

# EVALUATING RISK

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Preparing for the unexpected

Photo courtesy of Camp Tekoa (2018)

Risk is not unfamiliar to summer camps. Whether it's taking a three-day backpacking trip in the woods or walking around the camp grounds, there is risk in all camp activities. Most camps have plans and policies in place to deal with the risks they can foresee.

Photo courtesy of Tejas Camp and Retreat (2019)



Last summer, surprised by the effects of a pandemic that no one was prepared for, most camps felt like they were making decisions on the fly, without time to process the options. “[Many] things — masking, social distancing — we all did because we had to,” notes Paul Sherrill, vice president of administrative services of Young Life. “But now camps are considering how to go forward.” ▶

In 2020, Young Life reduced their capacity for each camp, changed how the campers gathered and did multiple meal times to allow space to adhere to distancing guidelines. “Our cohort size has gone down to 25, and we have rearranged our cabins to create appropriate social distancing while sleeping,” says Sherrill, who analyzes risk for Young Life. He sees this as the first of many things the camps will continue going forward. “I think we will have new expectations culturally with parents and campers because of heightened vigilance about [virus] exposure,” he explains.

With this greater focus on campers getting sick at camp, Sherrill says, “It is important that you are doing things that you weren’t doing in the past so that you can tell parents, ‘This is what we are doing to minimize illness.’”

Part of this process is being in communication with your local health department. Sherrill recommends that camps create a pandemic plan. “Write out how you are going to deal with the pandemic and send it to the health department.” Having the health department sign off on your plan will be beneficial to your camp in the long run.

Camp employees know that plans can be well-intentioned, but if there aren’t enough staff or supplies, pulling them off can be tough. Sherrill notes that this preparedness will take an investment on the part of the camp. “We might have to look at new cleaning equipment that allows for quicker cleaning and potentially adding staff to deal with illness prevention.” While many camp budgets are already tight, this investment will allow camps to continue programming and meet the safety expectations of the campers, parents and health departments.

Most camps used a more intense medical screening process last summer, and that is not likely to change, according to Sherrill. “Camps will have to consider medical screening before, during and after camp weeks.” He also suggests that camps explore the idea of designating a quarantine location. “I think this will be a parent and community expectation,” he says.

The events of this past year will have long-lasting impacts on how we do camp in the future. “If you’re one of those camps that thinks the vaccine will cure all of this,” Sherrill notes, “I encourage you to think differently.” ▶



“How many of our camps do safety drills? It’s important to be prepared.” —Paul Sherrill, Young Life

## Enterprise Risk Management (ERM)

### *Identifying the risks*

To create an enterprise risk management framework, brainstorm a list of potential risks, from the obvious to the not-so-obvious. Sherrill uses these general categories to group more specific risks: operational, strategic, hazard and financial. After making the list, rate each risk between 1 to 5 in these categories:

**Capability** — How well could your organization manage it if this risk occurred? (1 = High capability; 5 = Low capability)

**Impact** — What impact would this have on the organization’s finances, reputation and effectiveness? (1 = Low impact; 5 = High impact)

**Likelihood of occurrence** — How likely is this risk? (1 = Rare, every 5–10 years; 5 = Certain, every year)

**Risk acceptance** — Does the organization have plans in place to handle this risk? (1 = Plans to handle risk in place; 5 = Not aware of the risk or needed actions)

Once the risks are rated, add the categories together to get a total for each. Prioritize each risk according to its effect on the organization’s ability to achieve its mission. “A score of 15 to 20 gets more of my attention,” notes Sherrill. “[That high score means] it’s going to be more costly and more likely [to occur]. It will have a greater impact on the organization.”



Photo courtesy of Pine Ridge Bible Camp (2019)

“I allocate a day annually to look at risks we have at camps program-wide,” says Paul Sherrill. [He] uses the Enterprise Risk Management (ERM) method, which involves naming potential risks, assessing how they might affect the organization and looking at whether the organization is prepared to handle that risk.



Photo courtesy of Forest Springs Camp and Conference Center (2019)

## Looking Forward

Not only did the pandemic change how camp is run on a day-to-day basis, it also alerted many camp leaders to the fact that camps need to be more prepared for the unknowns.

“I allocate a day annually to look at risks we have at camps program-wide,” says Sherrill. While he uses the Enterprise Risk Management (ERM) method, which involves naming potential risks, assessing how they might affect the organization and looking at whether the organization is prepared to handle that risk, there is no one way to do it. What is essential is that camps take time to actively plan for risk management.

Using ERM, Sherrill discovered places where Young Life was overlooking risk that he feels should be on the radar for all camps. “Weather-related events are starting to have an impact on camps,” Sherrill says. “We saw it last summer with the wildfires in Colorado.” Hurricanes are another area where camps are vulnerable. “Last summer, with 30 named storms, we [businesses] saw \$60 billion to \$65 billion in losses, either through damage to property or closure,” he notes.

While weather events such as fire and hurricanes pose a significant threat, Sherrill notes that camps can take measures to protect themselves. As a first step, he suggests fuel and vegetation mitigation around camp. “You don’t want fuel right on top of buildings,” he notes. “It’s also worth looking at your current fire precautions.” Whether it’s a sprinkler system, foam fire suppression or other options, make sure that something is in place and that it functions properly.

Flood prevention is another area where a little planning can go a long way. “If you have lakes or creeks, or your camp is located near a canyon, this is something your organization will want to consider,” says Sherrill. “Where are you located, and what are the flood risks around you?” Planning for flood mitigation is worth the time invested and may mean that your camp can continue ministry, even after a hurricane or storm.

Not only do the costs associated with a weather event affect a camp’s budget, but the increase in insurance can hurt the financial situation of camps, especially the smaller ones. “We are already seeing increasing insurance costs,” says Sherrill. “We’re going to start to see more and more carriers be selective about that kind of risks they will take on.”

While larger camps will feel an impact from the increase in costs, Sherrill notes that small camps will likely feel more effects from rising premiums. He suggests that camps begin to think outside the box and consider new options as they face these anticipated changes, like “joining together larger and smaller camps somehow to reduce insurance costs.”

Sherrill also recommends rethinking insurance policies. “A lot of people look at insurance values as a way to save money, but you need to be looking at insurance values as a way to make sure that you are adequately insured,” he notes. “The last thing you want is to have loss and be told that you don’t have enough to rebuild your buildings.”

Camp leaders need to be concerned with the ability to replace our structures, but Sherrill also sees a necessity to prioritize communicating safety protocols to the staff and campers. While the nature of camp, with people coming in and out week after week, makes it more difficult to go over safety procedures, Sherrill notes that it is important to make it happen. “How many of our camps do safety drills?” he asks. “It’s important to be prepared.” Sherrill suggests that staff are trained to tie it into an existing activity. For example, when you move from place to place, tell the campers that this is the way you would go if there were a fire. “It is valuable to learn that,” he says.

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If camps have learned anything from the past year, it’s that being prepared for the unexpected is vital to the survival of our summer camps. “The pandemic wouldn’t have been on anyone’s list — certainly not with the implications that it’s had [last] year,” says Sherrill, “and, as a result, I learned that I am not always in control of how I run camp.” While eliminating risk is impossible, camps can mitigate it and prepare for it with forward-thinking. Risk management is not just a good thing to do; it may be the thing that saves your camp the next time the unexpected happens. ■



*Carrie Chandler is a freelance writer and also serves as program director at Camp New Dawn (Chickamauga, Georgia) each summer. Along with her writing and camp work, she home-schools her three children and helps her husband farm on the fourth-generation family farm where they live.*