



Is Risk Management Right for Churches?

September 2017



Stewardship Briefing Paper

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About Stewardship

Our vision

Our vision is for the world to encounter Jesus through the generosity of His church. We do this by:

- Making giving easy
- Inspiring greater generosity
- Strengthening Christian causes

Since 1906, Stewardship has been helping the Christian community in the UK to give and receive. We love making giving easy and help over 25,000 individuals to give around £60 million each year, to our database of over 19,000 charitable causes.

We are committed to strengthening Christian causes, by offering practical, tailored support to help Churches and Christian charities to transform the world.

And we inspire greater generosity from this community too, through our wealth of resources, courses and campaigns for individuals and churches alike, including the multiple award winning [40acts](#) campaign and website.

1 Introduction

1.1 Risk is all around us

Risk is part and parcel of everyday life. Even when we do not recognise it or realise that it is there, risk lurks its head in pretty much everything we do.

For example; risk exists every time we cross the road. Is the road clear; has the traffic seen me; will the vehicle stop in time? Without even consciously considering it, these assessments and more go through our head. During this day-to-day activity, we identify the risks; assess them; do what we can to reduce them; and when satisfied accept the remaining risk and step out into the road.

In essence, we undertake an intuitive risk management cycle every time we cross a road. Not a formal box ticking “we have covered our backside” sort of risk assessment, but an assessment which helps us fulfil our plan to reach the other side safely. The only way that we can completely eliminate the risk of crossing the road is to stay on our own side. A somewhat limiting and often unattractive prospect!

Similarly, organisations (whether business, charity or church) face risks which may hinder them achieving their own plans. Much like crossing the road, they will assess those risks (sometimes more formally and sometimes less so), and seek ways to reduce them before moving forward. For a church, moving forward recklessly without giving thought to the risks involved can mean that:

- The church faces problems that it didn't need to.
- The church and the name of God is brought into disrepute.
- Legally, charitable objectives and plans are not achieved.
- Even in some cases the church closes altogether.

None of these is good outcomes, but that does not mean risk is to be avoided; good risk assessment is not necessarily about playing it safe.

1.2 Faith, action and risk

The Book of Acts hardly shows a church that did not take risks as they embarked on the adventure which God put before them. For some present day churches however, risk, and the fear of its consequences, has become so powerful that hiding away in the church building becomes the preferred option; an approach which does not resemble the dynamic early Christian church.

However, effective planning and risk management should be part of the culture of any organisation seeking to be effective in achieving its plans. It is good for all organisations including faith based churches where faith plays a crucial element in decision making and direction setting. For churches and Christian charities, planning and risk management needs to flow through the organisation, not as a straightjacket (or else we will always remain on our side of the road) but rather as a means of giving the church the best chance possible of achieving its objectives, and plans.

There is a tension in churches between faith, action and risk; a tension that can be seen in the book of proverbs. Proverbs 3:5 reminds us to;

“...trust in the LORD with all your heart and lean not on your own understanding.”

Whilst Proverbs 11:14 suggests:

"...for lack of guidance a nation falls, but victory is won through many advisers."

We believe that this tension is a good thing and see effective and successful churches as those not unduly dominated by not fully thought through action or excessive risk reduction. However, we understand that getting the balance right is not always straightforward.

In our next section we encourage churches not to become paralysed by the fear of risk; not to always play it so safe that you never step into the road. Thereafter, the paper looks at what the Charity Commission has to say about risk and what risk assessment might look like for churches as we seek to identify, assess, and reduce or transfer risk before deciding when to step off the kerb.

2 There comes a time to step off the kerb

We cannot remove all of life's risks but probably wouldn't want to in any case. Without some risk and uncertainty, life would become somewhat dull and predictable. Accepting risk in the right environment is biblical and can be positive, exciting and necessary as we seek to move forward in God's will, growing His kingdom. We are less likely to make much kingdom impact by choosing never to step into the road.

Mark Twain once said; "Twenty years from now you will be more disappointed by the things you didn't do than by the ones you did. So throw off the bowlines, sail away from the safe harbour, catch the trade winds in your sails. Explore; dream; discover."

And what of the fishermen that Jesus met (Matthew 4)? If they had considered the risk and decided that it was safer to remain in their jobs than to answer Jesus' call to leave their nets and to follow him, what a journey they would have missed out on.

Accepting risk and so stepping off the kerb can be the right thing to do.

2.1 You don't achieve your calling by always playing it safe

In Numbers 13, we read the story of the generation of the exodus. A people led by Moses and prepared in the wilderness to be the generation of conquest claiming the promised-land. As they got close to crossing over, they sent out spies to check on the land and the consensus on their return was that it was all going to be far too difficult. The people in these lands had fortified cities; they were giants; any attempt to take the land would be folly resulting in their own children perishing.

In short, the risk was considered to be too great and as a result the dream of the promised-land was never realised for that generation. The Israelites chose not to step off the kerb and for 40 years remained on their side of the road, in the wilderness marking time because the risk of stepping out was seen as being too great.

Contrast that to the story of Queen Esther who, in order to save her family and her people (who were to be annihilated by royal decree), had to go against the law and petition the king. She assesses the risk, does what she can to reduce it, and finally accepts what risk remains concluding in chapter 4 and verse 16 that "...if I perish, I perish". The king granted her request and Esther 8:11 explains that a new decree was issued in the name of the king safeguarding the Jews. Esther's actions had saved a nation!

As our present day churches seek to achieve God's plans for us, there will be times when we might be asked to weigh the risk and move forward. Not recklessly, but boldly in the sure knowledge that we serve a mighty and powerful God.

2.2 Great and often otherwise unforeseen opportunities come from taking risk

In 1 Samuel 17, had David assessed the risk of fighting Goliath to be too great and returned to being a shepherd, what would have happened to the nation of Israel and would David himself have had the same opportunities that came his way in later life?

Similarly, in Acts 9, had Ananias assessed the risk of accepting Paul as a true convert and believer to be too great, would we have many of the letters of the New Testament?

Sometimes you have to cross that road, just to see what opportunities exist unseen on the other side.

2.3 Sometimes by taking a risk you break free from the safety net

In the parable of the talents (Matthew 25: 14-30), the men that were commended were those which had taken the talents, invested them and made a return. The man that was chastised was the one which took no risk but made no return.

In Matthew 14:29 we read the story of Peter being called from the boat by Jesus to come to him walking across the water. Peter knew that he could not do that in his own strength and relying on his own abilities, but by trusting in God and taking that risk he could break through his own limitations.

All too often as churches we do not exercise real faith and limit what we are able to do by playing everything very safe. There are times that we need to take a risk to break through those self-imposed limits and see what God will do through us.

3 Having said that... we should not accept risk recklessly

Accepting risk does not mean that we do so haphazardly or recklessly. Going back to our analogy, there are several assessments that we make before we step into the road. We do not step out simply expecting our faith in God will protect us from the onrushing vehicles.

In Acts 19: 23 – 41, there was the potential for a riot to take place in Ephesus because of the impact which Paul's teaching was having on the local hand-made "gods" business. In verse 30 we read that Paul wanted to speak to the crowd, but the other disciples assessed that the risk of this action was too great and so did not let him, allowing the local officials to quieten the crowd and diffuse the situation.

A church is far more likely to better achieve its strategic goals and plans if it has assessed the risks that it faces and has taken sensible steps to reduce or offset them wherever possible. Churches which, by removing the risk assessment element, and in so doing breaking the three-way-tension of faith, risk and action mentioned earlier, are more likely to run into choppy waters and so fail to achieve their plans than those churches which have retained that tension and have sensibly addressed risk.

For example, we are aware of a church plant which was set up under the leadership of a locally well known and gifted evangelist. No assessment was made regarding the leadership qualities and competency of the evangelist and no assessment was made regarding the suitability of the people "sent" to populate the plant. As such and within four years, the church plant had failed with many of the congregation drifting away from church completely.

3.1 Charity law, regulation and best practice

Furthermore, in 2 Corinthians 8 and in this case in the context of handling money well, the church is instructed to do things properly:

"...for we are taking pains to do what is right, not only in the eyes of the Lord but also in the eyes of man".

In this passage, Paul assessed the actual and the perceived reputational risk of the church receiving and handling money. As a result Titus and another brother 'praised by all the churches' were sent to receive the offering in order to demonstrate that the church wanted to do things well and properly.

A modern day situation that we see in some churches is where the finance function is dominated by a single person bringing with it an actual risk of funds being stolen and a perception risk that 'all is not right' in the church. Sadly, in extreme cases, we are aware of treasurers being sent to jail.

Generally speaking, churches are established as charities and as such operate in a world of charity law and regulation and so, after looking at what the Charity Commission has to say about risk, the rest of this paper considers how risk management can be applied in a church context so as to enable churches to embark on and enjoy the adventures which are laid before them in a way which promises the best chance of success and at the same time safeguards assets and reputations and shows that risk is managed as well as it can be.

4 What does the Charity Commission say about risk?

As part of their general guidance to trustees, the Charity Commission state that:

“Trustees must... avoid undertaking activities that might place the charity’s endowment, funds, assets or reputation at undue risk”.

The size of the charity is not important with the Commission stating in its more detailed guidance on risk:

“...no matter what size they are, charities should take a systematic approach to the consideration and management of risk”.

They comment further that:

“Risk management should not be seen purely as a compliance issue or as being solely focused on the prevention of disaster. The process will enable the trustees to focus on the mitigation of risk that would prevent the charity achieving its strategic objectives. In so doing, charities will be able to take opportunities and develop with an understanding of the risks faced, and with confidence that reasonable steps have been taken to mitigate them.”

Even before the negative publicity brought about by the collapse of some high profile charities, the management of risk by charity trustees was considered by the Commission to be an important foundation for charity trustees to put in place and as such should be taken seriously by church leaders.

4.1 Why do some churches dislike risk assessment?

Despite the importance placed on risk assessment by the Charity Commission and the example of 2 Corinthians, some churches still dislike the whole risk assessment process. For some this is because they do not know where to start or having completed the identification stage are overwhelmed by the size of the task. For others, risk assessment is seen as a business technique not best suited for churches and anyway God will protect us so why bother. In addition, most churches would rather be doing something else (sometimes anything else), and so risk assessment ranks low down in their list of priorities.

5 What does risk management look like for churches?

Risk management for churches is not really any different from that of any other organisation and can be boiled down to three stages.

1. Identification of risks;
2. Assessing the risk;
3. A plan of action;

5.1 Identification of risk

There is no single definition of risk, but for the purposes of this paper we will use the following working definition.

Risk is any event or action that may adversely affect an organisation's ability to achieve its charitable objectives and execute its strategies.

We completely agree with the Charity Commission that the assessment and management of risk is not about crises but about helping your church to better meet its objectives. So the type of risks which we are seeking to identify are those which will either stop the church from stepping off the kerb (e.g. starting a new initiative or ministry), or those that are likely to trip the church up once it is in the middle of the road. These include:

- Strategic
Risks which impede the church from planning properly to meet its objectives.
- Operational
Risks which impede the day-to-day running of the church.
- Financial
Risks which negatively impact on the church's finances or other assets.
- Regulatory
Risks which result in a breach of law or other regulation.
- Reputational
Risks which negatively impact the reputation of the church or its leadership.

Perhaps overarching everything else, we see the lack of unity amongst church leaders as posing a fundamental risk to churches as they seek to move forward. Churches which have a leadership sharing a consistent and God filled vision appear far more able to manage risk effectively than churches where the leadership is not united.

Risk comes in all shapes and sizes (uncertain outcomes, missed opportunities, limiting factors etc.) and covers many aspects of church life. Our own risk assessment toolkit identifies risk in 11 areas (see full list and a sample of the toolkit in Appendix 3), each of which has its own characteristics and potential impact on the ability of the church to achieve its goals. Areas include:

- Strategic and leadership (including the unity of church leaders);
- Employment;
- Legal and governance;
- Communication and publicity;

- Children and Youth;

While 11 areas may at first seem daunting, churches which have an active commitment to their local community may find themselves exposed to more areas of risk than they perhaps first imagined.

5.2 Assessing the risk

The important thing is that a meaningful, useful and relevant assessment is undertaken and that risks are, prioritised and dealt with in the most appropriate way. It is very important that any assessment is relevant to you and that as a church you are engaged in a practical rather than a theoretical exercise. The method of assessment is far less important than its usefulness, but in *Appendix 1* we set out a couple of different methods which churches might wish to consider when undertaking an assessment.

5.3 A plan of action

An assessment process is of little or no value if it stops there. Having completed the assessment and found those risks which are considered to be major, a church must decide what action to take and the next section of this paper explores some of the options which are available.

6 What actions might the church take?

6.1 Accept the risk

Church leaders and trustees may feel that the level of residual risk (that is the risk remaining after all controls have been taken into account) is something which they are prepared to accept and so may choose to continue (or start up) an initiative, project, ministry or activity accepting the risk involved.

Generally this will mean that the accepted residual risk is thought to be quite low, but even where it is higher, churches may still decide to move forward slowly and tentatively, feeling their way and being prepared to stop or change direction if things do not work out. This approach will require monitoring and may result in a sense of discomfort among the leaders as different people are prepared to accept different levels of risk.

Where residual risk is still considered to be high, church leaders need to consider very carefully whether to proceed, unless better controls or safeguards can be introduced which can further reduce the level of risk.

6.2 Avoid the risk

The church leaders and trustees may decide that as a result of the risk assessment the risk is simply too great and there is little that can be done to reduce it. In such cases, the proposed ministry or activity should be stopped (or not started). This is in effect stepping back from the middle of the road, or choosing not to step into the road at all. Arriving at this decision may be a tough call for some of those reasons set out in Section 2, but there will be times when trustees and other leaders must be prepared to act decisively when the risks are simply considered to be too great.

6.3 Better reduce the risk

Church leaders and trustees may be able to identify safeguards which could be introduced or improved which would have the effect of further reducing the risk to a level which the leaders are then willing to accept. Additional controls may include:

- The introduction of better financial control procedures;
- The introduction of new or amended policies and training e.g. child welfare;
- Considering a plan "b" in the event that things start to go wrong.

The aim of introducing or increasing safeguards is to reduce the residual risk to an acceptable level.

6.4 Transferring or sharing the risk

Insurance cover is the standard way of transferring risk. However, it is worth mentioning that whilst this may be an efficient way to transfer some of the financial element of a risk, it will not transfer other elements including the reputational aspect.

Working in partnership with another church and pooling resources may be a way that risks can be shared and reduced to acceptable levels. However, the reverse may be true and by losing control of certain aspects of the project the risk level may even increase!

7 Risk register

A risk register is handy and allows you to record, track and monitor risks, especially where actions have been identified that need to be followed through. Where action is required against any particular risk, the register should include a summary of any action plan together with the timescale and the person responsible for ensuring that the action is carried out.

A register should be monitored by the trustees on an ongoing basis, with a more formal review undertaken annually with the outcome of any discussion clearly documented in the minutes.

8 Trustees reporting

For larger charities, that is those with turnover greater than £500,000 per annum the 2015 Charity SORP requires the following disclosure as part of the trustees report:

“A description of the principal risks and uncertainties facing the charity and its subsidiary undertakings, as identified by the charity trustees, together with a summary of their plans and strategies for managing those risks”.

Whilst similar reporting is not mandatory for smaller charities, we would encourage all trustees reports to include significant and notable risks where these have been identified.



9 Further help

Charity Commission guidance publications:

- CC26 – charities and risk management;
- CC3 – the essential trustee
- Stewardship's Risk Assessment Toolkit (Sample attached as *Appendix 3*)

10 Contact us

For further help or information, please contact us on 020 8502 5600 or email enquiries@stewardship.org.uk. You can also visit our website at stewardship.org.uk.

Our Risk Assessment Toolkit can be purchased at stewardship.org.uk/risk-assessment-toolkit

Appendix 1: Risk assessment methodology: an example

Assessment of risk

Having identified the risks that the church faces it is time to move on to the assessment phase. This appendix looks at one assessment method which churches can use, recognising that there are other methods available. As was said in the main section of the paper, undertaking the assessment is the important part of the exercise, the methodology used far less so.

Risk assessment is not an exact science and involves a significant level of judgement. As such, there is considerable merit in establishing a small team to help with the work and to provide a sense check. There are normally three criteria used to assess risk:

- **Impact**
What would the impact be on the church’s ability to meet its strategic objectives in the event that the identified risk was to happen? Some churches might score this on a scale (say 1 – 4), others may categorise it as high/medium/low. The method that you use is far less important than the process of consideration.
- **Likelihood**
What is the likelihood that without any form of procedures or controls the risk will happen? Again some sort of scoring or rating system is normally applied; the higher the likelihood, the higher the rating.
- **Controls**
What controls are currently in place that would help reduce or prevent the risk from occurring, or which would reduce its impact?

We can apply this to an example risk as follows:

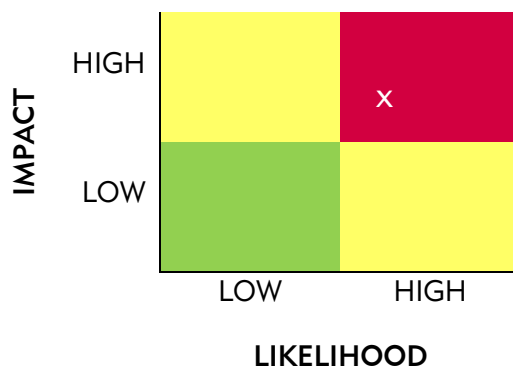
Identified Risk		The parents of young people within the church are concerned about safety issues when special youth events are held at an outdoor adventure centre. Some of the parents are considering not letting their children attend. The church sees these events as an important part of their youth work and a good opportunity to work with the young people.
Impact	Score 3 (on a 1 – 4 scale) or medium/high	If parents are concerned about safety, they are less likely to allow children to attend these events which may see the church not achieving its strategic aim of providing a rounded youth outreach and discipleship programme.
Likelihood	Score 3 or medium/high (before any controls are considered)	Without assurance, parents are quite likely to stop their children from attending such events.

So the initial assessment of risk using the scoring system would show:

Impact (3) x likelihood (3) = risk (before controls) score 9 (3 x 3).

This score indicates the severity or importance of the assessed risk. Where a scale of 1 – 4 is used for both impact and likelihood, the result could range from 1 at the very low end to 16 (4 x 4) at the very high end.

If the results were represented using a grid system, the risk (before any controls were considered) would sit around here, firmly within the high importance red quadrant.



To complete the assessment and to arrive at residual risk (that is the risk remaining after controls have been identified), the effectiveness of the current controls in relation to the risk are considered.

Continuing our example from above, if the church is able to:

- Distribute safety guidelines issued from the adventure centre.
- If the youth leaders are prepared to meet with concerned parents.
- If the church can demonstrate that the centre has a good safety record.

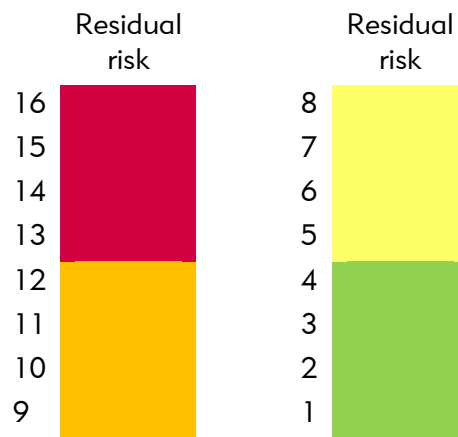
Having these, and perhaps other controls in place will make it more likely that parents will allow children to attend and so the risk of non-attendance is reduced.

So for a church which can demonstrate strong controls, the control score in this case could be as high as 9, thereby eliminating the risk completely ($3 \times 3 - 9 = 0$) and leaving no residual risk at all (i.e. the level of risk which remains after the controls have been applied).

However, being able to completely eliminate a risk is rare. Normally good controls would be expected to reduce the risk to a greater or lesser extent and so in this example a “controls” score of between 1 and 8 would be anticipated. The weight applied to the “controls” score will again be a matter of judgement and those carrying out the assessment should be careful not to assess the controls too highly.

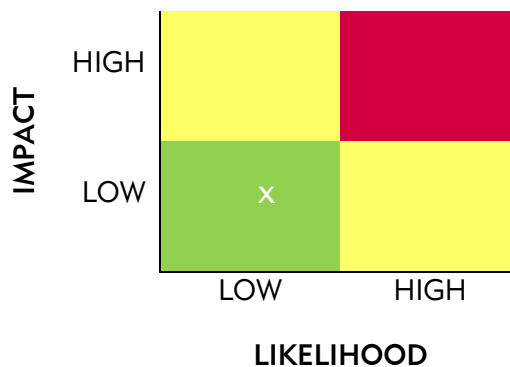
In our example, let us assume that the church is able to demonstrate all of the controls listed earlier perhaps collectively being judged to score a 6. The residual risk would be reduced to a score of 3 ($3 \times 3 - 6 = 3$).

It is important for the trustees to prioritise risk perhaps using a table similar to the one shown here.



Now that the residual risk score has been reduced to 3, it falls into the green band which is likely to be perceived below a level of immediate concern. This does not mean that the risk can be dismissed for ever, but does suggest that the controls currently in place are considered to be adequate.

Using the grid system, the risk may now be classified here, again in an area outside of the trustees' areas of immediate concern.

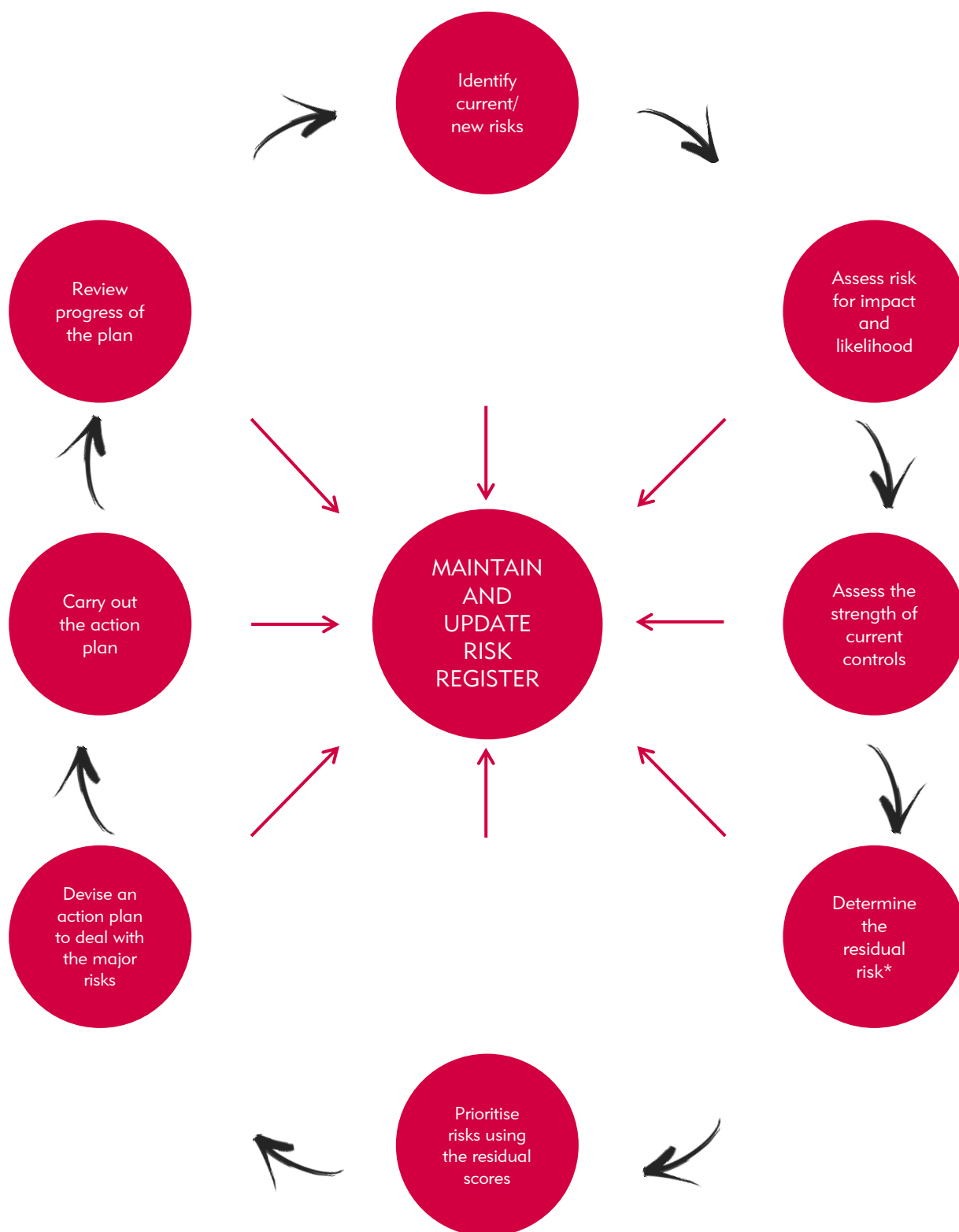


A plan of action

Having identified and assessed the risks, the church must then determine a plan of action. Normally, the risks with the highest residual scores or which remain in the red quadrant will be tackled first. This is perhaps where the risk register comes into its own, allowing risks and actions plans to be recorded and monitored.

The types of actions available to the church are covered as part of the main paper.

Appendix 2: Risk management cycle



*the risk remaining after controls and safeguards have been taken into account.

Appendix 3: Stewardship's risk assessment toolkit

SL STRATEGIC VISION AND LEADERSHIP RISKS
 These are risks arising from failure to:
 a- appoint, encourage & develop an accountable well functioning leadership team.
 b- plan and bring about the key strategic objectives of the church.

This checklist of questions has been devised to cover the majority of situations that most churches will encounter. It can not hope to be fully comprehensive but should provide guidance and a sound framework which churches can tailor if necessary to meet their own particular circumstances.

General context and comments

In general, risk assessments tend to focus on physical risks to people, financial risks, or risks to property and data. Whilst these are all valid and important within a church context, without vision and effective leadership, the church will have no direction and will fail to fully play its part in revealing God's kingdom here on Earth.

Vision and leadership risks are therefore both real and important and have a role to play in any church risk assessment.

	Likelihood (L) 1 = low, 2 & 3 = medium, 4 = high	Seriousness (S)	Combined (L) x (S)	Controls (C) up to LxS = full	Residual risk (L) x (S) - (C)
SL1 Strategic vision or plan			0		0
<p>Does the church have a vision, direction or plan? Has this been effectively communicated with the wider church and to what extent is the plan being implemented?</p> <p>Does the leadership team have an agreed view of the purpose and a strategic vision for the church? Is it satisfied it has a Godly approach on these issues? Is the strategic vision well communicated to the wider church community? Is there a significant amount of "buy-in" to the vision from the wider church community?</p> <p>Does the church understand the resources that are required to fulfil its plans, and does it have the ability to secure them? Is the strategic vision kept under review and progress tracked and documented on a regular basis? Does the church hold itself accountable for implementing the vision?</p>					
SL2 Leadership team - construction			0		0
<p>The appointment, functioning and conflict resolution of the most senior leadership team is essential if effective leadership is to flourish. This team may include staff and lay members, but is the team responsible for the direction of the church under God's guidance and leadership.</p> <p>Is the leadership team appointed in a clear, open and transparent way? Is the leadership team collectively, and its members individually, involved in regular reviews from respected members of the church community? Are appointments to the leadership team in accordance with the church constitution and other governing documents? If appointments to the leadership team are not for fixed terms, how are issues relating to underperforming members of the team resolved? Do the leadership operate with openness, sharing information wherever possible? Is the leadership team readily available to the larger church community? Is the leadership team operating in unity as a team? Is there an understood mechanism for resolving conflict within the team? Are new leaders being actively sought, developed and encouraged?</p>					
SL3 Leadership team - effectiveness			0		0
<p>How effective is the leadership team that is in place?</p> <p>Are clear decisions made, in a timely manner? Are decisions properly documented and well communicated to the wider church community? Are decisions made that are not accepted by the wider church community? Are decisions often reversed or not implemented? Is there an understood mechanism or suitable relationships in place for the wider church community to challenge the rationale of decisions? Are the decisions made consistent with the strategic vision of the church? Does the governance structure of the church hinder clear and timely decision making?</p>					

This is a part of Stewardship's strategic and leadership section of its risk assessment toolkit. The toolkit covers 11 areas in total:

1. Strategic and leadership
2. Employment
3. Legal and governance
4. Communication and publicity
5. Financial
6. Insurance
7. Children and Youth
8. Buildings and property
9. Counselling and pastoral
10. Catering
11. Data protection