



Risk Frameworks for Congregations

October 2025

Fall Wave Cohort - "What Keeps You Up At Night?"



Recapping Session 1

- Introductions
- What is risk?
- Review Participant Outline
- Introducing "enterprise risk management"
- Theological anchor points
- Mapping risk in your context (worksheet)



Session 2 Outline

- Debriefing Mapping Congregational Risk worksheet
- Developing a risk matrix
- Categories of risk – small groups
- Assessing risk
- UUA's ERM Matrix
- Worksheet 3



Debriefing the Mapping Risks worksheet

Discussion

- What insights emerged for you?
- Who else, if anyone, did you work with to complete it?
- What did it feel like to think through risks in detail?

- Feedback/recommendations on worksheet



Introducing "Enterprise Risk Management"

Enterprise – holistic, structured approach across the community

**Scenarios – situations
we imagine (grounding)**

**Assessment – thinking through
the impacts (clarifying)**

**Plan – ways to reduce
risk impacts (preparing)**



Developing a Risk Matrix

Risks	Category & Assessment	Mitigation Plan	Implementation
Scenario 1			
Scenario 2			
Scenario 3			



A framework for understanding risk

- A risk management matrix is a way to organize risks to prepare for them
- Categories of risk
 - Type – digital, physical, organizational
 - Source – governmental, non-governmental, environmental
- Assessing risk
 - Impact
 - Onset
 - Probability – how likely is it that this risk will occur?



Categories of Risk - Types

Type	Example
Digital	Harassment, hacking/phishing, doxing, ransomware
Physical	Attacks, vandalism, disasters/destruction, event disruptions
Organizational	Continuity of operations, leadership capacity/incapacity, member needs, partner needs, misconduct, financial losses



Categories of Risk - Sources

Source	Example
Governmental	Regulations, subpoenas, building permits, surveillance
Non-Governmental	Vandalism, attacks, hacking, lawsuits
Environmental	Natural disasters, community relations



Categories & Risk Scenarios Chart

	Governmental	Non-Governmental	Environmental
Digital			
Physical			
Organizational			



Activity & Breakout Groups

Goal – distill identified risks into scenarios

- Individually, place the risks you wrote down for Question 1 to the categories of risk chart (5 min)
- In breakout groups, share your chart and identified risks; add others that come up for you (15 minutes)
- Key question – what is a distinctly different risk scenario, versus a version of the same scenario? (*hint: think about mitigation plan*)
- Come back to share what you discussed



Activity & Breakout Groups

DISCUSSION



Assessing Risk - Impacts

- What is the negative impact if this risk occurs? (unmitigated)
- Areas of impacts:
 - Legal
 - Financial
 - Operational
 - Relational/Reputational
 - Other areas?
- Keep it simple: small, medium, large



Assessing Risk - Onset & Probability

- Onset: how much warning are you likely to have that this risk is about to occur?
- Probability: how likely is it that this risk will occur?
- Keep it simple:
 - Onset: warning, no warning
 - Probability: low, medium, high



Factors that impact risk

- Governmental
 - Local laws
 - Hostile officials with subpoena power
 - Law enforcement practices
- Non-governmental
 - Received threats
 - Received harassment
 - Physical location (access, vulnerability, etc.)
- Environmental
 - Weather/climate
 - Media attention/prominence
 - Community dynamics & composition
 - Congregational profile & experience
 - Allies and community leadership



Risk Assessment Example

Risk Scenario –

Definition -

Categories:

Assessment

- Legal
- Financial
- Operational
- Relational/Reputational

Onset -

Probability -



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Onset -

Probability -



UU's ERM Matrix

Established through Audit & Risk Committee

Updated in 2019 with equity analysis
(dimensions of risk, scenarios)

20 current risk scenarios



UUA Risk Resources

- Report threats to your regional primary contact
- Digital threat landscape insight – shared risk
- Community Resilience Hub -
<https://www.uua.org/safe/community-resilience>



Participant Project – Developing Your Risk Matrix

- Worksheet 3 – Developing Your Congregation's Risk Matrix
- Clarify scenarios (stick to 5-10 for now), add them to the risk matrix with categories & assessment
- Identify top three risk scenarios to work on (submit before next wave to evp@uua.org)