

Policy: Trustees-Operations-Risk Management

1. Responsibility Centre: Board of Trustees

2. Rationale or Purpose:

United Church of Canada *Congregational Board of Trustees Handbook*, 2004, states that “One of the most important functions of the Board of Trustees of each congregation is to ensure that the congregation carries adequate property and liability insurance at all times.” All activities involve risk. Risk management is an underlying principle of all BCUC programs and activities. This policy is intended to define the role of the Board of Trustees in assisting BCUC to manage risk.

3. Policy Statement

The Board of Trustees at BCUC will take an active role in managing risk at BCUC, and to this end, in conjunction with individual key groups and committees of the congregation, at least annually:

- review and update risk profiles and risk management plans for BCUC, and
- prioritize and assess the risk management measures that are in place or should be implemented within the congregation.

Trustees will assist committees/groups to identify areas of needed improvement and bring any serious gaps in risk management to the attention of the BCUC Church Board."

4. Scope

This policy applies to the Board of Trustees and all operating committees and organizations that comprise BCUC.

5.Procedures

In consultation with insurance professionals and the persons who chair or lead the various activities, the Board of Trustees will assist in the development of risk profiles, risk avoidance procedures, check lists, etc. for BCUC activities.

For example, all groups who use the kitchen will be responsible for familiarizing their members in emergency procedures in the event of a fire, and in the safe use of fire extinguishers where needed, etc.

In the instance of the risk of physical, mental or sexual abuse a specific person or committee may be appointed by the Church Board to manage procedures such as formal applications, police and reference checks, formal training, etc.

6. Roles/Responsibilities

The Board of Trustees is responsible for maintaining this policy.

The Church Board and committee chairs are responsible for the development and revision of risk profiles and risk avoidance procedures in their areas of responsibility.

7. Definitions

- a) **Risk** – an uncertain event or condition that, if it occurs, would have an effect, usually negative, on a person, activity or organization.
- b) **Risk Profile** – an assessment of a particular situation/activity to identify the risks associated with it, the likelihood that they would occur, and the impact they might have.
- c) **Risk Management** – the process of protecting an organization's assets and income by reducing potential losses before they occur, and by minimizing the damage from unavoidable losses that do happen. The steps of risk management include identifying and evaluating risk exposure, eliminating or reducing risks, and financing unavoidable risks by such means as insurance.

8. References

- a) United Church of Canada *Congregational Board of Trustees Handbook*, 2004, especially Section 56.
- b) *The BCUC Handbook*
- c) *The BCUC Policy Manual*

9. Approval authority: Church Board

10. **Reviewed:** Board of Trustees: October 22, 2015
Approved: Church Board: October 28, 2015
Replaces: New