CCI Catholic Church Insurance

risksupport

Managing Risk in Catholic Organisations

Conducting a Risk Assessment

Developing a Risk Treatment Plan

Managing risk in Catholic organisations

All Church organisations face risks that can affect the achievement of their objectives and their mission. In a Church environment the risks are wide and varied, they include funding and income risks, loss of key workers, regulatory change, inappropriate behaviour, health and safety issues and loss of assets.

The protection of the Church's reputation and the ability to recognise and respond to opportunities is fundamental to the success of any Catholic organisation. So too is the the ability to provide a safe and secure workplace and protect the property, assets and people of the Church.

If Church organisations understand the risks they face, how they are caused and their likely impact it is possible to make changes that will help them achieve all of these goals. This process is known as risk management.

This publication has been designed to help anybody involved in the running of a Church organisation, project, activity or event apply risk management practices and principles in their own environment. It covers how to:

◆ Conduct a risk assessment
  • Identify and analyse risks
  • Apply a likelihood and consequence rating
  • Use a risk matrix, and
◆ Develop a risk treatment plan.

Good risk management supports Church mission

Through the years the Church has urged Catholics and people of good will to be aware of the human dignity of those they work and live with and to be mindful that we have a duty to look after each other's welfare.

As Catholics, we are committed to the framework of Catholic Social Teaching, which enables us to bring the standards of our faith to the practical realities of our everyday life. Whilst the work involved in proactively managing risk might seem onerous, it is fundamentally about looking after each other and fostering work environments that reflect true Church values.

An individual's right to have a say in those decisions that most directly affect them is at the core of the principle of participation. Risk management promotes consultation and encourages everyone within an organisation to be alert to potential risks and aware of the systems in place to report and manage them.

The principle of solidarity for example asks us to make a commitment to work for change so that everyone will be able to reach his or her potential. Risk management helps us to create safe and secure workplaces where each person can make a contribution and develop their talents.

While it is easy to think of the time and energy involved in risk management as a distraction, the reality is that a lack of proper process has the potential to cause far greater interruption and threaten the achievement of our missions.

What is risk management and why do I need it?

Risks are an unavoidable part of our working and personal lives. We instinctively apply risk management practices every day when we buckle our seatbelts, lock our homes, have a check-up at the doctors, even when we look at the weather forecast before leaving home.

While an ad hoc approach may be appropriate in our personal lives, in a business environment we need to formalise the process in order to meet our legal, compliance and personal obligations.

Under workplace health and safety legislation and the common law duty of care employers are legally required to manage the risks associated with the running of their business. This entails taking adequate steps to minimise reasonably foreseeable risks.

Addressing risks in a methodical way ensures that important issues are not overlooked and that due diligence and duty of care are demonstrated. It is also good business practice.

Risk management is a systematic approach to understanding and managing risk that can be applied every day to ensure you are providing a safe environment, protecting the assets, people and reputation of the Church and complying with your legal obligations.

Put simply, risk management is about being prepared for what could happen (negative or positive), choosing the level and type of risk that can be tolerated and proactively treating, or managing any risks with the potential to lead to harm or liability.

The benefits include:

◆ Provides better information for decision making

◆ Increases the likelihood of achieving objectives and mission

◆ Protects reputations

◆ Provides peace of mind

◆ Reduces the likelihood of incidents occurring and the potential consequences

◆ Assists in the defence of a claim should one arise

◆ Can protect individuals and the organisation from prosecution.

What is risk?

A risk can be broadly defined as anything that has the potential to affect the achievement of objectives. Risks are generated at all levels of an organisation and it is important that, as part of the risk management process, all possible risks are taken into consideration, not just those activities which are perceived to be high risk or hazardous to personal safety.

Here are some examples of risks which may be different to those you have considered in the past:

◆ The release of land for new housing brings many young families into a diocese but there is no plan in place to manage the increase in demand for school places.

◆ A religious order employs a lay person in a role that has only ever been held by a member of the clergy. While this new person brings valuable skills their understanding of the order's charism and mission is limited.

◆ A parish agrees to hire an old hall to a dance group for regular lessons. The building has not been used for many years and is no longer being maintained by the parish.

When should risk management be applied?

Catholic organisations should conduct a risk assessment and develop a risk treatment plan that covers their overall operations and activities. They should also conduct a separate risk assessment and develop a risk treatment plan for major projects, activities and events such as:

◆ Camps and excursions

◆ Fetes

◆ Working bees

◆ Building and renovation projects, and

◆ Major purchases of capital goods.

Conducting an assessment and developing a risk treatment plan should also be a priority after any incident, accident, compliance failure or breach.

Key terms

These terms are used frequently throughout this publication.

Term	Standard definition
Consequence	Likely outcome of a risk.
Context	Unique combination of all the factors that affect an organisation or activity.
Exposure	Extent to which an organisation and/or stakeholder is likely to be affected by an incident, accident, compliance failure or breach.
Hazard	Source of potential harm.
Likelihood	Chance of something happening.
Risk	The effect of uncertainty on the achievement of objectives.
Risk analysis	Process of determining the nature and level of risk.
Risk assessment	Process of identifying, analysing and evaluating risk.
Risk control	Measure in place to modify or reduce a risk.
Risk criteria	Terms of reference for measuring the significance of a risk.
Risk evaluation	Process to determine whether a risk is acceptable or tolerable.
Risk management	Coordinated activities designed to direct and control risk.
Risk treatment/risk mitigation	A proposed measure to modify, reduce or eliminate a risk.
Risk treatment plan	A document that sets out how individual risks are to be managed and assigns responsibilities.
Risk register	Record of identified risks.
Stakeholder	Individual, group or organisation involved with or affected by (real or perceived) the organisation, its programs or activities.

Where do I start?

Gain support from across the organisation

Risk management needs to be owned and driven by senior leaders within your organisation. It requires the commitment of the key decision makers within the organisation. Consider making risk management a standing agenda item at the Bishop's advisory council, diocesan/parish finance council, board or other meetings.

Nominate an individual or group to take responsibility for risk management

They should not be solely responsible for risk management but for making sure risk management activities are on track and reporting back to the Bishop's advisory council, diocesan/parish council, board of directors, etc. Ensure that you provide them with the necessary resources, authority and support to accomplish your risk management goals.
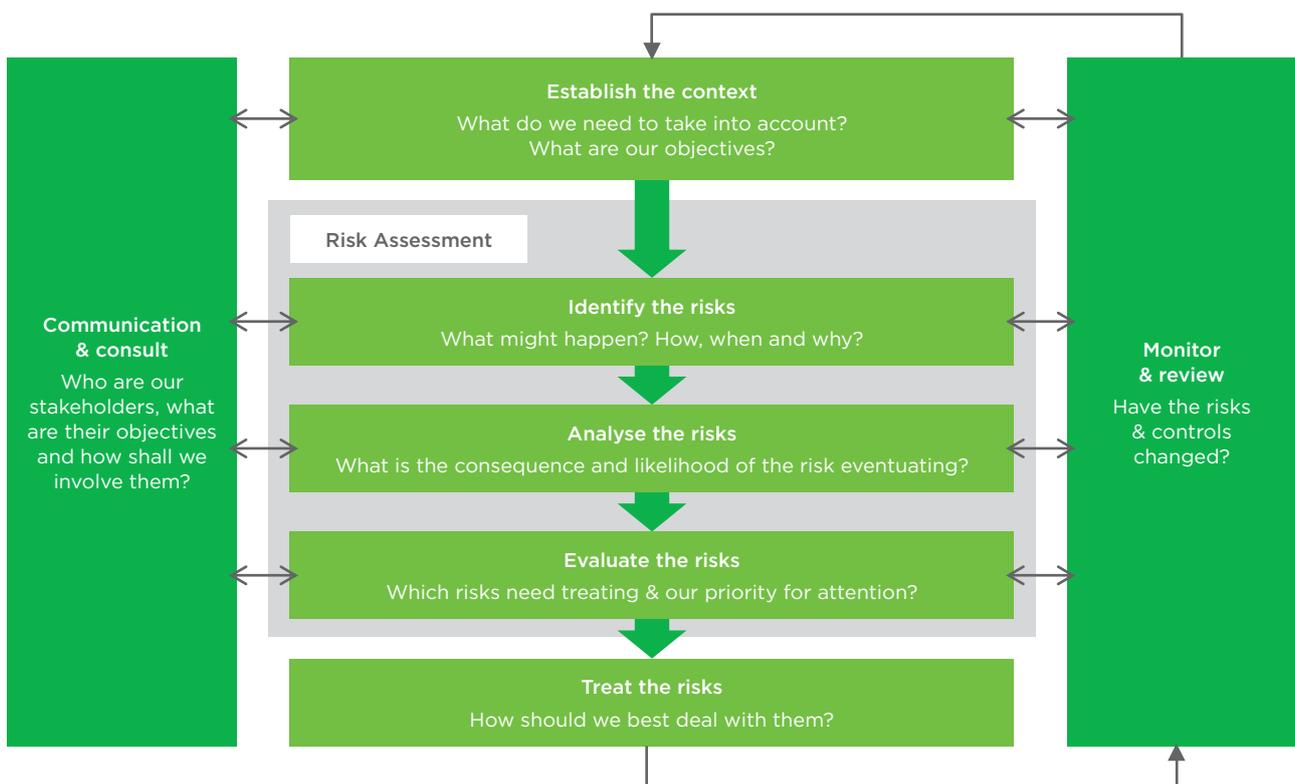
Conduct a risk assessment and develop a risk treatment plan

Risk assessment is the process of identifying, analysing and evaluating an organisation's risk exposures. A risk treatment plan sets out the measures an organisation intends to put in place to modify, reduce or eliminate a risk. These processes are described in detail in the *Australian Standards AS/NZS ISO 31000 Risk Management Principles and Guidelines* and *HB 266 Guide for managing risk in not-for-profit organisations*. This publication steps you through this process.

The risk management process

Once you have support from the leaders within your organisation and have established who will be involved in the risk management process you can begin identifying, analysing, evaluating and treating your risks.

For ease of understanding, we will work through each stage one by one, however it is worth remembering that risk management is a dynamic process. Each stage feeds into the other constantly adapting, changing and improving. The following table illustrates this.

Establish the context
What do we need to take into account?
What are our objectives?

Risk Assessment

Communication & consult
Who are our stakeholders, what are their objectives and how shall we involve them?

Identify the risks
What might happen? How, when and why?

Analyse the risks
What is the consequence and likelihood of the risk eventuating?

Evaluate the risks
Which risks need treating & our priority for attention?

Monitor & review
Have the risks & controls changed?

Treat the risks
How should we best deal with them?

Step 1
Communication and consultation

The effective management of risk relies on the input of all those involved in the life of your organisation at every stage of the process. It is important that you identify all internal and external stakeholder groups. A typical external stakeholder would be a government agency, regulator, contractor, parent or parishioner. An internal stakeholder could be a worker, volunteer, board or committee.

Consider not only who you need to communicate with but also how you will communicate with each group. Parishioners may be happy to attend a regular information session while workers might prefer to be kept updated via email. Tailor your activities for best results.

You might also consider:

♦ Having Church leaders publically endorse the process. Perhaps the Bishop could write a letter to all parish priests, or the parish priest, director or school principal could write about it in the newsletter.

♦ Offering risk management training to employees and volunteers to help them understand the positive effects it can have.

♦ Reviewing the systems you have in place for providing feedback and reporting risks.

Step 2
Establish the context

Every Church organisation operates within its own unique environment. While there may be similarities between them, a wide range of factors, including their mission and objectives, the community in which they operate, the people they serve, their resources and their history, differentiate them one from another. This is also true for projects, events and activities. No two are exactly the same.

In risk management this unique combination of internal and external factors is called the context. It is essentially a snapshot of your organisation, project, event or activity at a static point in time. It documents your key objectives, the people you interact with and the environments in which you operate.

Establishing your context is one of the best ways to identify potential risks. The process of clarifying your objectives for example will help you understand what you want to achieve, identify who you are likely to come in contact with in order to achieve it and highlight the environments you will be required to operate in. It is a methodical approach that reduces the likelihood of risks being missed. Basically, any factor you identify along the way that has the potential to influence or affect the achievement of your objectives is a risk.

Your understanding of your context will grow and change constantly and you can feed this information back in at any time. For example a regulatory, process or personnel change would alter your context and could possibly introduce new risks.

These questions will help get you started.

Internal context

◆ What are the goals and objectives of your organisation, project, activity or event? In a school setting this might be your educational purpose?

◆ What are your internal stakeholders' needs?

◆ What are the perceptions, values and cultures within your organisation?

◆ How do you measure your success? Is financial viability critical? How about the wellbeing and safety of your people? How important is legal and regulatory compliance?

External context

◆ What is the external environment in which your organisation or event operates? This includes the immediate physical environment of your street, suburb or town but also incorporates the parish, diocesan and archdiocesan environments, the state or territory you operate in, your suppliers and contractors, governments and the media.

◆ How do your actions impact on your environment? For example what affect would an incident at your school or parish have within the diocese?

◆ How does your external environment affect you? For example how would a change in government and new criteria for not-for-profit status affect you?

Consider the following example

A parish is planning a working bee with the aim of preparing for the upcoming cyclone season. One of their objectives is to minimise damage to buildings.

In order to achieve this objective the parish identifies that they will need to interact with volunteers, the local council and contractors. They will be required to work at heights, use machinery and undertake manual handling tasks including packing, lifting and carrying boxes and other materials. With their context established they can move on to identifying the potential risks associated with each factor and feel confident that they have not missed any critical risks.

Step 3
Conducting a risk assessment

Now that you have established your context you can begin your risk assessment, or the process of identifying, analysing and evaluating risk.

A risk assessment can help you:

♦ Identify and address your key risks

♦ Enhance your understanding of these risks

♦ Develop a robust framework for managing risk

♦ Reduce the likelihood and/or severity of risks impacting on your organisation.

Step 3a
Identifying the risks

We can only hope to treat or manage the risks we are aware of. By identifying the possible risks your organisation might face you will build an understanding of what could happen, not what the organisation expects to happen, during the course of its activities and operations.

A good way to do this is to bring together a group of people from across the organisation and key stakeholder groups for a brainstorming session. Perhaps begin by naming the top five risks for each of the organisation's key objectives, each activity or risk category and work from there.

Common risk categories include strategic, operational, human resources, health and safety, legal and regulatory, financial, political, and technological.

A strategic example could be the risk of government funding being reduced as a result of policy change or the broader economic environment. See the next table for examples of operational risks involved with typical parish activities.

Typical parish activities	Potential risks	
Mass	• Trips, slips and falls • Fire (eg as a result of burning candles left unattended) • Traffic management	
Working bees	• Volunteer management • Risk of falls • Manual handling • Hazardous materials	• Faulty equipment • Equipment used by untrained, unqualified or inexperienced person • Litigation (eg as a result of an injury)
Youth group	• Child protection • Transportation of children to and from activities	
Asset management	• Lack of maintenance • Electrical malfunction • Burglary/theft/vandalism	• Fire/arson • Storm and water damage • Essential services
Financial management	• Fraud and theft • Failing to comply with legislative requirements (eg preparation of financial statements) • Lack of adequately skilled/trained staff	

Fact Sheets and other resources relating to specific risk areas such as events, camps and excursions, contractor management and laptop security are available at **www.risksupport.org.au** and these provide useful tips and prompts to ensure critical risks are not overlooked.

It is useful to think of risks in the following terms:

◆ What might happen?

◆ When might it happen?

◆ Why might it happen?

◆ What could cause this to happen (there may be multiple causes)?

Refer back to your context to make sure you cover all potential risk areas.

Step 3b
Analysing the risks

Assess the effectiveness of existing risk controls

With your list of risks complete the next step is to document any risk controls you currently have in place to mitigate or manage a risk and determine whether they are effective. A risk control is any measure designed to modify or reduce a risk and might include current policies and procedures, safety systems, training programs and governance practices.

Risk controls can have such a large bearing on how likely it is that a risk will occur and the severity of any consequences that it is impossible to assign an accurate consequence or likelihood, or overall risk rating and consider possible risk treatments until this stage is complete.

Effective risk controls can reduce the severity and likelihood of consequences should a risk become a reality. Ineffective risk controls may increase the likelihood of a risk occurring or the extent of any consequences.

Documenting your risk assessment

It is important that as you move through the risk assessment process you document your results. As you work your way through the steps in this publication the sample risk assessment below builds and can be used as a guide to how you might document your own results. A Risk Assessment template is available on our website or you can call the risk*support* Helpdesk for a copy.

Your risk assessment: Start with risk and controls

Risk description (What can go wrong? How can it happen?)	Risk controls	Control effectiveness rating	Consequence rating	Likelihood rating	Level of risk
Reduction in government funding as a result of policy change.	• Lobbying • Government white paper reviews and responses				
Fire. Burning candles left unattended after mass result in damage to Church buildings.	• Parishioners advised informally to extinguish candles after mass.				

You can use the following table to determine the effectiveness of each of your risk controls and add this detail to your risk assessment. See the example below.

Control effectiveness rating	Criteria
Fully effective	• Risk being managed effectively, controls are well designed and address root cause • Only requires monitoring and review of existing controls • Management believes the controls are effective and reliable at all times
Substantially effective	• Most controls are designed correctly and are effective. Some existing controls require more work to improve operating effectiveness • Management has some concerns about the effectiveness and reliability of some controls
Partially effective	• Controls are designed correctly by addressing root cause, but are not very effective • Some controls are not well designed, do not treat root cause or there is too great a reliance on reactive controls • Management believe not enough of the controls are effective or reliable
Largely ineffective	• Insufficient controls. Controls, if they exist, are reactive • Controls do not treat root cause or do not operate effectively • Management believe the controls require significant improvement or replacement
None or totally ineffective	• No reliable controls are in place or available • Management has no confidence in the controls

Your risk assessment: add a control effectiveness rating

Risk description (What can go wrong? How can it happen?)	Risk controls	Control effectiveness rating	Consequence rating	Likelihood rating	Level of risk
Reduction in government funding as a result of policy change.	• Lobbying • Government white paper reviews and responses	• Substantially effective			
Fire. Burning candles left unattended after mass result in damage to Church buildings.	• Parishioners advised informally to extinguish candles after mass.	• Largely ineffective			

Determine consequence

Now that you know how effective your existing controls are you can use this detail to help determine the consequence/s if a risk becomes a reality. You can use the table below to assign each risk with a consequence rating. If there are multiple consequences attached to a risk the worst case scenario rating should be allocated.

Example consequence rating	Financial	People	Reputation	Service outputs	Legal and compliance
1 Catastrophic	>$3 million loss	Fatality and/or severe irreversible disability to one or more people	National media coverage	Total cessation of multiple services	Major litigation or investigation by regulatory body
2 Major	$1-$3 million loss	Extensive injury or impairment to one or more persons	State media coverage	Disruption of multiple services	Major breach of regulation with punitive fine or significant litigation
3 Moderate	$300k-$999k loss	Short-term disability to one or more persons	Local media coverage over several days	Total cessation of one service for a few months/multiple services for several weeks	Breach of regulation with investigation by authority and possible moderate fine
4 Minor	$10k-$299k loss	Significant medical treatment and/or hospitalisation required	Local media coverage	Some service disruption in one area	Breach of regulations, minor fine or legal costs or minor litigation
5 Negligible	<$10k loss	First aid or minor medical treatment required	No media coverage	Minimal disruption	Minor legal issues or breach of regulations

Your risk assessment: add a consequences rating

Risk description (What can go wrong? How can it happen?)	Risk controls	Control effectiveness rating	Consequence rating	Likelihood rating	Level of risk
Reduction in government funding as a result of policy change.	• Lobbying • Government white paper reviews and responses	• Substantially effective	2		
Fire. Burning candles left unattended after mass result in damage to Church buildings.	• Parishioners advised informally to extinguish candles after mass.	• Largely ineffective	2		

Determine likelihood

Now use the same detail to determine how likely it is that each consequence will occur. Use the table below to assign a likelihood rating to each risk.

Example likelihood rating	Risk criteria
A Almost certain	• Is expected to occur in most circumstances • Could occur within days or weeks • More than 90% chance of occurring within the next year
B Likely	• Will probably occur in most circumstances • Could occur within weeks or months • More than 50% chance of occurring within the next year
C Possible	• May occur but distinct possibility it won't • Could occur within 'months to years' • More than 20% chance of the consequence occurring within the next year
D Unlikely	• May occur but not anticipated in most circumstances • Could occur within years or decades • More than 5% chance of occurring within the next year
E Rare	• Would occur only in exceptional circumstances

Your risk assessment: add a likelihood rating

Risk description (What can go wrong? How can it happen?)	Risk controls	Control effectiveness rating	Consequence rating	Likelihood rating	Level of risk
Reduction in government funding as a result of policy change.	• Lobbying • Government white paper reviews and responses	• Substantially effective	2	E	
Fire. Burning candles left unattended after mass result in damage to Church buildings.	• Parishioners advised informally to extinguish candles after mass.	• Largely ineffective	2	D	

Allocate a risk rating

Now you have a consequence and likelihood rating for each risk you can use them to help determine the level of risk each presents to the organisation. We suggest using a risk matrix like the one below.

For each risk, find the position on the vertical axis that correlates with the likelihood rating you have identified. Then, find the position on the horizontal axis that correlates to the consequence rating. The point on the matrix where these two intersect is the overall risk rating.

For example, a risk with a consequence rating of 5 (Negligible) on the horizontal axis and a likelihood rating of C (possible) on the vertical axis would have an overall risk rating of Low.

Risk matrix

LIKELIHOOD RATING	5	4	3	2	1
A	Medium	High	Very High	Very High	Very High
B	Medium	High	High	Very High	Very High
C	Low	Medium	Medium	High	Very High
D	Low	Low	Medium	High	High
E	Low	Low	Low	Medium	Medium

CONSEQUENCE RATING

You have now completed your risk assessment. Before you move on to develop your risk treatment plan take the time to document your results, just as we have in the example below. A sample risk register has been included in Appendix 1 which you can use to record the results of your assessment and the details of your plan.

Your risk assessment: add an overall risk rating

Risk description (What can go wrong? How can it happen?)	Risk controls	Control effectiveness rating	Consequence rating	Likelihood rating	Level of risk
Reduction in government funding as a result of policy change.	• Lobbying • Government white paper reviews and responses	• Substantially effective	2	E	Medium
Fire. Burning candles left unattended after mass result in damage to Church buildings.	• Parishioners advised informally to extinguish candles after mass.	• Largely ineffective	2	D	High

Step 4
Evaluating the risks

While a risk matrix is an excellent way of establishing which risks have the greatest potential impact, there are many other things to consider to determine:

◆ Whether a risk is acceptable or tolerable

◆ Your priorities in terms of treatment.

While it may seem surprising, depending on the circumstances, risks that rank as High or even a Very High may not be the ones to tackle first.

Things to consider include:

◆ The cost benefit of treatment options. For example, a cyclone may rank Very High on the risk matrix but spending money upgrading older buildings to meet current cyclone standards may not deliver sufficient benefits to the organisation as a whole to make it a priority.

◆ How your risks relate to one another. Perhaps one treatment might manage several risks.

◆ Available resources. Your budget, access to tradespeople, your location and other factors will influence what is possible.

Step 5
Developing a risk treatment plan

Once you have identified and evaluated your risks and worked out your priorities you need to consider, select and implement the best options for control and treatment. There are many ways to treat a risk; most often they involve activities that change either the likelihood or the extent of consequences.

Ways of treating risk in a Church environment include policies, procedures, training, technical and legal measures, contracts, partnerships and insurance.

A parish example

A parish conducts a risk assessment and identifies that burning candles left unattended pose an unacceptable risk of fire. Controls currently in place are deemed to be largely ineffective so they must consider other ways of managing or controlling the risk. There are several risk treatment options available to them.

Risk treatment options	Parish example
Avoiding the risk	Use electric candles and avoid the risk of fire entirely.
Change the likelihood	Train parishioners on candle safety and reduce the likelihood that the risk will eventuate.
Change the consequence	Implement fire protection measures such as a smoke detection system to reduce the consequence(s) of a fire, should it occur.
Sharing the risk	Purchase appropriate insurance cover to share the risk should a fire occur.
Retaining the risk	Make an informed decision to retain the use of candles. The parish decides that the cost of implementing electric candles outweighs the risk of using regular candles. It considers financial cost as well as the spiritual cost i.e. the loss of ceremony and ritual.

With its risk treatment option/s selected the parish needs to identify the specific actions that will be carried out, decide who will be responsible, allocate appropriate resources and set a completion date for each task. The table below gives some examples.

Sample risk treatment actions from risk treatment plan			
Risk treatment actions	Resources required ($, contractors, staff, etc.)	Milestones and completion dates	Accountability (Who is responsible?)
Communicate with parishioners during mass announcements	No additional costs expected.	4 March	Parish priest
Communicate with parishioners via parish newsletter	No additional costs expected.	12 March	Parish secretary
Replace candles with electric candles	Cost of electric candles Cost of batteries	31 March	Parish secretary
Obtain feedback from parishioners	No additional costs expected.	30 April	Parish finance council
Review	No additional costs expected.	30 June	Parish finance council

Step 6
Communicating and documenting your results

The results of the risk assessment and the risk treatment plan must be clearly communicated to everyone involved in the organisation or event. A risk register is a useful way to record these details and should include clear time objectives and accountabilities.

Example – risk register

	Risk assessment						Action plan			
	Risk description (*What can go wrong? How can it happen?*)	Existing controls	Effectiveness of existing controls	Consequence rating	Likelihood rating	Level of risk	Risk treatment actions	Resources required (*$, contractors, staff, etc.*)	Milestones and completion dates	Accountability (*Who is responsible?*)
	Reduction in government funding as a result of policy change	Lobbying government, white paper reviews and responses	Substantially effective	2	E	Medium	Align with other Church entities to lobby government	No additional costs expected	30 June	Finance committee
	Fire. Burning candles left unattended result in damage to Church buildings	Parishioners advised informally to extinguish candles after mass	Largely ineffective	2	D	High	Mass announcement	No additional costs expected	4 March	Parish priest
							Article in parish newsletter	No additional costs expected. Allocate time for parish secretary to write article	12 March	Parish secretary
							Replace candles with electric candles	Cost of electric candles Cost of batteries	31 March	Parish secretary
							Obtain feedback from parishioners	No additional costs expected	30 April	Parish finance council
							Review	No additional costs expected	30 June	Parish finance council

Step 7
Monitoring and review

Monitoring and review is an integral part of the risk management process. To ensure that the measures are effective you should review, update and report on all risks at least annually.

Things to consider will include:

♦ Are the risks still present? Have they changed?

♦ Has the risk treatment plan been successfully implemented? If not, why?

♦ Are the controls in place still effective? Are they reliable?

♦ Have there been any changes either external or internal that impact on the risks?

♦ Has the risk register been effectively communicated to all involved?

♦ Are there any new risks which need to be considered?

Conclusion

We hope that this publication has provided you with some useful information and guidance in relation to managing risk in your work environment. Keep in mind that risk management is a dynamic process and as such it requires regular attention to be effective.

Useful resources

♦ *AS/NZS ISO 31000 Risk Management Principles and Guidelines*

♦ *HB 266:2010 Guide for managing risk in not-for-profit organizations*

References

◆ *HB 266:2010. Guide for managing risk in not-for-profit organizations. Standards Australia/Standards New Zealand.*

◆ *AS/NZS ISO 31000:2009. Risk Management – Principles and guidelines.*

◆ *HB 327:2010. Communication and consulting about risk. Standards Australia/Standards New Zealand*

◆ *HB 436:2004. Risk Management Guidelines. Standards Australia/Standards New Zealand*

How CCI can help

If you would like further information please call the risk*support* Helpdesk on **1300 660 827**, email **helpdesk@risksupport.org.au** or visit **www.risksupport.org.au**

If you would like further information about Risk Management, please contact the risk*support* Helpdesk on:

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