

Risk Management and Religious Organizations



By

Resource Type: Articles

Topic: Facility, Program and Transportation Safety

Melding Practicality and Spirituality in a Risk Management Program

When a senior pastor recently proclaimed, “God would not let a faithful church burn down,” an opportunity for the church business administrator to discuss church safety and security issues was lost. Sadly, this mentality is prevalent today in many churches. Far too many leaders believe that by taking steps to safeguard their ministries, their churches will no longer be warm and inviting, or they are somehow being unfaithful in trusting God.

Other church leaders are beginning to embrace another mindset. They view their members and visitors, buildings, ministries and resources as being a sacred trust from God. They reason, “If God has provided us with these wonderful gifts, the only faithful approach is doing whatever we can to care for them.” They view church risk management as faithful stewardship.

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A Balance is Possible

Most faithful people would cringe if a fortress approach was suggested for their church. Metal detectors, guard dogs and beefy guys with dark sunglasses don't belong in a church setting.

Yet, many progressive, growing churches look seriously at ways they can protect their ministries. These safeguards include:

- Using unobtrusive cameras and door release systems;
- Training and deploying personnel that act as a security and safety team;
- Equipping staff to respond to emergencies;
- Utilizing a health and welfare ministry;
- Setting guidelines for church usage;
- Documenting everything in the financial area of the church;
- Setting policies for who and how people are selected to care for children and youth;
- Establishing transportation guidelines;
- Performing routine inspection and maintenance programs; and
- Seeing that the church has adequate insurance coverage and a plan should anything go wrong.

These responses are “soft barriers” that keep the church open to do ministry and yet seek to minimize the risks that can devastate a church. Certainly a balance is possible.

Convincing Leaders

Getting the support of your pastor, business administrator and board is essential to managing risk responsibly. The following are some suggestions for beginning that process:

- First, try having some open discussion around risk management as a stewardship issue. Ask what would happen to the ministries of the church if an incident occurred or even an allegation was made.
- Second, impress upon the leaders that safeguarding people and the ministry has a long tradition. King David took precautions to avoid being murdered by Saul. Paul was lowered down a wall to avoid capture. The wise men, in a dream, were told to take a safer way home. We should look for ways to safeguard life and assets as well.
- Third, invite them to attend a seminar on church risk management or put facts, figures and resources in their hands. Once a good leader is presented with accurate information and a plan of action, there is a chance for change.
- Finally, volunteer. Do whatever you need to do to become informed on this topic. Ask if you can take the lead in this area. It’s not enough to point to the problem, we all need to be a part of the solution.

All of this takes time. Don’t get frustrated if you get the cold shoulder the first time the issue is raised. Be diligent, but also respectful. Do whatever you can in your area of ministry to faithfully manage risk.

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