with implementation and monitoring of progress and recorded completion of risk control improvements.