

BUC GUIDELINES

F11 CHURCH RISK ASSESSMENT (07/2007)

These notes are offered as guidelines by The Baptist Union Corporation Limited to provide information for Baptist churches.

These notes can never be a substitute for detailed professional advice if there are serious and specific problems, but we hope you will find them helpful.

If you want to ask questions about the leaflets and one of the Baptist Trust Companies are your property trustees, you should contact them. They will do their best to help.

If your church property is in the name of private individuals who act as trustees they may also be able to help.

CHURCH RISK ASSESSMENT

The Christian life is by its very nature risky. We are called to stand out from the crowd, befriend the unlovely, challenge the world's view of morality and go out in faith. This means churches should not hide behind conventional views of "playing safe" nor expect a comfortable existence alongside secular society.

However, God asks us to be wise in the way we use the resources He has provided and not to conduct our lives in a foolish manner. He also expects us to be an example, obeying laws and caring for others.

Therefore, both from a point of view of our Christian responsibility and in compliance with Charity Law, it is prudent for churches to spend some time understanding the risks they are likely to encounter as they undertake the tasks of discipleship, mission and evangelism. While within a Baptist Church the responsibility rests with the members through the Church Meeting, in law it is the Charity Trustees [usually the deacons] who are ultimately responsible and their annual accounts and report should state that risks have been considered and systems set up to mitigate them.

There are no official standards or recommended best practice procedures in this area of church 'management', so it was thought that it would be helpful to develop a model or template, based on actual church experience, which Baptist churches could adopt and adapt for their local circumstances. This model is attached and it is hoped that it is largely self-explanatory. It must be emphasised that this is just one example of possible assessments and churches should of course develop their own assessment, bearing in mind their particular characters, situations and activities. However, in order to assist churches in its use we offer the following notes:

- It is not the intention, indeed it is not possible, to eliminate all risks but rather to recognise where they might occur, assess their potential impact and take action to reduce their likelihood or put in place contingency plans.
- It is helpful to record all identified risks, even where they are fairly small, as it may be that small risks in a specific area could together generate a more significant overall hazard.

- It is important that an assessment has input from a number of people rather than to relying on one person who may inadvertently assess risks from a particular point of view.
- The risks should be considered from the point of view of the church, its members and congregation and of visitors of all ages and abilities. The risks should be assessed bearing in mind also the buildings, activities and environment in which it serves. Not all churches will need to consider all of these responsibilities.
- For risks which are manageable by the church, the aim of any control should be to reduce the likelihood of the risk. However, where the risk is largely unmanageable, the control will normally be more about reducing the significance [potential damage] of the risk.
- In some cases there will be a cost associated with putting the identified control/s in place. Where the cost is high in proportion to the risk, it may be more appropriate to establish a contingency plan rather than try to adopt finance risk mitigation. Care must be taken to strike the right balance.
- The assessment should be a "live" document, in that once completed, it should not be filed away but periodically reviewed and updated. It may be helpful if a note is kept of events that that have resulted from risks, whether anticipated or not, so that these can be considered in the reviews.

The template has been constructed based on the risks identified at two fairly large churches. It is however likely that all churches will recognise that, whether they are large or small, traditional or contemporary, urban or rural, the vast majority of the list of risks will be applicable to their situation. In addition, it is possible that there are other risks arising from specific activities which have not been listed. In that case, they should be added in the appropriate section.

The various boxes should be filled in as follows:

- "Event" describes the identified risk.
- "Significance : Probability" shows the significance of any consequences arising from the risk occurring alongside the probability that it might happen. This is not a scientific calculation, rather a judgement which may be based on figures or, more likely, on discussions around the issue.

The scores to be used are:

	<u>Significance</u>		<u>Probability</u>
1	negligible	1	very unlikely
2	slight	2	unlikely
3	noticeable	3	possible
4	serious	4	probable
5	very serious	5	very likely

- The "Risk rating" is simply = Significance x Probability.

- "Controls" describes the action(s) identified to reduce the probability or significance of the risk occurring.
- "Controls in place" notes whether the identified control(s) have in fact been activated. This is not an exercise in criticism, therefore, care should be taken not to answer "yes" when in fact a more correct statement would be "partly or we're thinking about it" [provided that the thinking does not go on too long!].
- "Comment" adds flavour to the statement on controls, especially where controls are not easy to put in place or where a contingency plan may be the more appropriate action.
- "Person(s) responsible" is a key item as it is important to identify who should take responsibility for action. It should be noted, however, that the Charity Trustees remain accountable for ensuring appropriate action is taken.

The table has identified risks in dark type, together with a few important notes. All other items are shown in faded type as examples of how the risks may be assessed by churches. You are free to copy these example notes if appropriate or insert your own text. The "Control in Place" column has been deliberately left blank.

In general terms, risk ratings of 12 or over should be highlighted as requiring early action. Any risk with a significance or probability of 5 needs swift attention by the responsible person(s) and a risk rating of 20+ calls for immediate action with appropriate reports to the Trustees and church meeting.

It is quite likely that there will be a number of risks with a rating of 12 or more and it is important that this is seen as normal. Uncovering potential problem areas early on is the best way to avoid future crises and ensure appropriate actions are put in place. Charity trustees need to feel confident about the integrity of the process.

	Event	Significance : Probability	Risk rating	Controls	Controls in place	Comments	Persons responsible
1	<u>Ministerial, Leadership and General</u>						
1.1	Reduction in religious tolerance to Christian faith	4:2	8	Not possible		Maintain contact with relevant local groups & BUGB	All
1.2	Criminal charges brought against leader/s or members	5:1	5	Not possible		Ensure pastoral support	
1.3	Adverse publicity or loss of reputation	4:2	8	Be aware of forthcoming issues & promote Church's influence in the neighbourhood		Need to anticipate likely controversies while emphasising church's principles & value to the community	Minister
1.4	Breakdown of tolerance from neighbours due to disturbance from church activities	4:3	12	Keep neighbours informed of relevant events & seek their input if appropriate		Good relationships could easily be upset by thoughtless actions. Avoid "un-neighbourly" acts	Activity leaders

	Event	Significance : Probability	Risk rating	Controls	Controls in place	Comments	Persons responsible
1.5	Unacceptable theological statements by preachers or worship leaders	4:2	8	Theology of preachers and leaders known prior to invitation.		Minister to express concern to preacher when they are "near the edge" of acceptability. In an extreme case an apology or explanation to be given at the next appropriate occasion	Minister
1.6	Charges of intolerance by special interest groups	4:4	16	Not possible		Members need to understand the "exclusivity" of the Christian faith, but take Jesus' example of reaching out to all	Minister
1.7	Unacceptable theological statements by denominational leaders	4:2	8	Not possible		Denominational Declaration of Principle is clear, but Church's theology to be clarified and explained when necessary	Minister

	Event	Significance : Probability	Risk rating	Controls	Controls in place	Comments	Persons responsible
1.8	Trustees exceed or fail in their responsibilities	4:2	8	Trustee responsibility information to be available. Adopt Model Trusts & structured Constitution. All Trustees to have access to a copy of Trust deed. Clear understanding of responsibilities of Custodial and Charity Trustees		Possibly too much reliance on assumed knowledge. Charity Commission booklet "Responsibilities of Charity Trustees" to be given to all trustees	Secretary
1.9	Church becomes out of touch with the local community	2:2	4	Maintain links through the Leadership team & others in the church		Not really possible to formalise in this area	Everyone
1.10	Congregation members making harmful remarks to non-church goers	3:2	6	Not possible		Any incidents should be addressed swiftly	Everyone
1.11	Issues arising from church website	3:2	6	Control contents of site & links to other sites, avoid posting sensitive material		Policy exists on contents of site & the number of links is limited	Web Master/ Secretary

	Event	Significance : Probability	Risk rating	Controls	Controls in place	Comments	Persons responsible
1.12	Adverse publicity caused by other churches in the area	2:2	4	Membership of Churches Together in ???		Membership of CTI? provides only partial "protection"	Minister
1.13	Adverse publicity caused by "extreme" Christian bodies, especially if their title includes the word "Baptist"	3:3	9	No controls possible		Develop good relationship with editor of local newspaper and write letter or article of rebuttal or explanation. In extreme cases circulate letter of explanation to neighbourhood.	Minister or Secretary
1.14	Adverse publicity caused by "Christian" groups holding views unacceptable to Church	3:4	12	No controls possible		Ditto. Support Minister or other individual when attack is personal against him/her	Minister or Secretary
1.15	Loss of denominational identity or relevance	3:3	9	Promote Baptist principles & ecclesiology		The autonomy of the local church must be maintained. While maintaining the Baptist approach is important, some local flexibility might be needed in fulfilling the church's vision	Diaconate/ leadership team

	Event	Significance : Probability	Risk rating	Controls	Controls in place	Comments	Persons responsible
1.16	Outside confusion with non-Christian "churches"	2:2	4	Make clear the principles of a Christian church		Probably Church would have little influence except for specific items	Minister
2	<u>Staff and Volunteers</u>						
2.1	Inability to fill voluntary 'officer roles' of Treasurer & Secretary	5:2	10	Seek replacements before officers step down		A charity cannot operate without a Treasurer function	Charity trustees
2.2	High turnover of employees	4:2	8	Awareness of dissatisfaction & reasons for staff leaving		Not always under church's control. Use exit interviews	Diaconate/ Whole church
2.3	Inability to replace staff	4:3	12	Keep salaries and conditions of service under constant review		Not always easy to identify those willing to work part time	Diaconate/ Secretary

	Event	Significance : Probability	Risk rating	Controls	Controls in place	Comments	Persons responsible
2.4	Inadequate performance of staff	3:2	6	Clear job specifications, appraisal process & regular assessment of performance		Job requirements not always clear & appraisal process only partly used. Can be sensitive in church circles. There is a need for a "pastoral" disciplinary procedure.	Diaconate
2.5	Sickness or long term absence of staff	4:2	8	Avoid overloading and excess stress on staff. Ensure holiday entitlements are taken		Difficult to manage but best efforts used. Recognise early warning signs	All
2.6	Health and Safety violations leading to legal action or adverse publicity.	4:1	4	Written Health & Safety policy & appoint a Health & Safety Officer. Widest possible health, safety & fire awareness		Not all staff fully briefed	H&S Officer

	Event	Significance : Probability	Risk rating	Controls	Controls in place	Comments	Persons responsible
2.7	Inappropriate relations or unbecoming conduct of staff	4:2	8	React to early warnings but avoid rumours. Adequate disciplinary procedures			Diaconate/ Others with staff roles
2.8	Employment tribunal claim/s	3:2	6	Good personnel management, complaints process. grievance procedures		No official staff function but staff manual & procedures in place	Diaconate
2.9	Accident or harm to staff working alone on the church premises	4:3	12	Avoid lone working if possible and ensure someone knows when staff are alone		Impossible to eliminate totally this risk	Staff & Diaconate

	Event	Significance : Probability	Risk rating	Controls	Controls in place	Comments	Persons responsible
2.10	Inadequate plans in case of fire	5:2	10	Adequate provision of and good maintenance of fire extinguishers. Agreed and well circulated fire drill procedures. Regular fire drills. Instruction of all leaders in "What to do in case of a fire"		Churches are required to do their own fire hazard assessment. Appoint a "Fire Officer"	Diaconate
3	<u>Children and Young People</u>			Great tact and care is required for all matters under this heading			
3.1	Child protection issues	5:2	10	Adopt & practice Safe to Grow policy		Staff dealing with young people attend training	Safe to Grow Coordinator Children & Youth Leader
3.2	Complaints or concerns from parents of children or young people	3:3	9	Ensure parents know what happens on church premises & invite them to visit and ask questions.		Issues raised by parents can quickly become areas of conflict	Children & Youth Leaders

	Event	Significance : Probability	Risk rating	Controls	Controls in place	Comments	Persons responsible
3.3	Persons attending church who are on Sex Offences Register	5:2	10	Court and BU guidelines to be followed			Minister and Safe to Grow Coordinator
3.4	Sexual Predators	5.2	10	General alertness to visitors showing excessive interest in children. Children only to be collected by parents or known persons			All/Minister and Safe to Grow coordinator
3.5	Fear of legislation or litigation deters people from helping or limits range of activities	4:3	12	Ensure those involved are well informed and address rumours or misinformation quickly		Political correctness must not be allowed to take over	Leaders & possibly Diaconate
4	<u>Volunteers</u>						
4.1	Generally			Volunteers should be appointed for set (renewable) terms not "for life".		Avoid burn out of volunteers	Minister/ All leaders/ Diaconate

	Event	Significance : Probability	Risk rating	Controls	Controls in place	Comments	Persons responsible
4.2	Inability to get enough volunteers for regular activities	3:4	12	Plan ahead & have reserve volunteers		There can be times of "feast & famine". Perhaps maintain a volunteers' register	Diaconate/ Activity leaders
4.3	Loss of volunteers at short notice	3:2	6	Have a system of deputies and reserve volunteers		Normally manageable	Activity leaders
4.4	New activities fail to excite sufficient volunteers	4:2	8	Ensure new activities are fully supported by the church. Plan events well in advance		Need to discern whether the members are saying Good idea "let's do it" or "you do it!"	Diaconate/ Activity leaders
4.5	Volunteers not meeting requirements of the task	3:2	6	Clarity on requirements & ability to decline offers of help when appropriate		Can be difficult & sensitive in a church setting	Activity leaders
4.6	Volunteers unaware of key policies & guidelines e.g. H&S, Safe to Grow	2:3	6	Leaders should ensure necessary briefing relevant to the task being undertaken		Need to avoid a heavy bureaucracy but ignorance is not bliss. Consider producing a voluntary workers guidance pack	Activity leaders

	Event	Significance : Probability	Risk rating	Controls	Controls in place	Comments	Persons responsible
4.7	Personal abuse/accusations	3:2	6	Noting of casual comments and breakdown in friendships or relationships. Regular team meetings		Criticisms not always dealt with adequately	Everyone
5	<u>Records and Personal</u>			All those holding personal information should be made aware of the Data Protection Acts requirements, especially about cross use. The need for secrecy of personal information and the final total destruction of such information needs emphasising.		Membership records, Church Diaries/Directories and the like & particularly details of children and young people must all be kept confidential and on a "need to know" basis. Taking and distribution of photographs without (parental) consent should be discouraged	

	Event	Significance : Probability	Risk rating	Controls	Controls in place	Comments	Persons responsible
5.1	Loss of documents through malicious action	3:1	3	Accurate record keeping, efficient filing systems and secure storage			All document holders especially church office
5.2	Loss of documents through mistakes	3:2	6	Ditto			Ditto
5.3	Loss/theft of personal possessions	2:4	8	Generate security culture e.g. bags not left out and easily visible. Maintain security. All losses to be reported		Access doors normally kept shut so eliminating walk in crime. Consider a locked store or room for handbags, laptops and other valuables.	Everyone
5.4	Accidental or malicious disclosure of personal information	4:2	8	No controls possible		Apologies and disciplining if necessary	Diaconate
6	<u>Third Party use of Church Premises</u>						

	Event	Significance : Probability	Risk rating	Controls	Controls in place	Comments	Persons responsible
6.1	Anti-Christian activities	3:2	6	Letting policy – no letting to obvious anti-Christian groups		Policy held by Church Office and given to 3 rd . Party users	Church Office
6.2	Abuse of Church's principles	2:2	4	Letting policy – outlining "do's & don't's"		Ditto	Church Office
6.3	Damage to the reputation of Church	3:2	6	Awareness of activities of letting organisation		Details obtained from potential tenants before agreeing to letting	Church Office /Secretary
6.4	Damage to property	2:2	4	Build risk cost into rental charge Ensure insurance covers damage by non-church users		Special rates if necessary	Church Office/ Treasurer

	Event	Significance : Probability	Risk rating	Controls	Controls in place	Comments	Persons responsible
6.5	Misuse of kitchen facilities or poor health and hygiene practice leads to illness or health authority sanctions	3:3	9	Limit who is allowed to use the facilities & make them aware of proper use of equipment & hygiene. Meals only to be provided under supervision of suitably certified persons		Unless the kitchen is locked, & this is not desirable, it is impossible to completely control this	Office & catering manager
6.6	Non payment of rent/hire charge	2:2	4	Advance payment required		No major tenants so risk is low	Church Office/ Treasurer
6.7	Loss of rental income due to unavailability of appropriate rooms	2:2	4			Rental income not significant	Church Office/ Treasurer
6.8	Inadequate insurance cover	2:4	8	Inform those using the premises of extent of church's cover		Third party cover is often required for such things as accidents caused by the non-church users	Church office /Treasurer

	Event	Significance : Probability	Risk rating	Controls	Controls in place	Comments	Persons responsible
7	<u>Financial Matters</u>			Strict confidentiality must be kept over all personal financial matters		Churches should consider creating a Financial Manual drawing upon Charity Commission documents such as CC8 "Internal Financial Controls for Charities" and "The Essential Trustee", to include such items as two unrelated church 'members' counting and banking offerings.	
7.1	Loss of charity status with subsequent loss of gift aid tax refunds	4:1	4	Ensure all Charity Commission & Inland Revenue requirements are met		While Church remains an excepted charity, efforts are made to track charity requirements	Charity Trustees/ Treasurer
7.2	Loss of capital through inappropriate investing	5:2	10	Seek professional advice before departing from capital preserving investments		Keep capital in interest bearing accounts, avoid any speculative investment	Ditto
7.3	Reduction in investment interest	2.3	6	Keep under review & switch funds if necessary		Largely outside our control.	Ditto

	Event	Significance : Probability	Risk rating	Controls	Controls in place	Comments	Persons responsible
7.4	Loss of major donors within the congregation	2:4	8	Awareness of major donors, providing some early warning of possible income reduction		Cannot control people leaving Church– trust that new donors will replace leavers	Treasurer
7.5	Individuals withdrawing their financial support but remaining within the church	3:2	6	Awareness of any dissatisfaction which might lead to this event. Speak to those involved		Seen as a short term issue	Treasurer
7.6	Fraud or theft of funds	4:2	8	Avoid “single person” authorisations. Use 2 Independent Examiners. Ensure finance team is familiar with the processes through maintenance of agreed procedures		Finance Manual contains policies & procedures	Treasurer

	Event	Significance : Probability	Risk rating	Controls	Controls in place	Comments	Persons responsible
7.7	Theft of Sunday collection cash	2:2	4	Always put money in church safe. Follow banks advice regarding delivery of cash. Encourage direct payment or cheque offerings		As a precaution, 2 people should bank the money	Treasurer
7.8	Unanticipated significant increase in expenditure	3:3	9	Careful budgeting. Reasonable contingency provisions		Most expenditure contracted; employment, utilities etc	Treasurer
7.9	Unanticipated significant decrease in income	4:2	8	Realistic budgeting. Regular reporting to the Diaconate & church meeting. Reserves policy		Reserves policy in place	Treasurer

	Event	Significance : Probability	Risk rating	Controls	Controls in place	Comments	Persons responsible
7.10	Inaccurate accounting	3:1	3	Appoint suitable person as Treasurer & Independent Examiners & report regularly on financial position with occasional mid-term audits			Charity Trustees/ Treasurer
7.11	Poor accounting systems	2:1	2	Use standard package from professional provider		Where possible churches should consider a computerised accounting procedure	Treasurer
7.12	Failure to respond to economic changes and priorities	3:2	6	General economic awareness		No formal process	Charity trustees/ Treasurer

	Event	Significance : Probability	Risk rating	Controls	Controls in place	Comments	Persons responsible
8	<u>Premises and Property</u>			Risk assessments should be prepared & reassessed periodically for the buildings, including consideration of all uses to which the buildings are put; special attention being given to issues of health, hazardous materials ,fire safety and means of escape & the care for vulnerable people		Risk assessments are to be carried out regularly. These include H&S issues, fire hazards, fire fighting equipment, first aid facilities, standard of catering facilities, safety for children	
8.1	<u>Church Premises</u>						
8.1.1	Total loss through fire, explosion, falling objects or terrorist action	5:1	5	Insure with Baptist (or other) Insurance Co. Regular review of cover		No contingency plan exists. Consider reciprocity with other church	Diaconate

	Event	Significance : Probability	Risk rating	Controls	Controls in place	Comments	Persons responsible
8.1.2	Serious damage due to fire, explosion, falling objects, vandalism or terrorist action	4:2	8	Ditto		Ditto	Diaconate
8.1.3	Loss or damage due to unauthorised entry, theft, vandalism etc	3:3	9	Regular review of security procedures. Burglar alarm & control of key holders. Insurance. Valuable items to be post-coded and locked away.		Security codes are not regularly changed even after staff leave & there is a fairly wide distribution of keys. No "post-coding" of valuable items	Property Manager
8.1.4	Significant failure of essential services (power, heating, water)	3:1	3	Cancel or transfer activities elsewhere		No procedures in place but would not be difficult in the short term. Check escape route emergency lighting	Property Manager
8.1.5	Death or injury to persons	5:2	10	Fire procedures, appointment of Fire Officer, H&S policy		Policies & procedures in place but no fire practices are carried out	Diaconate/ Property Manager

	Event	Significance : Probability	Risk rating	Controls	Controls in place	Comments	Persons responsible
8.1.6	Injury due to poor maintenance of the buildings	3:1	3	Maintenance programme		Care to be taken not to take undue risks through budget constraints	Property Manager/ Treasurer
8.2	<u>Manse</u>						
8.2.1	Total loss through fire, explosion, falling objects	5:1	5	Insure with Baptist (or other) Insurance. Co. Regular review of cover			Treasurer
8.2.2	Serious damage due to fire, explosion, falling objects	5:1	5	Ditto			Treasurer
8.2.3	Damage due to unauthorised entry	2:2	4	Burglar alarm			Property Manager/ Occupants
8.2.4	Loss of contents through fire, flood or theft	4:2	8	Insurance		Occupants always responsible for contents cover	Treasurer/ Occupants

	Event	Significance : Probability	Risk rating	Controls	Controls in place	Comments	Persons responsible
8.2.5	Significant failure of essential services (power, heating, water)	2:1	2	No special arrangements			Property Manager
9	<u>Disability Discrimination Act</u>			The Disability Discrimination Acts requirements would be too long to list but should be considered			
9.1	The church fails to comply with DDA regulations	4:2	8	Need to ensure regulations are understood & acted upon		Grey areas where "best efforts" terminology is used. Upstairs disabled toilet is still in the planning stage	Charity Trustees
9.2	Complaints received that discrimination is "practiced" by the non-consideration of those with special needs	3:3	9	Appoint a suitable person as champion or team to promote & oversee developments in this area		A Contact Group, with links to appropriate bodies, is active within the church. The church buildings have ??? disability access etc, but the way people are treated is still very important.	

	Event	Significance : Probability	Risk rating	Controls	Controls in place	Comments	Persons responsible
9.3	Failure to consider disabled issues when setting up a programme or project and thus creating an excluded section of the congregation	3:2	6	Where appropriate, include someone on the development team who can represent the disabled		Care needs to be taken not to become obsessed by considering all minority groups & thus cutting/stifling progress	
10	<u>II</u>						
10.1	Network failure, hardware failure or loss	3.3	9	Ensure good backup; possibly carry spares of essential equipment. Ensure competent members have full control of systems		No full backup system exists, too expensive & backup files not taken off-site. Church activities can continue without IT.	Technology Executive
10.2							
3:1	3	Control of use		Control of use is not very formal	All leaders/ Technology Executive		

	Event	Significance : Probability	Risk rating	Controls	Controls in place	Comments	Persons responsible
10.4	Corruption of databases for technical reasons	3:1	3	Avoid over-complicated systems & have data backup		Data backup is not adequate	Technology Executive
10.5	Accidental corruption of databases etc.	3:3	9	Staff training and management. Data backup		Data backup is not adequate	Technology Executive
10.6	Corruption of databases etc. -through wilful abuse	3:1	3	Firewall & controlled access		Control of use is not very formal	Technology Executive
10.7	Virus attack	3:3	9	Anti-virus software & firewall			Technology Executive
11	<u>Legal and Compliance</u>						
11.1	Changes in Charity Law	3.3	9	Awareness through membership of the BUGB			Charity trustees
11.2	Serious failure to achieve proper Governance of Charity	4:2	8	Awareness through membership of BUGB & establishment of proper procedures		Efforts made to comply even when compliance is seen as bureaucracy	Secretary

	Event	Significance : Probability	Risk rating	Controls	Controls in place	Comments	Persons responsible
11.3	Prosecution due to lack of relevant licences	3:2	6	Awareness of licence legislation & established accountability		Copyright & premises licences active, data protection licence not necessary. Ensure users of the premises are aware when licenses are required	Church Office/ Secretary
11.4	Litigation against the church re Data Protection	3:1	3	Careful recording of data – prompt responses to requests for information		Currently all data under the responsibility of the Trustees so no licence needed	Diaconate
11.5	Litigation – minister or staff aggrieved by disciplinary process	3:2	6	Ensure proper processes are in place in line with current employment law & watch for early warning signs			Charity trustees/ Others with staff employment roles
11.6	Legislation or regulations incompatibly with Church's principles and ethos	4:4	16	Consult BUGB and take legal advice if felt necessary. Charity Trustees to consider implications for the Charity			Secretary/ Charity Trustees

Definition of *Significance & Probability*

	<u>Significance</u>		<u>Probability</u>
1	negligible	1	very unlikely
2	slight	2	unlikely
3	noticeable	3	possible
4	serious	4	probable
5	very serious	5	very likely

Over all risk = Significance x Probability

Formal documents held in support of reducing risks and providing contingency plans:

- Trust deeds – Church & Manse
- Church constitution
- Safe to Grow policy
- H&S policy
- Booking of Premises requirements
- Premises Licence
- Fire procedures
- Procedures for employing staff
- Terms of appointment - ministers

- Terms of employment - other staff
- Staff handbook
- Charity Trustees responsibilities/Deacon's role
- Finance Manual
- Quality Control of Church website
- BU briefing notes

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Heart of England Baptist Association	Heart of England Baptist Association BMS International Mission Centre 24 Weoley Park Road Selly Oak Birmingham B29 6QX Telephone: 0121 472 4986
London Baptist Property Board	London Baptist Association 235 Shaftesbury Avenue London WC2H 8EP Telephone: 020 7692 5592
North West Baptist Association	Baptist Union Corporation Ltd Baptist House PO Box 44 129 Broadway Didcot Oxfordshire OX11 8RT Telephone: 01235 517700
South West Baptist Trust Corporation	South West Baptist Trust Corporation Wonford Baptist Chapel 36-38 Wonford Street Exeter Devon EX2 5DL Telephone: 01392 433533
West of England Baptist Association	West of England Baptist Association The Old Forge Broom Hill Stapleton Bristol BS16 1DN Telephone: 0117 965 8828
Yorkshire Baptist Association	The Baptist Union Corporation Ltd Baptist House PO Box 44 129 Broadway Didcot Oxfordshire OX11 8RT Telephone: 01235 517700

As at Jan 2010

This is one of a series of *Guidelines* that are offered as a resource for Baptist ministers and churches. They have been prepared by the Baptist Union Corporation Limited and are, of necessity, intended only to give very general advice in relation to the topics covered. These guidelines should not be relied upon as a substitute for obtaining specific and more detailed advice in relation to a particular matter.

The staff at the Baptist Union Corporation, at Baptist House (or your regional Trust Company) will be very pleased to answer your queries and help in any way possible. It helps us to respond as efficiently as possible to the many churches in trust with us if you write to us and set out your enquiry as simply as possible.

The Baptist Union Corporation staff also deal with churches that are in trust with the East Midland Baptist Trust Company Limited, the North Western Baptist Association (Incorporated), and Yorkshire Baptist Association.

If your holding trustees are one of the other Baptist Trust Corporations you must contact your own Trust Corporation for further advice. A list of contact details has been included.

If you have private trustees they too should be consulted as appropriate.

Contact Address and Registered Office:

The Baptist Union Corporation Ltd, Baptist House, PO Box 44, 129 Broadway, Didcot, Oxfordshire OX11 8RT England

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