

Practical risk management guidance
to help today's Christian ministries thrive



VOLUNTEERS

Managing the many
hands that make
light work





First Impressions Lead to Future Volunteers

“From the moment I pulled into the parking lot, everyone was so welcoming. The parking team put me in an electric cart and drove me to the front. Each person introduced me to another person, so I was never there by myself. If it wasn’t for the volunteers on the parking and greeting team, I don’t know where I would be today. I knew that I had found a home.”

—Aquila, Milestone Church Volunteer



Dynamically Managing Gifts of Time and Talent

For Milestone Church in Keller, Texas, managing their volunteer force means all hands are on deck. On any given week, Milestone's team leaders, directors, and pastors manage a virtual hamlet of 2,400 volunteers. A third of that number serves for weekend worship; the others in small groups and on mission teams.

To keep it all running smoothly, Milestone created a dynamic volunteer management system. "Willingness to serve is a great thing," said Tristin May, business office manager for Milestone Church. "But at the same time, we know long term it's more valuable that they understand our heart and our culture."

Milestone's volunteers receive a volunteer handbook, written procedures called a playbook, and a coach for practical training and guidance. Everything is explained, including crucial information about the why behind procedures. "The volunteers need to understand that it's not just the insurance lady telling them 'no,'" said May. "We need to shine a light on the bad things that can happen."

Clearly explaining the mission and culture of a church, as well as setting expectations, is the essence of a volunteer handbook. In addition to the handbook, volunteer job descriptions and written procedures for volunteer jobs and tasks are essential. Successful volunteer management involves well-communicated expectations, organization, and supervision. Good organization attracts volunteers and keeps them on board; poor organization

Good organization attracts volunteers and keeps them on board; poor organization overwhelms and deters volunteers.

Each of you should use whatever gift you have received to serve others, as faithful stewards of God's grace in its various forms. 1 Peter 4:10 ^{NIV}

overwhelms and deters volunteers. Policies, procedures, and training help educate volunteers on what's at stake. Those systems protect the ministry, but also help leaders anticipate and prevent problems. Volunteers should be trained as a part of an on boarding process, then again annually. Yearly training exercises may include reading and re-evaluating written procedures. Small procedural changes can be discussed in weekly team huddles. Consider rescreening volunteers every three years.

May acknowledges that Milestone's volunteer administrative processes are about mitigating the ministry's risk exposure, but she says it's also about giving volunteers the gift of development. "The heart of our pastor is to steward people well. For me, we accomplish that through systems and structures," she emphasized. "It's a disservice to not be both process-driven and heart-and-culture driven. We manage that tension by being so high-touch. Yes, there's procedures—but we're going to develop you on a personal level at the same time."

Identify Volunteers

Many churches and schools have someone who serves as a volunteer coordinator. This role is often broken into functional areas and overseen by a pastor or school administrator. Having someone who acts as a central point of contact can help with recruiting volunteers.

One of the ways that Milestone attracts volunteers is through an intensive multi-week Growth Track program. This three-step program helps the ministry build a personal relationship with its people. "Growth Track allows us to clearly communicate the heart and the vision of our house," said May. "But it also helps us to identify and facilitate opportunities for those people who have a heart for serving others."



Handbook 101

Setting expectations is the main function of an employee handbook—it's also important to do the same in your volunteer handbook. A volunteer handbook can address the following:

History and beliefs - Includes your mission and/or purpose statement. May also include supporting Scripture.

How policies are applied - A statement that affirms all policies contained in your handbook are applicable to all volunteers.

Attendance and dress code - General guidelines that address expectations of a neat appearance or punctuality.

Drug and alcohol policies - This section would define terms and outline what your ministry is willing to tolerate. Since laws vary by state, be sure to consult with a locally licensed attorney.

Conflict of interest disclosure - States a volunteer must refrain from any personal dealings or transactions that would conflict with the interests of the ministry and a process for disclosing a potential conflict.

Incident response and report - General instructions on the proper response to an incident and how to complete a report.

A "see something, say something" policy - Focuses on safety within the ministry.

Communication - List where requests from the media should be directed, for example.

Article Continued Online:

www.brotherhoodmutual.com/db/volunteers

That sense of high-touch is in Milestone's DNA—it's what makes its volunteer program so special. "Our team leaders, directors, and pastors are constantly having conversations with volunteers. We ask, 'what do you think of this procedure?' and 'how can I be praying for you?'" May said. High-touch has an added benefit. It allows Milestone to ensure processes are being followed and to identify struggling volunteers.

Ensure the Right Fit

Sometimes volunteers know exactly where they'd like to serve. But oftentimes, they need guidance regarding where their talents fit within the ministry. For ministries, it's a balancing act—matching volunteers with opportunities in a way that addresses a calling for the volunteer and fills a need for the ministry.

Assessing the talents of each volunteer helps ensure long-term satisfaction for both the volunteer and the ministry. To ensure that Milestone volunteers are serving in the right position for them and their family, ministry leads and pastors often meet. "One of our core values is we want more *for* you than what we want *from* you," May explained. So, if the position doesn't seem to fit the volunteer, the lead or the pastor help frame the necessary change. "If one role doesn't work, we always encourage people to try a new role, and we facilitate that transition. We keep a volunteer's heart and overall health at the forefront, even if that means taking a break from serving." 🏠



Let Go With Compassion

There are times when removing a volunteer from service is necessary. The reasons are numerous, but common ones include theft, lack of respect for procedures, or unreliable participation. Take the following steps to help produce a favorable outcome for the volunteer and protect the ministry:

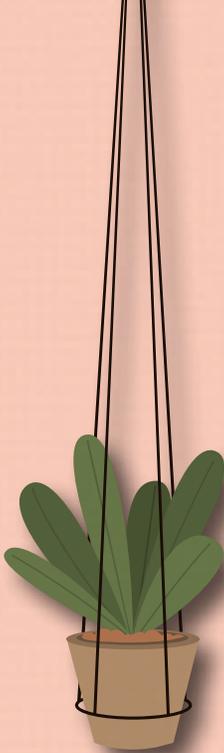
Guard against surprises. A volunteer should never be surprised if he or she is removed from a position.

Help the volunteer process your decision. If the decision isn't related to a grievous mistake, help the volunteer understand that removal is in the ministry's and volunteer's best interest. You may be able to offer a different service post better suited to the volunteer's gifts.

Gather paperwork, documents, passwords, and keys. Consider what the volunteer may have that belongs to the ministry, especially if the volunteer performs tasks from home. This can include files, work product, or other information that the volunteer doesn't have a right to keep. Collect any keys or key cards prior to the volunteer's exit. Make sure you can shut down the person's access to email or the church database. This may also involve changing passwords.

Read More Online about Hiring and Letting Go:

www.brotherhoodmutual.com/db/volunteers



One church's heart for the homeless leads to a volunteer revival

Homelessness is an issue that many Christian ministries are working to address. God uniquely equips the church to meet immediate physical needs and provides the life-changing power of the Gospel message. One ministry exemplifies that calling by working with the community to build four transitional homes on church property.

Jon Hurst, executive pastor at The Grove Community Church in Riverside, California, explains that The Grove is keenly focused on serving the homeless community, helping them with immediate and long-term needs. "Part of the vision at the heart of this project was to meet tangible needs in the community and connect

with something we were already passionate about and already doing," he said. "We really took to heart the challenge that if we want to see more churches doing something like this, we need to lead the charge."

Lofty Goals and Lots of Volunteers

Building four homes on church property takes planning and a lot of volunteers. Hurst estimates that there were about 1,000 volunteers who worked on the project. "It touched our church in so many different areas. From the planning to architecture process, working with city and county governments, and coordinating

the different construction companies who volunteered their time and people. Our whole church was behind this and it was exciting to see people come together," he explained.

The size and scope of the project affected not just the church, but the entire community. "Even people in the business community who aren't part of our church were excited about this idea and were excited to step up and to serve," said Hurst.

Coordination and Management

Managing volunteers for a large-scale initiative might seem daunting, but Hurst believes God brought exactly the right people together to be part of this project. "People wanted to serve, were looking for ways to serve, and we got them connected with ways to serve. It went remarkably smoothly," he said. One key take-away for Hurst was that there were church members with expertise in specific areas who really helped with the planning and coordination. Brian Jaramillo, president of Tilden-Coil Constructors in Riverside, California, helped to coordinate the different contractors and the skilled labor. He had people in his office helping as well. "Tilden-Coil was an incredible blessing throughout the process. It's important to find someone in the church who will say 'Yes, I can do that. I can contact people. I can line up people to serve in this way,'" said Hurst.



Growth in Volunteerism

Large projects can encourage a wave of enthusiasm for serving in other areas of the ministry. "Through this project, we've seen people get excited. They became passionate about this specific project, but that seems to have spilled over into other areas of the church as well," emphasized Hurst. Projects such as these can help congregants feel a deeper connection to a church's ministry focus. "This

is a really great way for people to not only hear about what we're passionate about but to be involved in it as well. It was particularly motivating for people."

Protecting the Church

With all the construction and volunteers, it was important for the church to have insurance protection. The Grove Community Church has a long-standing relationship with their insurance agency, ChurchWest Insurance Services. An employee of ChurchWest is a member at the church. "Nancy Gladura was an incredible blessing throughout the entire process," said

Hurst. "She took point on making sure we had the right coverage options." Those options from Brotherhood Mutual included builders risk coverage during the building process and building property coverage once they were complete. "It was great having Nancy help us with insurance coverage.

She was very familiar with what we were doing and the process and heart behind the initiative."

Pray Big. Do Big.

Whether you're a small church or a multi-site ministry, it's important to step out in faith with your ministry's heartbeat. "It felt daunting. Will we get the support? But that's where faith comes in. If this is what God has called us to do, we just need to step out and trust that He'll find a way to make it happen," said Hurst. He encourages any ministry with a passion for helping the community to Do it. Pray big. Trust big. "Step out big and don't keep from trusting God for big things just because it's a big thing. At the same time, recognize that it took a lot of work and time, but we were passionate about this initiative. So, count the cost, but at the same time, the cost is worth it." 🙏



BALANCE TRUST WITH OVERSIGHT

Providing the right financial controls in a high-trust environment is key to managing volunteers who handle money at your organization. Churches and schools that strike a good balance of internal controls tend to enjoy more trust, lower turnover, and greater influence within their community. “Proper controls protect the integrity of everyone involved in handling money,” said Mark Young, a certified public accountant and director of tax at Brotherhood Mutual. “They should be viewed as a positive, not a negative.”

Fraud violates trust

One employee or volunteer might manage financial duties with little oversight, particularly at a small church or school. If others aren’t watching where the money is going, theft can go undetected for years. “Usually, it’s a trusted person,” Young said. “No one would suspect them. And when fraud is detected, it causes all sorts of turmoil.”

Even if the stolen amount is small, the effects can be great. They can include broken trust, divided loyalties among staff and congregation, and people leaving the ministry or school. If news of the embezzlement becomes public, the organization could suffer the side effects of a damaged reputation, as well.

“When you trust a church or a school, you have confidence in its leaders, its staff, and the work they do,” said Dan Busby, president of the Evangelical Council on Financial Accountability (ECFA), a nonprofit that teaches ministries how to operate with integrity. “When you distrust a church or a school, you are suspicious of it, its agenda, its culture, and its programs.”

(Continued on page 10)

WHAT'S THE RISK?

The following two scenarios highlight the potential for fraud when there is too much trust and too little oversight.

SCENARIO 1

After evening and weekend sporting events, one concessions volunteer is expected to take home the cash collected during the game and keep it safe until the school's office reopens. A volunteer who has little oversight may be tempted to pocket some of the concessions money before submitting it to the school office. Small amounts of money, taken over a long period of time, can lead to significant losses.

A safer alternative

There may be times when it's impractical to transfer cash immediately from a school fundraiser to the school business office. It's important to follow procedures that provide both accountability and transparency for the people entrusted with handling money. This not only protects the school against theft, but it also shields volunteers against false allegations that could hurt their reputation. Procedures may include requiring two volunteers to count all money on site, after the concession stand closes. With both people present, have them:

- Document the proceeds, each keeping an identical record of the income. A receipt book could be used.
- Place the money in a locked or tamper-evident bag.
- Lock the cash in the school's vault or safe, or in the main or business office. If it's not possible to secure the money on-site, one of the volunteers could take the sealed bag home and keep it safe until the school office reopens.

Once the funds have been deposited in the school office or bank, a person unrelated to those handling the money should reconcile the account and ensure that the deposit matches the records.

SCENARIO 2

A longstanding secretary is the sole person with authority to make electronic (ACH) payments from the church bank account. The pastor and church board trust her to manage the church's expenses, with very little oversight.

Unfortunately, allowing one person or volunteer to manage many financial duties presents both temptation and opportunity to commit fraud. Electronic payments pose a unique challenge, because only a few people have authority to access the bank records.

A safer alternative

Dual financial controls can help organizations lower their risk of fraud at the hands of a trusted employee or volunteer. The church may need to:

- Require someone other than the secretary to review and approve all expenditures. The second individual might be a board member or deacon charged with financial or administrative duties.
- Insist that the person making electronic fund transfers has no authority to independently generate or approve invoices. If the secretary were to initiate a fund transfer without approval, it would serve as a red flag to those in the organization with financial oversight.
- Ensure that another person with financial oversight reviews and reconciles the church's bank statements regularly.

How much oversight is enough?

It's impossible to eliminate every possibility of fraud. "It would require an army of volunteers and so many controls that ministry might grind to a halt," Busby said. Instead, the ECFA encourages appropriate balance between high trust and high internal controls. It starts by addressing a ministry's greatest risk of substantial loss. Busby encourages ministry leaders to have a frank talk about financial worst-case scenarios, so they can patch their largest holes first.

A good place to start

After identifying an organization's greatest exposure, Busby and Young recommend these five risk control measures as a starting point for any school or ministry:

- 1. Follow written procedures.** Be sure to have thorough, written procedures that you periodically evaluate and update.
- 2. Require two people to handle cash.** Always. They shouldn't be the same people every time, and they shouldn't be close friends or relatives. Use a team of several people and rotate them frequently.
- 3. Segregate duties.** It's important to divide the following responsibilities among two or more people:
 - Custody: Handling incoming or outgoing funds.
 - Authorization: Approving financial transactions.
 - Recordkeeping: Documenting transactions and generating financial reports. For example, a school may require that the person issuing checks isn't allowed to create or approve invoices.
- 4. Rotate people handling funds.** When one person holds the same position at a church or school for a long period of time—with little oversight—it's an invitation to commit fraud, Busby says. It doesn't matter if the person is on staff or a volunteer the temptation is the same. Insist on term limits for volunteers and move them out of positions involving finances every three to four years.
- 5. Promote transparency.** If only one person on the financial team has authority to make electronic (ACH) transactions, you could ask the person to alert another team member to each transaction, so the activities don't occur in private. Similar measures could be followed for making cash deposits or withdrawals.

Want to do more?

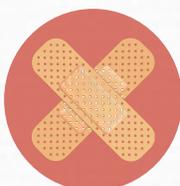
Once you've mastered the basics, your ministry can pursue a number of additional safeguards. A helpful one is to have an independent accountant perform an annual review or audit of the church's financial statements and related controls. ECFA recommends an audit for ministries with more than \$3 million in total revenue. It's one of the suggestions you'll find in the ECFA eBook, *10 Essentials of Church Internal Controls*.

ECFA offers a host of publications that allow you to take a closer look at the subject of financial accountability in ministry. Many are free or cost less than \$10. Visit the ECFA's website to see them all. Go to www.ecfa.org/Resources. 📖

EVEN MORE ARTICLES ONLINE

www.brotherhoodmutual.com/db/volunteers

We couldn't fit everything in this one issue, so visit The Deacon's Bench Online for even more articles and resources on managing volunteers. We've highlighted a few topics below.



VOLUNTEERS AND INJURIES

Often, we rely on our volunteer's word that he or she can perform the task at hand, like operating a band saw. Even when using volunteers well-suited to a task, accidents happen. Property can be damaged, or a volunteer can be injured or cause an injury. Because volunteers are not employees, they aren't entitled to many of the same workplace protections. It's important for your ministry to know what coverages apply to an injured volunteer and how your ministry is financially protected from claims of injury. Claims involving volunteers generally fall in two categories: 1) a liability claim naming a volunteer if he or she injures someone or damages another's property or, 2) a medical claim by a volunteer who sustains an injury.



SCREENING BEST PRACTICES

After selecting and matching a volunteer to a role, it's critically important to perform a thorough screening. The screening process is a necessary step to protect the safety of everyone involved with your ministry or school, especially children and youth. The screening process varies, depending on the type of role the volunteer will fill.



PARENT TRANSPORTATION

Do you rely on parent volunteer transportation to help enrich students' lives through field trips, sports events, and after-school activities? A well-designed transportation and supervision plan demonstrates your school's commitment to safety, builds trust, and protects your students on the move. Volunteer drivers using personal vehicles to transport small groups of students expose your school or church to numerous liability risks. Learn how to diminish the risks to improve safety and reduce liability.



MISSION PROTECTION

Planning a safe mission trip with your volunteers and staff involves forethought. If an emergency arises while you're traveling, you may be able to avoid problems with a little preplanning, including purchasing mission travel insurance. Read more online for tips to help you preserve your security and peace of mind while on mission.



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Ministry Routing List

- Pastor
- Administrators
- Office Staff
- Board Members
- Other

WHAT'S INSIDE

In this issue, we highlight the keys to success in growing a robust volunteer program. Many hands can make light work, but you need an infrastructure to support it. When your organization has good processes and procedures in place, combined with training and supervision, volunteers are gifts of time and talent.

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