

Protecting Your Ministry

“The person who risks nothing, does nothing, has nothing, is nothing, and becomes nothing. He may avoid suffering and sorrow, but he simply cannot learn and feel and change and grow and love and live.”

—Leo Buscaglia, noted author and speaker

The above quote highlights the fact that all of life contains a certain amount of risk. This applies to your ministry as well. If your congregation wasn't willing to accept a certain amount of risk, it would never step out in faith. At the same time, you want the peace of mind knowing your ministry is protected.

The focus of this article is to help you recognize and learn how to manage the various areas of risk your church may encounter.

When it comes to risk, there are four main approaches a congregation may take. They are:

1. Don't take the risk at all
2. Reduce the risk
3. Accept the risk
4. Transfer the risk

Let's look at each of these strategies in detail. Your first option may be to simply *not take the risk at all*. A church treasurer, for example, runs a risk by taking the church offerings home after the worship service and depositing them during the week. A church could opt instead, to eliminate the risk by having the offering deposited in the night deposit box immediately after church.

Another strategy is to *reduce the risk*. A church that has not had the locks changed for years and has several members who have left the church (who still have keys) has a greater risk for theft. A church could reduce that risk by having the locks changed and keeping a list of who has been issued new keys.

In some cases it may seem best to simply *accept the risk*. A church that has a cemetery off-premises, for example, would normally carry cemetery liability coverage. However, if the cemetery is full and there is not much activity on the premises, the church may choose to assume the liability themselves.

A fourth strategy to manage the risks associated with ministry is to *transfer the risk*. This is the main purpose of a church-specific insurance program. An insurance program allows a ministry to retain the predictable, everyday risk while transferring the exposures of a catastrophic nature to the insurance

carrier. A ministry exchanges a small known loss, the insurance premium, for a large, unpredictable one, such as a fire.

How can you spot potential risks? First of all, have your Mennonite Mutual Insurance Company agent conduct a thorough risk analysis. Your agent will likely do a walk-through inspection of your facilities and conduct an interview about your ministry activities. Then, your agent will present you with a number of options to help you specifically manage your risk.

Another valuable resource is your local fire chief or fire prevention officer. This person will be happy to advise you on simple steps you can take to help prevent a large loss of property and life. In addition, it allows your local fire service an opportunity to see the layout of your building in case of an actual fire.

And finally, ministries who are insured with Mennonite Mutual Insurance Company periodically undergo a complete loss control survey. This survey is provided at no charge to the insured and incorporates the latest technology, such as a thermal imaging camera, to help reduce or minimize the potential for a loss.

All ministries have significant risks associated with them, but by being proactive with managing your risks, you can have the peace of mind knowing you are properly caring for what God has entrusted to your congregation.