

The Likelihood of Risk - Bereavement

The dictionary defines bereavement as “the state of being bereaved or deprived of something or someone; especially, the loss of a loved one by death.”

Nobody likes to think about death – either one’s own or that of loved ones. Yet we all know that it is inevitable. As Christians we believe that the Lord gives and the Lord takes; He does not give us a precise time or place, and He isn’t obliged to give us advance notice!

The purpose of this risk assessment is to get you to consider the likelihood of your bereavement following the death of others, and of their bereavement following your death,. These are emotional considerations, and even allocating scores can seem wrong. Doing a risk assessment isn’t an admission that you are you are fearful of the future or that you are predicting an event. And remember that being engaged in ministry does not make you or anyone else indispensable; the Lord is sovereign and His timing is always perfect.

For this risk assessment you must take into account all the people whose death would affect your work. This includes you, your spouse, parents, children, grandchildren, friends, and so on.

While it is fair to say that the likelihood of death is usually greater with age or severe illness, it is important to remember that gender, age, or medical condition are not absolute indicators of likelihood. As you run through the list of those nearest and dearest the likelihoods may seem low, and it may be difficult to allocate a score in the Likelihood column. We suggest you score at least a 5 for Likelihood. When you have determined a score for each person, please choose the one with highest total score.

Contingency Plans

Don’t ignore the subject.

Ensure you have a will and that it is accessible. You should also consider a lasting power of attorney.

Make sure you have more than one signatory for utilities and the provision of vital services.

Ensure that bank and other vital information, such as passwords, is available.

Prepare for the possible financial implications of bereavement, e.g. funeral expenses, transportation, etc.

Draw up contingency plans for the projects that you are involved in.