Governance and Risk Management Policy

St Peter's, Colchester

Adopted by the PCC: [tbc]

Review date: [3 years]

Policy owner: The Parochial Church Council

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1. Purpose

This policy explains how St Peter's seeks to exercise good governance and manage risk in the life, ministry, property, finances, safeguarding, staffing and operations of the church.

The Parochial Church Council has responsibility for the governance and oversight of St Peter's, and PCC members serve as charity trustees. The PCC shares with the Vicar responsibility for promoting the whole mission of the church: pastoral, evangelistic, social, practical and financial.

Governance is concerned with the systems and processes that help ensure the overall direction, effectiveness, supervision and accountability of the church. Risk management is part of that governance framework, helping the church identify, assess, manage and review risks that may affect its people, ministry, reputation, finances, property, compliance or mission.

As disciples of Jesus Christ, we seek to be faithful in all that we say and do. That includes stewarding resources wisely, protecting the vulnerable, acting with integrity, making decisions carefully, managing foreseeable risks, and ordering church life in a way that supports the mission of the gospel.

This policy is intended to help the PCC, staff, churchwardens, ministry leaders and volunteers understand how governance and risk are overseen, recorded, reviewed and acted upon at St Peter's.

2. Scope

This policy applies to the governance and risk management of St Peter's, including:

- PCC governance and trustee responsibilities;
- safeguarding;
- finance;
- buildings, fabric and development;
- health and safety;
- fire safety;
- data protection and IT;
- staffing, HR and remuneration;

- volunteers and ministry teams;
- worship, services, events and groups;
- children's and youth ministry;
- pastoral care;
- external hires and use of premises;
- compliance, insurance and statutory responsibilities;
- strategic, reputational and operational risks.

This policy applies, as relevant, to:

- PCC members;
- the Vicar;
- churchwardens;
- PCC officers;
- employed staff;
- Ministry Area Leaders;
- committee and working group members;
- volunteers with delegated responsibilities;
- others acting on behalf of St Peter's.

3. Christian foundation

Good governance is part of faithful stewardship. The church belongs to Christ, and those entrusted with responsibility must exercise that responsibility for his glory, the good of his people, and the advance of the gospel.

The Apostle Peter writes:

"Shepherd the flock of God that is among you, exercising oversight."
– 1 Peter 5:2, ESV

Although this policy concerns governance and risk, its purpose is not merely administrative. Wise oversight helps the church care for people well, protect the vulnerable, use resources faithfully, maintain trust, support ministry, comply with the law, and remain focused on the mission Christ has given to his church.

Risk management should therefore support faithful gospel ministry, not prevent it. The aim is to help church life happen wisely, safely, lawfully and responsibly.

4. Governance responsibilities

The PCC is the elected, representative and collective body through which much of the governance of St Peter's is exercised.

PCC members are charity trustees and are collectively responsible and accountable for ensuring that St Peter's is governed lawfully, responsibly, faithfully and effectively.

The PCC's responsibilities include:

- promoting the whole mission of the church;
- setting, approving and reviewing policies;
- setting or approving plans and budgets to achieve strategic objectives;
- monitoring performance against agreed plans, budgets and responsibilities;
- overseeing safeguarding arrangements;
- overseeing finance, budgets, accounts, reserves and financial controls;
- caring for buildings, fabric, property and churchyard;
- ensuring appropriate health and safety, fire safety and risk management;
- overseeing staffing, HR and remuneration responsibilities;
- ensuring proper arrangements for volunteers and ministry areas;
- ensuring appropriate data protection and confidentiality;
- maintaining appropriate insurance;
- reviewing strategy and mission priorities;
- ensuring legal, regulatory, ethical and Church of England responsibilities are met;
- monitoring significant risks and actions;
- ensuring decisions are recorded properly;
- acting in the best interests of St Peter's.

PCC members must act collectively, exercise reasonable care and skill, manage conflicts of interest, protect charitable assets, and seek appropriate advice where needed.

5. Delegation and accountability

The PCC retains overall accountability for the management of St Peter's as a charity, but may delegate day-to-day responsibility, tasks and oversight to specific individuals, staff members, officers, committees, governance groups, working groups or Ministry Area Leaders.

Delegation does not remove the PCC's overall accountability.

Delegated responsibilities should be clear, proportionate and recorded where appropriate. Those with delegated responsibility should know:

- what they are responsible for;
- what authority they have;
- who they report to;
- what decisions they may make;
- what matters must be referred back to the PCC, Vicar, churchwardens or another responsible person;
- what records must be kept;
- what policies, procedures or risk assessments apply.

Where a delegated responsibility involves safeguarding, finance, employment, health and safety, data protection, buildings, legal compliance or significant risk, reporting and accountability should be especially clear.

6. Governance groups and areas of oversight

To manage governance and risk more effectively, the PCC may appoint governance groups, committees, officers or responsible individuals to oversee particular areas of church life.

These may include, as appropriate:

- Buildings, Fabric and Development;
- Finance;
- HR and remuneration;
- Risk and compliance;
- Safeguarding;
- Health and Safety;
- Fire Safety;
- Data Protection and IT;
- Mission, ministry or operational working groups;
- other groups established by the PCC.

Each group or responsible person should operate within any authority delegated by the PCC and should report appropriately.

The PCC may change governance structures as parish needs develop, provided accountability remains clear.

7. Risk management principles

St Peter's recognises that the church is exposed to certain risks because of the nature of its activities and the environment in which it operates.

Risks may affect:

- the activities and ministry of the church;
- people's safety, wellbeing and protection;
- the church's reputation and witness;
- financial stability;
- buildings, property and assets;
- legal, regulatory and Church of England compliance;
- health and safety;
- governance and decision-making.

Risk cannot be eliminated entirely, but it should be identified, assessed, managed and reviewed.

Risk management at St Peter's should be:

- proportionate to the size, life and resources of the church;
- rooted in the PCC's charitable and trustee responsibilities;
- consistent with safeguarding and legal duties;
- supportive of mission and ministry, not merely restrictive;

- honest about significant risks;
- practical and usable;
- recorded clearly;
- reviewed regularly;
- responsive to incidents, near misses, changes and learning.

The PCC is committed to the effective management of risk so that the work of the church can continue faithfully, safely and responsibly.

8. Risk areas

St Peter's will seek to identify and manage risks in areas including:

- safeguarding;
- health and safety;
- fire safety;
- buildings, fabric, churchyard and premises;
- finance, fraud, reserves and financial controls;
- staff, volunteers, clergy wellbeing and capacity;
- children's and youth work;
- pastoral care and lone working;
- food hygiene and hospitality;
- events, services and public worship;
- external hire and use of premises;
- data protection, IT and cyber security;
- reputation and communications;
- legal and regulatory compliance;
- governance, decision-making and conflicts of interest;
- strategic planning and sustainability;
- environmental and external risks;
- Church of England, diocesan and wider ecclesial issues where relevant.

Not every risk will require the same level of process. The level of assessment and control should be proportionate to the seriousness, likelihood and complexity of the risk.

9. Risk register and risk analysis

St Peter's will maintain a Risk Register, risk analysis document or equivalent control document to record significant strategic, operational, governance and compliance risks.

The Risk Register or risk analysis should normally record:

- the risk;
- possible consequences;
- likelihood and impact;
- existing controls;

- residual risk;
- actions needed;
- person, group or body responsible;
- review date or review cycle.

Risks should be ranked in a common and consistent manner, so that the PCC and those with delegated responsibility can understand which risks require most attention.

An annual risk analysis will be completed containing material risks to St Peter's. Actions and plans will be developed for risks that are unacceptable to the church, and these will be reviewed by the PCC or relevant governance group on a regular basis.

10. Risk assessments and action plans

St Peter's will maintain specific risk assessments where needed. These may include:

- church and premises risk assessments;
- children's and youth ministry risk assessments;
- lone worker risk assessment;
- fire risk assessment;
- event-specific risk assessments;
- food hygiene or hospitality risk assessments;
- building, maintenance or activity-specific risk assessments;
- other risk assessments as required.

Risk assessments should be kept in an organised location, reviewed as needed, and archived when superseded or no longer current.

Where risks require active follow-up, St Peter's may maintain action plans. Action plans should normally make clear:

- what action is needed;
- who is responsible;
- by when it should be done;
- what progress has been made;
- whether the risk has been reduced;
- whether the matter should be escalated.

11. Managing and escalating risk

Risks should be managed at the appropriate level.

Minor operational risks may be managed by the relevant Ministry Area Leader, staff member or responsible volunteer.

More significant risks should be reported to the Vicar, churchwardens, Church Administrator, relevant governance group, Standing Committee or PCC.

Risks should be escalated promptly where they involve:

- safeguarding concerns;
- serious health and safety concerns;
- fire safety;
- financial loss, fraud or misuse of funds;
- data breach or cyber incident;
- serious conflict or misconduct;
- legal or regulatory breach;
- media or reputational risk;
- building safety or structural concern;
- insurance implications;
- risk of serious harm to people;
- matters outside the authority or competence of the person handling them.

Urgent risks may require immediate action before PCC discussion. Where this happens, the action should be reported afterwards to the appropriate person or body.

12. Operational controls

St Peter’s will implement operational controls to manage risk.

These may include:

- PCC policies;
- risk assessments;
- safeguarding arrangements;
- safer recruitment processes;
- financial procedures;
- insurance arrangements;
- health and safety procedures;
- fire safety procedures;
- building inspections and maintenance arrangements;
- training and induction;
- supervision and reporting arrangements;
- data protection and IT security measures;
- role descriptions and delegated responsibilities;
- complaints and whistleblowing procedures;
- action plans and review processes.

Operational controls should be proportionate, understood by those who need to use them, and reviewed where they are not working effectively.

13. Incidents, near misses and learning

Accidents, incidents, near misses, safeguarding concerns, complaints, whistleblowing concerns, data breaches, security concerns, fire safety issues, financial irregularities, building issues and other significant events should be reported promptly through the relevant process.

St Peter's will seek to learn from incidents and concerns.

Learning may lead to:

- changes in policy or procedure;
- changes in training or supervision;
- changes in staffing or volunteer arrangements;
- changes to risk assessments;
- building or equipment repairs;
- improved communication;
- additional safeguards;
- referral to external bodies;
- review by the PCC or a governance group.

14. Policies, procedures and document control

The PCC is responsible for approving key policies and ensuring that they are reviewed at appropriate intervals.

St Peter's will maintain a controlled list of policies, procedures, risk assessments, action plans and operational documents.

Documents should be clear about:

- title;
- owner;
- adoption or approval date;
- review date;
- status;
- location;
- related documents;
- whether the document is current, awaiting review, awaiting PCC approval, superseded or archived.

Approved policies should be stored securely and made available to those who need them. Public-facing summaries may be made available where appropriate.

Superseded documents should normally be archived rather than deleted, especially where they relate to safeguarding, risk, finance, buildings, employment, governance, complaints, accidents, fire safety or legal responsibilities.

15. Reporting, monitoring and review

St Peter's will monitor risks and actions to minimise risks on an ongoing basis.

The PCC should review significant risks regularly. This may include:

- regular review of the Risk Register or risk analysis;
- review of action plans;

- review of incidents, complaints or near misses;
- review of safeguarding, finance, buildings, fire, health and safety, data or other reports;
- review of policies due for renewal;
- annual review of the overall risk management framework.

The PCC will perform an annual review of the effectiveness of the risk management framework, including the Risk Register, governance groups, significant risk assessments, action plans and reporting arrangements.

The PCC should ensure that significant risks and actions are recorded in minutes or supporting papers where appropriate.

Governance groups or responsible individuals should report to the PCC, Standing Committee, Vicar, churchwardens or other appropriate body according to the nature of the matter.

16. Seeking advice

The PCC, Vicar, churchwardens, staff or responsible persons should seek advice where a matter is complex, high-risk or outside their expertise.

Advice may be sought from:

- diocesan officers;
- the diocesan safeguarding team;
- the archdeacon;
- Charity Commission guidance;
- insurers;
- legal advisers;
- HR advisers;
- health and safety advisers;
- architects, surveyors or building professionals;
- data protection advisers;
- Thirtyone:eight or other safeguarding advisers where appropriate;
- statutory authorities or emergency services.

Advice should be recorded where it informs significant decisions.

17. Responsibilities

The PCC is responsible for governance, risk management and oversight.

The Vicar shares with the PCC responsibility for promoting the whole mission of the church and has particular responsibilities for worship, teaching, pastoral care, leadership and the spiritual life of the church.

The churchwardens have particular responsibilities relating to church order, buildings, practical oversight and supporting the ministry and good order of the parish.

The Church Administrator supports governance, records, communication, administration, compliance and document control as agreed.

Governance groups, Ministry Area Leaders, staff members and volunteers are responsible for following relevant policies, risk assessments and procedures, and for raising concerns promptly.

Everyone acting on behalf of St Peter's should take reasonable care, work within their role, and report significant risks, incidents or concerns.

18. Related policies and documents

This policy should be read alongside, where applicable:

- PCC Handbook;
- Charity trustee guidance;
- Safeguarding Policy;
- Safer Recruitment arrangements;
- Risk Register;
- Risk Assessment Procedure;
- relevant risk assessments;
- Fire Risk Assessment;
- Fire Evacuation Plans;
- Fire RA Action Plan;
- Health and Safety Policy;
- Lone Worker Policy;
- Food Hygiene Policy;
- Manual Handling Policy;
- Finance Policy and financial procedures;
- Conflict of Interest Policy;
- Code of Conduct;
- Welcome, Dignity and Fair Treatment Policy;
- Equal Opportunities Policy;
- Complaints Policy;
- Whistleblowing Policy;
- Data Protection Policy;
- Privacy Notice;
- Data Retention Policy;
- IT Security Policy;
- Staff Handbook and employment policies;
- Volunteer Policy;
- Ministry Role Descriptions;
- Buildings, Fabric and Development documents;
- relevant Church of England, diocesan, Charity Commission and statutory guidance.

19. Review

This policy will be reviewed by the PCC every three years, or sooner if required by changes in law, Charity Commission guidance, Church of England guidance, diocesan guidance, safeguarding requirements, parish practice, organisational change or governance need.

The Risk Register, risk assessments and operational action plans may be reviewed more frequently according to risk level, review date, incidents, changes in activity, or PCC decision.

The PCC will perform an annual review of the effectiveness of the risk management framework.

The PCC is responsible for ensuring that this policy remains legally responsible, pastorally wise, practically useful, and consistent with St Peter's governance, safeguarding, risk management and mission needs.

Short public-facing summary

Governance and Risk Management Policy

The PCC of St Peter's is responsible for the governance and oversight of the church, and PCC members serve as charity trustees.

Good governance helps St Peter's pursue the mission of the church faithfully, protect the vulnerable, care for people well, steward money and buildings responsibly, comply with legal and Church of England responsibilities, and manage risk wisely.

St Peter's recognises that risk is present in all areas of church life. Risks may affect people, ministry, buildings, finance, reputation, compliance, health and safety, safeguarding and the church's wider mission.

The PCC may delegate tasks and oversight to staff, officers, governance groups, committees, Ministry Area Leaders or volunteers, but the PCC retains overall responsibility.

St Peter's will maintain appropriate policies, risk assessments, action plans, records and reporting arrangements. Significant risks should be reported promptly and reviewed by the appropriate person or body.

The PCC will review significant risks regularly and will perform an annual review of the effectiveness of the risk management framework.

Risk management should support faithful gospel ministry, not prevent it. The aim is to help church life happen wisely, safely, lawfully and responsibly.