
RISK MANAGEMENT

CP- 08

POLICY STATEMENT

1. The Pastors including Restore Church, Elders, Deacons, and Church Administrator of Beenleigh Baptist Church (BBC) are committed to the management of risks to protect its:
 - (a) People
 - (b) Assets and intellectual property
 - (c) Environment
 - (d) Quality and professionalism of all activities and advice
 - (e) Business obligations
 - (f) High standing and reputation in the community.

2. Risk management is a key part of improving our church' business and services to continue to be a leading part of our community. DRAFT

3. To achieve best practice in controlling the risks our Church and people may be exposed to BBC will develop procedures and audit tools to effectively manage risk. These procedures will be based on the principles, framework, and process of ISO 31000:2009, Risk Management

4. Risk management is a continuous process demanding ongoing awareness of leadership, employees, and volunteers. As such our staff and volunteers will be educated on the possibility and impact of accidents and losses whether caused by the church or external events.

5. Suitable risk management activities will be incorporated into our strategic development, governance, business planning, staff operations, events, and other activities as well as the work done by volunteers and service providers. The scope of these activities will encompass:
 - (a) Education and training for all staff and volunteers
 - (b) Developing and applying contemporary risk management standards
 - (c) Conducting regular surveys, inspections, and audits to identify and eliminate risks
 - (d) Undertaking risk control improvements
 - (e) Reporting to Pastors and Elders on risk improvement and compliance.

RISK MANAGEMENT

CP- 08

6. Our challenge at BBC and Restore Church for the future is to infuse risk management into our culture and activities. Everyone's involvement and support are critical to an effective result.

1. PURPOSE AND SCOPE

The purpose of this policy is to outline the steps to be taken for managing risks within BBC, Restore Church, and Restore House settings. The scope of the policy individual risks associated with ministry programs and includes 'whole of church' risks from an operational perspective.

2. RESPONSIBILITIES

- (a) Pastors
- (b) Restore Church,
- (c) Elders,
- (d) Deacons,
- (e) Church Administrator
- (f) Church Office paid and voluntary staff,
- (g) Ministry Team Leaders and Team Members

DRAFT

3. REFERENCES

- (a) AS/NZS/ISO 31000:2009 Risk Management – principles and guidelines
- (b) Baptist Insurance Services Risk Management Guide for Churches. 2015
- (c) Church Policy CP-07 Protecting People, Property and Programs
- (d) BBC Business Continuity Plan

4. DEFINITIONS

- (a) **Whole of Church risks:** where matters of both strategic and operational impact are considered, to identify those activities or events of highest risk to help prioritise allocation of resources.
- (b) **Individual risk:** The individual risks associated with ministry team programs or special projects where activities associated with an event can be made as safe as possible.

RISK MANAGEMENT

CP- 08

- (c) **Hierarchy of controls** a tool with hierarchical numbers from 1 – 5 that assist the person who has identified the risk to decide which control measures are best used to minimise the risk

5. PROCEDURE

5.1 Whole of Church risks

(i) **Identify the risks.**

Hazards and their potential risks can be identified by a simple walk around the church property or building using specific audit tools BBC have available. These forms are used to identify and document the potential risks. The **Annual Hazard Review people and property** is conducted using **Audit-04** used by both the Church Administrator and Deacons to identify specific hazards and risks. The **Housekeeping Audit** using **Audit-06** is done more frequently, at least two – three times per year, this audit also identifies potential risks.

- (ii) The Church has a specific **Incident / Accident/ Hazard Form WPS-01** available within the Church, HUB, Church Office, Restore Church, and Restore House premises for anyone to report an incident or near miss to the Church Office. These reports will be reviewed and analysed to determine further corrective / preventive action.

5.2 Analyse the risks.

Following any walk around audit or planned audit the risks that have been identified are evaluated against their existing controls. The matrix in the Risk assessment WPS - 07 is available for this use.

- (i) Firstly, choose the most appropriate control from the 'Hierarchy of Controls' that must be implemented to minimise the risk in the Church, Restore Church, Restore House and / or grounds.

RISK MANAGEMENT

CP- 08

- (ii) **Secondly** determine the **likelihood and consequences** of the risk against the **Risk Matrix** from the **Form WPS-07** that gives the **risk a rating** from high – medium – low.

Likelihood Factors

Factors		Values
L5	Almost certain	The hazard / risk is expected to occur in most circumstances.
L4	Likely	The hazard / risk will probably occur in most circumstances (more than 50% of time).
L3	Possible	The hazard / risk should occur at some time (less than 50% of time).
L2	Unlikely	The hazard / risk could occur at some time, usually in exceptional circumstances.
L1	Rare	The hazard / risk is possible but is not expected to occur.

- (iii) The **Hazard Identification Register Form WPS-08** is used to keep track of the actions taken and progress by whom and when. The Church Administrator is responsible for maintaining this Register.

5.3 Evaluate the risks.

- (i) The assessment and evaluation stage are based on the concept that risk severity is determined by two key factors: the **likelihood of risk and the consequences** i.e., the potential impact of a risk should it occur. The Church **Form Risk Matrix WPS-07** is used to evaluate the consequences identified as shown in the tables below.

Consequence factors

Factors		Values
C5	Extreme	Death; high financial loss; sustained national media coverage
C4	Major	Extreme / permanent Injuries (significant hospitalisation); major financial loss; major negative state media
C3	Moderate	Medical treatment required (may involve hospitalisation); moderate financial loss; some state media, sustained local media
C2	Minor	First Aid treatment on site; minor financial loss; one off digital media, TV or newspaper coverage
C1	Insignificant	No injuries or treatment; low or no financial loss; one off local media coverage

(ii) **Control the risks.**

Once a risk is identified it leads immediately to the need to control the risk. The progress of the risks is monitored for the effectiveness of the risk options chosen. Once the risk has been controlled it is 'closed out' on the **Hazard Identification Register(WPS 08)**.

Risk control options include:

Treatment options	Option Descriptions
Avoid the risk	Change business processes or option to avoid the risk
Change the likelihood	Undertake options to reduce the possibility of the risk occurring
Change the consequences	Undertake options aimed at reducing the impact of the risk
Share / transfer the risk	Transfer ownership and liability to a third party – e.g., insurance
Retain the risk	Accept the impact of the risk.

DRAFT

5.4 Monitor and review risk and control measures.

(i) Monitor the effectiveness and review the control measures, did they work? The **Church Hazard Identification Register** should be reviewed regularly to ensure that no new risks have been introduced without appropriate control measures in place. Keep the **Hazard Identification Register** continually updated using the risk assessment tools available.

(ii) **Ministry Team Leaders annual risk management strategy**

As a requirement of Blue Card Services Compliance Department, Ministry Team Leaders for Youth and Child Ministries are required to prepare, and present to the Church Child Safe Coordinator a Risk Assessment, (RA) for the coming year. This RA is to cover every day, weekly events that occurs in their ministry area. **Church Form WPS-07** is used and must be approved by the **Church Child Safe Coordinator** at the start of the year and permission given to proceed.

All other Risk Assessments outside of Child / Youth Ministry are to be sent to the **Church Administrator** for approval and permission to proceed.

RISK MANAGEMENT

CP- 08

(iii) **Permission to proceed.**

In the case of ‘high risk’ events, such as camping, road trip, swimming, bonfires, or billycarts a separate **Risk Assessment, Form WPS-07** must be used for these events. All planning for major events where medium to high-risk activities are noted, it is the responsibility of the person organising the event to gain permission to proceed with the event **before** the event takes place. **After assessing risks against the Risk Matrix (below), if a risk falls into the high-risk areas shown in red, permission to proceed must be given by the Senior Pastor who may consult with Baptist Insurance Services, (BIS).**

	C1 Insignificant	C2 Minor	C3 Moderate	C4 Major	C5 Extreme
Likelihood	Likelihood	Likelihood	Likelihood	Likelihood	Likelihood
L4 Likely	Low	Medium	Medium	High	High
L3 Possible	Low	Medium	Medium	High	High
L2 Unlikely	Low	Low	Medium	Medium	High
L1 Rare	Low	Low	Low	Medium	High

(iv) **Approval for moderate to high-risk events**

Ministry Team Leaders must present Risk Assessment plans for moderate to high activities **at least 2 weeks** prior to the event. For further information regarding events deemed “High-risk” by BIS refer to Attachment A

5.5 Individual Risks Associated with Special or Major Events

(i) **Individual risks associated with special or major events.**

The Church regularly plans special events such as Easter egg hunt, fetes, Christmas carols, working bees, youth camps, church renovations and mission trips. This includes special

RISK MANAGEMENT

CP- 08

health related events such as the 2020 COVID_19 Pandemic. Each of these events have potential risks associated with them. BBC will prepare specific plans for these events as well as any plans required by Queensland Government Health.

(ii) **Planning for special events**

The **Church Form Risk Assessment (WPS-07)** is used for these events. **A master template WPS-07A is also available for use in planning specific major events.** This includes details of the event to be scheduled and the associated risks that must be managed. Details of entertainment, stalls, specific roles of volunteers, managing people and ensuring licenses of service providers are current including blue card holders where children and vulnerable persons are concerned.

DRAFT

- (iii) Using the above form, the Event Co-ordinator and Church Administrator will document the potential risks and / or hazards. These will be listed, and the likelihood and consequences will be assessed against the **Risk Matrix** in **Form WPS-07** and proposed control measures identified. The responsibility for each action will be document

NOTE: If it is not possible to sufficiently control risks a decision may be made not to proceed with a particular activity

5.6 Emergency planning for special events

- (i) At all special events the likelihood of adverse events is possible, and the Church must plan for emergency responses. A contingency plan should cover both medical and emergency responses as well as a Plan B for incremental weather if an event was outside in the grounds.
- (ii) A first aid person must be allocated and the position of the first aid facility posted. All first aid treatments must be recorded on the **First Aid Incident Form WPS-04**. In the event of fire or smoke a Fire Warden must be named and those attending made aware of fire responses and evacuation routes as well as assembly points. The emergency response plans are recorded on the **Events Management Plan (WPS-07-A)**.

RISK MANAGEMENT

CP- 08

5.7 Business Continuity Plan

The Church Business Continuity Plan is maintained in the Church Office and reviewed by the Leadership team annually OR when changes occur.

6. RECORDS GENERATED

Church Form No.	Name	Retention period
WPS-01	Incident / Hazard/ Accident Report	All forms associated with workplace health and safety reports are retained as permanent records in the Church Office.
Audit - 04	Annual Hazard Review Audit – people and property	
WPS-04	First Aid Report Form	
WPS-07	Risk Assessment Plan and risk assessment tool	
WPS -08	Hazard Identification Register	
Audit - 06	Housekeeping Audit	

7. REVISION & APPROVAL HISTORY

Date	Revision No.	Author and Approval
March 2020	Draft	Rose Gavin Administrator (Voluntary)
April 2020	0	Approved by Ps Steve Twible, Paul Stallard, Elder/Deacon, Rose Gavin Administrator (Voluntary)
June 2020	1	Changes to the Form numbers in 5.2 and 5.4. by Rose Gavin, Administrator. (Voluntary). Approved to republish by Ps Steve Twible
September 2020	2	Change to Section 5.6 and form numbers. Republished by Rose Gavin. (Volunteer Administrator)
November 2020	3	Changes to Section 3, Addition of 5.8 Approved by Katie Davis Administrator

RISK MANAGEMENT

CP- 08

Date	Revision No.	Author and Approval
March 2022	4	Some re-numbering. Insertion of Annual Risk Assessment Plans and Permission to Proceed as Sections 5.6 and 5.7 by Rose Gavin, Child Safety Coordinator. Approved for publishing by Katie Davis, Church Administrator.
August 2022	5	Previous changes to Sections 5.6.and 5.7 red font returned to black font. Addition of Restore Church in areas highlighted in red font. Changes made by Rose Gavin, Volunteer Administrator and approved by Ps Steve Twible and Katie Davis, Church Administrator.
July 2023	6	Changes to Sections 1 & 5 to include Restore House Accommodation. Changes made and approved by Katie Davis, Administrator
April 2024	7	Previous changes above returned to black font. Policy changes made by Rose Gavin, Volunteer. Inclusion of the Risk Assessment Tool under each Section 5.1, 5.3 and 5.4(iii). Senior Pastor to approve high-risk activities 5.4(ii)- (iv) and Permission to Proceed at least two weeks prior to the event. Consultation with BIS noted and Attachment A details High-risk' activities. Approved by Senior Pastor Jabin Mills

RISK MANAGEMENT

CP- 08

ATTACHMENT A - ACTIVITIES DEEMED HIGH-RISK BY BAPTIST INSURANCE SERVICES.

Motor races	Motor rallies	Motor speed tests
Motorcross	Trail bikes	Dune buggies
Quad bikes	Go carts	Mountain biking
Horse / pony riding	Canyoning	Caving
Rifle/firearms	Paintball	Skirmish and other forms of shooting
Hang gliding	Parachuting	Para gliding
Hot air ballooning	Aerial activities	White water canoeing / kayaking / rafting (above Class 2 rapids)
Water sports with power boards or water skiing	Scuba diving <small>DRAFT</small>	Vertical and horizontal bungee jumping
Gladiator games	Abseiling, rock climbing	Rock climbing and high rope courses
Trapeze	Zip lines	Rock walls
Martial arts	Boxing	Amusement arcades
Parks or rides	Commercial fairgrounds	Bouncy / jumping castles and / or other in inflatable devices
Trampolining	Fireworks	Fire walking