INSTITUTE OF CHURCH OFFICE MANAGEMENT

FINAL LEVEL TWO

STUDY PACK

COURSES:

Church Conflict Management	**FL2/001**
Church Insurance & Risk Management	**FL2/002**
Church Strategic Planning	**FL2/003**
The Church & Law	**FL2/004**

CHURCH CONFLICT MANAGEMENT FL2/001

Learning Outcomes or Objectives

i. **Ability to help your organization to apply the key principles of conflict prevention, management and resolution to help transform conflict and build peace**

ii. **Improve organization impact or conflict resolution and peace building objectives**

iii. **Analyses, Enhance and Evaluate Performance**

Course Content

- **Introduction of conflict theory**
- **Communication and conflict Management**
- **Culture and conflict:- Impact and Influence**
- **Generation Diversity and conflict**
- **Managing conflict in Teams**

CHURCH CONFLICT MANAGEMENT

Whenever two individuals opine in different ways, a conflict arises. In a layman's language conflict is nothing but a fight either between two individuals or among group members. No two individuals can think alike and there is definitely a difference in their thought process as well as their understanding. Disagreements among individuals lead to conflicts and fights. Conflict arises whenever individuals have different values, opinions, needs, interests and are unable to find a middle way. Conflict is defined as a clash between individuals arising out of a difference in thought process, attitudes, understanding, interests, requirements and even sometimes perceptions. A conflict results in heated arguments, physical abuses and definitely loss of peace and harmony. A conflict can actually change relationships. Friends can become foes as a result of conflict. A Conflict not only can arise between individuals but also among countries, political parties and states as well. A small conflict not controlled at the correct time may lead to a large war and rifts among countries leading to major unrest and disharmony.

INTRODUCTION OF CONFLICT THEORY

Conflict Theory, developed by Karl Marx, purports that due to society's never-ending competition for finite resources, it will always be in a state of conflict. The implication of this theory is that those in possession of wealth and resources will protect and hoard those resources, while those without will do whatever they can to obtain them. This dynamic means there is a constant struggle between the rich and the poor. Conflict theory examines any social phenomenon through the lens that there is a natural human instinct towards conflict. Marx is not saying that conflict is good or bad, but instead that it is an unavoidable aspect of human nature and helps explain why things are the way they are.

For example, conflict theory can be used to look at wars, violence, revolutions, and forms of injustice and discrimination by explaining that there is a natural disparity in society that causes these problems.

THE MAIN IDEAS OF CONFLICT THEORY

The main ideas of conflict theory are rooted in historical materialism — the idea that a society's social structure and development is shaped by its economic production. Marx argued that the distribution of wealth created class divides throughout history, and that social inequality and eventual revolutions stemmed from these divides.

Marx believed that, in a capitalist society, economic production was made up of two things:

- Means of production (aka raw materials, factories, etc.), which was privately owned by the producers rather than owned collectively by the laborers.
- Labor, which was provided by the masses, and compensated in wages.

Marx argued that the means of production and labor were connected in that a product's value was directly related to how much labor it took to make it. At minimum, a day of labor had to pay for the laborer’s food and shelter and replace the producer’s capital spent on the means of production (raw materials, factories, etc.). By this logic, profit was generated if there was a surplus of accumulated labor. This meant exploiting the working class, because surplus labor only produced value for the people who owned the means of production.

Marx believed that the continued exploitation of a working class would eventually lead to an uprising against the ruling class. He argued that this was capitalism’s fatal flaw, and that such an uprising would result in the society’s shift to socialism and communism.

WHAT ARE THE ASSUMPTIONS OF CONFLICT THEORY?

Conflict theory views humans as inherently competitive and self-interested beings fighting over limited resources. The power of one dominant group over another creates and maintains social order. Conflict theory holds four assumptions:

Competition

All social interactions between humans boil down to competition over limited resources, which results in conflict. Competition, not consensus, creates classes or groups and the overall structure of society. When there are shifts in power, these social structures change.

Structural inequality

Competing groups will always struggle with each other, which creates hierarchies of domination and oppression. The powerful actors in a society reinforce structural inequality by clinging to their power and control.

Revolution

Change and conflict are inevitable in a society of competing classes in a hierarchical structure. Social conflict could result in a revolution involving a radical overthrow of an oppressive group. Marxism sees revolution, not evolution, as the only way for a society to improve.

War

Like revolution, war is another possible outcome of the conflict between groups and societies. War can create a sense of solidarity within societies, but it also can eliminate societies. In this sense, war is a force for creative destruction in that new social structures might arise from those demolished by it.

PHASES OF CONFLICT

A conflict has five phases.

Prelude to conflict - It involves all the factors which possibly arise a conflict among individuals. Lack of coordination, differences in interests, dissimilarity in cultural, religion, educational background all are instrumental in arising a conflict.

Triggering Event - No conflict can arise on its own. There has to be an event which triggers the conflict. Jenny and Ali never got along very well with each other. They were from different cultural backgrounds, a very strong factor for possibility of a conflict.Ali was in the mid of a presentation when Jenny stood up and criticized him for the lack of relevant content in his presentation, thus triggering the conflict between them.

Initiation Phase - Initiation phase is actually the phase when the conflict has already begun. Heated arguments, abuses, verbal disagreements are all warning alarms which indicate that the fight is already on.

Differentiation Phase - It is the phase when the individuals voice out their differences against each other. The reasons for the conflict are raised in the differentiation phase.

Resolution Phase - A Conflict leads to nowhere. Individuals must try to compromise to some extent and resolve the conflict soon. The resolution phase explores the various options to resolve the conflict.

Conflicts can be of many types like verbal conflict, religious conflict, emotional conflict, social conflict, personal conflict, organizational conflict, community conflict and so on. Conflicts and fighting with each other never lead to a conclusion. If you are not on the same line as the other individual, never fight, instead try your level best to sort out your differences. Discussion is always a better and wiser way to adopt rather than conflicts.

WHAT ARE SOME CRITICISMS OF CONFLICT THEORY?

Sociologists have criticized conflict theory, arguing that some aspects are beneficial or it ignores important concepts. Common criticisms include:

- Conflict theory doesn't consider how some relationships between groups benefit both. For example, employees and employers can have positive and peaceful relationships, even though the employer is in the controlling position. The employer benefits from the employee's work, and the employee benefits by receiving a paycheck, professional development and other perks.
- Political, religious and social groups can work together to create balance and order.
- Professions with opposite levels of pay and power can be equally useful. For example, a waste management worker performs an important service to society but doesn't need

extensive education or training, while a gastroenterologist requires a significant amount of education and training.

- It also doesn't include people who use their skills or education to move classes, such as an athletically gifted individual who becomes a successful professional athlete.
- Conflict theory doesn't consider positive trends that result from social conflict, such as humanitarianism.

COMMUNICATION AND CONFLICT MANAGEMENT

It is important to realise that conflict is an inevitable part of life. It can occur with any type of interaction; with partners, families, friends, colleagues, casual acquaintances or even strangers. While conflict can cause hostility and resentment, interestingly, it is not necessarily a bad thing. If handled well, conflict can be constructive, ultimately resulting in greater understanding, appreciation and even closeness. Whatever the relationship type is between the two parties, whether the conflict is healthy or unhealthy, doesn't depend on the number of conflicts but how these are handled and resolved.

Healthy and unhealthy ways of managing and resolving conflict

We all know that conflict triggers strong emotions and can be uncomfortable. If conflict is handled in an unhealthy manner, it can lead to irreparable rifts and resentments. Conversely, if conflict is resolved in a healthy way, it can help us understand one another, build trust and actually strengthen relationships.

Unhealthy responses to conflict include:

- Being unable to recognise or respond to issues that are important to the other person
- Responding in an angry, resentful or hurtful way or using blame
- Withdrawing love, rejecting, isolating or shaming
- Avoiding and fearing conflict
- Expecting conflict to end badly
- Trying to "win" or always having to get your own way
- Always surrendering to avoid or deny conflict
- Using fear, power or influence

Healthy responses to conflict include:

- Recognising and responding to issues that are important to the other person
- A desire to forgive and forget
- Seeking to compromise rather than to punish
- A belief that resolution can be found
- Remaining open to and respectful of the other person's opinion while being authentic, asserting your own views

ROLE OF COMMUNICATION IN CONFLICT MANAGEMENT

A healthy relationship is often characterised by both parties being able to show up authentically and negotiate in ways that result in a win-win outcome. They typically communicate desires, wants, feelings and perceptions with each other in a safe way. When conflict does arise, communication plays a big role in finding a mutually desirable resolution.

WAYS TO COMMUNICATE THAT MINIMISE CONFLICT:

- Be very clear and straightforward about your expectations – don't expect people to simply understand your wishes.
- If communicating with a group of people don't merely depend on verbal communication – use email to keep a record and ensure everyone is in the loop. And never ignore or neglect certain members.
- Be aware of the pitch and tone of your voice – try to remain polite and be a good listener.
- Don't assume things or overreact to petty issues – and remember everyone has the right to express their views and be listened to so avoid interrupting.

If conflict arises use these techniques:

- The Defusing Technique: Try to find some value in the opposing point of view. This doesn't mean compromising your principles but validating the other's position so that you can reach resolution.
- Empathy: Try to put yourself into the other person's shoes and see the situation from their point of view.
- Exploration: Ask questions to understand the other person's opinions or feelings.
- Use "I" Statements: Admit and accept your thoughts and feelings instead of blaming the other person. This will decrease the chance of the other person becoming defensive.
- Stroking: Be respectful and identify some positives about the other person.

ROLE OF ATTITUDE IN CONFLICT MANAGEMENT

Attitude plays a very important role in conflict management. Try to maintain a positive attitude towards work and life. It helps to be flexible; don't always assume that the other person is at fault. Keep calm, check your emotions and don't overreact to small things. Above all, seek an outcome that is mutually beneficial.

Communication Roadblocks

Communication roadblocks occur when two people talk in a way that results in neither person feeling understood. There are four particular styles of communication that are counterproductive to conflict resolution.

Criticism – personal attacks and put downs.

Contempt – lack of respect, such as eye rolling, name-calling or sarcasm.
Defensiveness – this escalates the conflict as we stop listening to the other's viewpoint
Stonewalling – refusing to engage in discussion. In other words, the "silent treatment".
Other communication blockers include
Ordering
Warning
Preaching
Advising
Lecturing
Agreeing, just to keep the peace
Ridiculing
Behaving in this way does not promote healthy conflict resolution and can often lead to an escalation of the conflict.

Tips to Resolve Conflict

- First of all, set ground rules including remaining calm and taking turns speaking.
- Identify the Problem. Try to see both sides. The aim is to express what you want and listen to the other person's wishes.
- Come Up With Several Possible Solutions. This is the brainstorming phase.
- Evaluate The Alternative Solutions. List the pros and cons of the solutions and on one or two that are the best.
- Choose the Best Solution. Find one that seems satisfactory to everyone – it doesn't have to be perfect.
- Apply the Solution. Agreeing on the details and individual roles is important.
- Regularly appraise the Solution. It should be seen as a work in progress.

Conflict management is the practice of being able to identify and handle conflicts sensibly, fairly, and efficiently. Since conflicts in a business are a natural part of the workplace, it is important that there are people who understand conflicts and know how to resolve them. This is important in today's market more than ever. Everyone is striving to show how valuable they are to the company they work for and at times, this can lead to disputes with other members of the team.

WHAT ARE THE FIVE CONFLICT RESOLUTION STRATEGIES

Different people use different methods to resolve conflict, and most people have one or more natural, preferred conflict resolution strategies that they use regularly. It is possible to scientifically measure an individual's inclinations toward specific conflict resolution strategies. The Thomas-Kilmann Model identifies five different approaches to resolving conflict. These approaches include:

1. **Avoiding:** Someone who uses a strategy of "avoiding" mostly tries to ignore or sidestep the conflict, hoping it will resolve itself or dissipate.

2. **Accommodating:** Using the strategy of "accommodating" to resolve conflict essentially involves taking steps to satisfy the other party's concerns or demands at the expense of your own needs or desires.
3. **Compromising:** The strategy of "compromising" involves finding an acceptable resolution that will partly, but not entirely, satisfy the concerns of all parties involved.
4. **Competing:** Someone who uses the conflict resolution strategy of "competing" tries to satisfy their own desires at the expense of the other parties involved.
5. **Collaborating:** Using "collaborating" involves finding a solution that entirely satisfies the concerns of all involved parties.

The Thomas-Kilmann model identifies two dimensions people fall into when choosing a conflict resolution strategy: assertiveness and cooperativeness. Assertiveness involves taking action to satisfy your own needs, while cooperativeness involves taking action to satisfy the other's needs.

Each of the conflict resolution strategies above involves different degrees of assertiveness and cooperativeness. For example, while accommodating includes a high degree of cooperativeness and a low degree of assertiveness, competing consists of a low degree of cooperativeness and a high degree of assertiveness.

CHOOSING THE RIGHT CONFLICT RESOLUTION METHOD

Even though you may prefer one of the conflict resolution strategies discussed above over the others, all of these strategies can be used effectively in certain situations.

For example, if the issue is minor and won't have lasting consequences, it may be in your best interest to accommodate the other party rather than to try to serve your own needs. However, if the issue is more severe and will impact multiple people, it may make sense to choose a strategy with more assertiveness.

To choose the best conflict resolution method in any given situation, you need to consider several factors, such as:

- How important your desires are.
- The impact on you or others if your desires are not served.
- The consequences of choosing to be more assertive.
- Whether a collaborative or cooperative solution exists.

Improving Your Ability to Resolve Conflict

Being able to choose and apply the best conflict resolution strategy effectively is made possible by developing better conflict resolution skills. Examples of conflict resolution skills that can help you include the ability to:

- Listen effectively.
- Identify specific points of disagreement.
- Express your own needs clearly.
- View conflict as an opportunity for growth.
- Focus on specific issues without generalizing or escalating the situation.

Although you may have a proclivity towards a specific type of conflict resolution, you are not required to use this strategy in every situation. With time and effort, you can learn new conflict resolution skills that improve your ability to negotiate and resolve issues with others. Eventually, you will be able to select and use the conflict resolution strategy that is best for the situation, as opposed to the one that is most comfortable or familiar.

Culture and Conflict - Impact and Influence

Culture is an essential part of conflict and conflict resolution. Cultures are like underground rivers that run through our lives and relationships, giving us messages that shape our perceptions, attributions, judgments, and ideas of self and other. Though cultures are powerful, they are often unconscious, influencing conflict and attempts to resolve conflict in imperceptible ways.

Cultures are more than language, dress, and food customs. Cultural groups may share race, ethnicity, or nationality, but they also arise from cleavages of generation, socioeconomic class, sexual orientation, ability and disability, political and religious affiliation, language, and gender -- to name only a few.

Two things are essential to remember about cultures: they are always changing, and they relate to the symbolic dimension of life. The symbolic dimension is the place where we are constantly making meaning and enacting our identities. Cultural messages from the groups we belong to give us information about what is meaningful or important, and who we are in the world and in relation to others -- our identities. Cultural influences and identities become important depending on context. When an aspect of cultural identity is threatened or misunderstood, it may become relatively more important than other cultural identities and this fixed, narrow identity may become the focus of stereotyping, negative projection, and conflict. This is a very common situation in intractable conflicts. Therefore, it is useful for people in conflict to have interactive experiences that help them see each other as broadly as possible, experiences that foster the recognition of shared identities as well as those that are different. Since culture is so closely related to our identities (who we think we are), and the ways we make meaning (what is important to us and how), it is always a factor in conflict.

Culture and Conflict: Connections

Cultures are embedded in every conflict because conflicts arise in human relationships. Cultures affect the ways we name, frame, blame, and attempt to tame conflicts. Whether a conflict exists at all is a cultural question. Culture is always a factor in conflict, whether it plays a central role or influences it subtly and gently. For any conflict that touches us where it matters, where we make meaning and hold our identities, there is always a cultural component.

TYPES OF CONFLICT

Identifying and addressing various types of conflict in the workplace will ensure an improvement in productivity levels. Resolving conflict leads to members of the team understanding each other better and working as a cohesive unit.

INTRAPERSONAL CONFLICT

Out of all the types of conflicts in an organization, this is the best one to start with. Humans are complex beings. Each of us carries unique potential, morals, ideas, beliefs. Intrapersonal conflict refers to the struggle that an individual faces while working in an organization. Intrapersonal conflict can arise when the ideas, mission, or vision of the organization are not aligned with the moral values and belief systems of an individual. The individual is rendered unable to work because they do not believe in the work they are doing. Intrapersonal conflict can be resolved by soul-searching and understanding what it is one truly wants.

INTERPERSONAL CONFLICT

Every individual is unique. Even if you are working towards the same goal, there are chances that differences arise in approaches. These differences can be about philosophy, work ethic, rule adherence, vision, or management style. Out of all types of conflicts in an organization, interpersonal conflict is the one most of us would have most likely experienced. Sometimes taking an ugly form through office gossip or even categorized as ‘office politics,’ interpersonal conflicts is almost inevitable when people with different perspectives and from different walks of life spend a significant amount of their time together. Interpersonal conflicts adversely affect productivity and morale. They can easily escalate if not attended to in a timely manner.

INTRA-TEAM CONFLICT

Organizational goals are often ambitious—they require the coming together of people with varying levels of experience and expertise. Therefore, it is common for the workforce to be divided into teams for smooth functioning. Like some other types of conflicts in an organization, intra-team conflict is a result of diverse personalities working together in the same team. It is possible that a few people from the team or the group hold a few values and beliefs in common, but as the size of the team increases, the chances are that conflict does too. Intra-team conflict can be managed by a clear division of responsibilities, a fair division of work, and a management policy under which no team member is given any kind of ‘special’ treatment.

INTER-TEAM CONFLICT

One of the biggest types of conflict in the workplace, in scale, would be inter-team conflict. For any organization to function effectively, there has to be equilibrium among all the cogs of the wheel. With multitudes of individuals, groups, teams, boards, and other stakeholders working together, it is the responsibility of the organizational leaders to resolve inter-team conflicts. Supervisors need to ensure that communication channels are open and any tension or lack of cooperation between teams is nipped in the bud. To do this, they need to eradicate bias, allocate workload effectively, and build morale. A leader has to take personality differences, co-worker relationships, and collective strength into account. Verbal discussions and positive reinforcements go a long way in resolving inter-team conflicts.

GENERATION DIVERSITY AND CONFLICT

Developing the skills to promote diversity and conflict management is crucial for any successful manager. This doesn't mean a diverse workplace is an inherently conflict-ridden workplace, but that often, managers in diverse workplaces have to work a bit harder to mitigate interpersonal conflict than those in more homogenous workplaces. Many examples of diversity conflict in the workplace mirror examples of diversity issues in society at large. Beyond the racial and gender inequality challenges in society that can cause tension in the workplace, diversity-related conflicts can also stem from:

- Socioeconomic diversity in the workplace
- Cultural misunderstandings between immigrant and native-born employees
- Religious differences
- Generational differences
- Varying education levels between team members

A diversity conflict can even occur between different factions of employees, like employees who had worked under one previous manager and those who came after, or long-term employees and those who came to the company through an acquisition.

Diversity conflicts at work often stem from a lack of understanding or respect for another's social or cultural differences. For example, a manager might refuse to allow certain employees to take time off for their religious observances, while allowing others to do so for theirs. In this case, the religious discrimination can cause a conflict between the employees and their manager and potentially between the employees themselves.

DIVERSITY AND CONFLICT MANAGEMENT

Effectively resolving diversity conflicts at work means being willing to candidly discuss examples of diversity issues in society. It can be awkward to have this type of conversation, especially in a widely diverse group, but being able to name the problem is critical to finding solutions to the problem. Managers can take diversity and conflict management courses and run exercises with their teams to work through scenarios and discuss challenges they've personally faced.

Managers should also educate themselves on all applicable worker protection laws to ensure employees' rights are not being violated. For example, calling an individual a racially derogatory term is not just a conflict; it constitutes an act of discrimination against the employee. This could lead to legal action against the company, which could in turn lead to bad publicity and expensive legal fees.

RESOLVING DIVERSITY CONFLICTS AT WORK

According to research, one key to resolving diversity conflicts in the workplace is having a standard procedure in place for handling conflicts when they arise. This could mean requiring the employees involved to work with a mediator to reach a mutually satisfying solution or suspending the offending employee.

Another effective way to resolve diversity conflicts is to prevent them from happening in the first place. To do this, team leaders can strive to foster inclusive workplace environments. Ways to do this include:

- Using inclusive language at work
- Making regular check-ins with team members a priority
- Adding more holidays to the workplace calendar to cover all employees' cultural and religious celebrations
- Making the workplace a safe space
- Asking all team members for their input on new initiatives and strategies
- Create opportunities for group conversations
- Posting multilingual signage around the workplace

Creating a harmonious, diverse workplace is a team effort. Managers should be careful to make sure every member of the team contributes to fostering this kind of environment, rather than allowing the hard work to fall on specific employees. This can put undue pressure on the employees tasked with making the workplace more inclusive, particularly if they are the ones who have suffered through diversity conflicts.

MANAGING CONFLICT IN TEAMS

Conflicts are inevitable, even in the most engaged of workplaces. Regardless of the source of the conflict, if they are left unresolved, conflicts can quickly impact employee morale and productivity.

It's important to practice the following skills when resolving team conflict in the workplace:

- Create a healthy culture. Treat everyone in your team fairly and equally, provide them with praise and recognition, and be open and honest at all times.
- Learn to spot the early signs of conflict. Read team members' body language (e.g. crossed arms), facial expressions and tone of voice.
- Deal with conflict promptly. Take action early to help your people resolve the situation before it escalates.
- Develop rules for handling conflict. Ensure team members listen to one another, respect each other's points of view, and refrain from interrupting each other.
- Never take sides. Your role is to help the team members address the issues causing the conflict and to reach a resolution that works well for them.

3 GROUP CONFLICT EXAMPLES

Before you can work your way to better managing team conflict, you have to be across the types of conflict that can occur and you yourself should be able to give examples of how effective teams may deal with conflicts.

There are a few different types of team conflict. Three of the most common types of workplace conflicts that you'll experience are with the boss, your co-workers, or the team. Here we discuss each type and give you some helpful examples.

1. **Conflict with the boss**

   The situation of an employee who has constant clashes with their boss typically comes about when their boss shows little faith in their skills and ability, and doesn't have confidence that the employee can get the job done without micromanagement.

   The individual may have been overlooked for a promotion, or their boss may have different ideas about what the employee's role should be, and very different perceptions about priorities and what needs to be done.

2. **Conflict with a colleague**

   In today's working world, collaboration is key. But, the office can be a stressful, competitive place that doesn't always bring out everyone's best side.

   Tension can flare up among co-workers for any number of reasons. From perceptions of unfair workloads, unjust recognition, favouritism, to different views on how a task should be completed. However, some of the most problematic conflicts with colleagues come about because of egos, personal values, and office politics.

3. **Conflict with direct reports or team members**

Conflict with direct reports can erupt if a team member appears to be slacking off and not pulling their weight, while their poor performance goes unchecked.

At the same time, workplace change like a new boss or a peer being given more responsibility can also spark conflict as workers try to adapt to new situations. Other factors include an individual’s self-esteem, their personal goals, values and needs.

HOW TO RESOLVE TEAM CONFLICT

There are several methods of addressing conflict within a team but by having a thorough understanding of which types of team conflict your workplace is dealing with the better you can resolve them.

HOW TO RESOLVE CONFLICT WITH A BOSS

If there is conflict between a boss and an employee, it’s important to understand the boss’s goals and motivations, while letting the employee express their concerns, while exploring ways for them to work better together.

For example, the boss may have no idea that the employee was looking for more responsibility, and their “micromanaging” of them was just their way of making sure the employee didn’t get overwhelmed with the tasks at hand.
Getting insight into a boss’s reasoning and outlook may spark ideas about new techniques for handling the situation.

HOW TO GO ABOUT RESOLVING CONFLICT WITH A COLLEAGUE

With an honest and open approach, you can resolve most types of co-worker conflicts. When it comes to differing views on how a task should be accomplished, it’s important to recognise all ideas, and find common ground.

Focus on what aspects both parties agree on, and figure out if there’s one way that appeals to both of them. If not, approach someone higher up to get their help on making the decision.

To resolve more difficult conflicts with colleagues, it’s important to approach the situation with a positive attitude and focus on solutions, rather apportioning blame.

HOW TO MANAGE CONFLICT IN A TEAM

Finally, how do you handle conflict between team members? The longer a conflict between team members goes on, the more it will snowball. So, it’s important to have difficult conversations with the team members early on.

Look at issues objectively, and make work-related outcomes and behavioural expectations clear. Alternatively, where both team members have credible ideas on a solution yet cannot find common ground, draw on a senior member of staff to help find the compromise.

DISPUTE RESOLUTION PROCEDURES
Employers should follow the procedure, and failing that, can make an official application to the Commission for a resolution.

The steps of a dispute resolution procedure may include:

- The staff member meeting with their direct supervisor to discuss the grievance
- The matter being discussed further with senior management
- The referral of the dispute to a senior officer within the organisation
- An independent mediator offers assistance in resolving the dispute

TEAM CONFLICT IS NORMAL
It's important to understand that a conflict-free workplace is not necessarily a good thing. Conflict is both normal and healthy. It's all about managing team conflict and creating a culture where dissent is encouraged and where everyone feels safe to disagree with one another can spark innovation, and future success.

Knowing how to deal with conflict in a team; especially unhealthy conflict is important. Indeed, healthy conflict is not toxic. Nor will it destroy your work environment or company culture. In fact, handled properly through appropriate team conflict management activities, conflict can generate that spark of ingenuity that is so important to the health of the business.

CHURCH INSURANCE & RISK MANAGEMENT FL2/002

This course dealt greatly on the predicaments that might befall a church or religious organization. These problems range from natural disasters to embezzlement to Auto accident. Like in business, churches need to protect the assts by providing hand-on services, for the church organization to reduce their long term cost of risk. The goal of this programme is to help develop a broad and cohesive asset protection program for the church.

Course Content

- **Basic of Risk Management**
- **Risk Management Approach and plan**
- **Disaster preparedness and risk Management**
- **Property insurance**
- **General Liability**
- **Employment practices Liability**
- **Automobile Liability Insurance**
- **Workers' compensation & Employers' Liability**
- **Commercial Crime Insurance**

CHURCH INSURANCE AND RISK MANAGEMENT

BASICS OF RISK MANAGEMENT

Risk management is the process of identifying, assessing and controlling threats to an organization's capital and earnings. These risks stem from a variety of sources including financial uncertainties, legal liabilities, technology issues, strategic management errors, accidents and natural disasters.

A successful risk management program helps an organization consider the full range of risks it faces. Risk management also examines the relationship between risks and the cascading impact they could have on an organization's strategic goals.

This holistic approach to managing risk is sometimes described as enterprise risk management because of its emphasis on anticipating and understanding risk across an organization. In addition to a focus on internal and external threats, enterprise risk management (ERM) emphasizes the importance of managing positive risk. Positive risks are opportunities that could increase business value or, conversely, damage an organization if not taken. Indeed, the aim of any risk management program is not to eliminate all risk but to preserve and add to enterprise value by making smart risk decisions.

RISK MANAGEMENT PROCESS

The risk management discipline has published many bodies of knowledge that document what organizations must do to manage risk. One of the best-known sources is the ISO 31000 standard, Risk Management -- Guidelines, developed by the International Organization for Standardization, a standards body commonly known as ISO.

ISO's five-step risk management process comprises the following and can be used by any type of entity:

- Identify the risks.
- Analyze the likelihood and impact of each one.
- Prioritize risks based on business objectives.
- Treat (or respond to) the risk conditions.
- Monitor results and adjust as necessary.

HOW TO BUILD AND IMPLEMENT A RISK MANAGEMENT PLAN

A risk management plan describes how an organization will manage risk. It lays out elements such as the organization's risk approach, roles and responsibilities of the risk management teams, resources it will use to manage risk, policies and procedures.

ISO 31000's seven-step process is a useful guide to follow. Here is a rundown of its components:

- Communication and consultation. Since raising risk awareness is an essential part of risk management, risk leaders must also develop a communication plan to convey the organization's risk policies and procedures to employees and relevant parties. This step sets the tone for risk decisions at every level. The audience includes anyone who has an interest in how the organization takes advantage of positive risks and minimizes negative risk.

- Establishing the context. This step requires defining the organization's unique risk appetite and risk tolerance -- i.e., the amount to which risk can vary from risk appetite. Factors to consider here include business objectives, company culture, regulatory legislation, political environment, etc.
- Risk identification. This step defines the risk scenarios that could have a positive or negative impact on the organization's ability to conduct business. As noted above, the resulting list should be recorded in a risk register and kept up to date.
- Risk analysis. The likelihood and impact of each risk is analyzed to help sort risks. Making a risk heat map can be useful here, as it provides a visual representation of the nature and impact of a company's risks. An employee calling in sick, for example, is a high-probability event that has little or no impact on most companies. An earthquake, depending on location, is an example of a low-probability risk with high impact. The qualitative approach many organizations use to rate the likelihood and impact of risks might benefit from a more quantitative analysis. The FAIR Institute, a professional association that promotes the Factor Analysis of Information Risk framework on cybersecurity risks, has examples of the latter approach.
- Risk evaluation. Here is where organizations determine how to respond to the risks they face. Techniques include one or more of the following:
    - Risk avoidance: The organization seeks to eliminate, withdraw from or not be involved in the potential risk.
    - Risk mitigation: The organization takes actions to limit or optimize a risk.
    - Risk sharing or transfer: The organization contracts with a third party (e.g., an insurer) to bear some or all costs of a risk that may or may not occur.
    - Risk acceptance: A risk falls within the organization's risk appetite and tolerance and is accepted without taking action.
    - Risk treatment. This step involves applying the agreed-upon controls and processes and confirming they work as planned.
    - Monitoring and review. Are the controls working as intended? Can they be improved? Monitoring activities should measure key performance indicators (KPIs) and look for key risk indicators (KRIs) that might trigger a change in strategy.

WHAT ARE THE BENEFITS AND CHALLENGES OF RISK MANAGEMENT?

Effectively managing risks that could have a negative or positive impact on capital and earnings brings many benefits. It also presents challenges, even for companies with mature governance, risk and compliance strategies.

BENEFITS OF RISK MANAGEMENT INCLUDE THE FOLLOWING:

- Increased awareness of risk across the organization;
- More confidence in organizational objectives and goals because risk is factored into strategy;
- Better and more efficient compliance with regulatory and internal compliance mandates because compliance is coordinated;

- Improved operational efficiency through more consistent application of risk processes and control;
- Improved workplace safety and security for employees and customers; and
- A competitive differentiator in the marketplace.

The following are some of the challenges risk management teams should expect to encounter:

- Expenditures go up initially, as risk management programs can require expensive software and services.
- The increased emphasis on governance also requires business units to invest time and money to comply.
- Reaching consensus on the severity of risk and how to treat it can be a difficult and contentious exercise and sometimes lead to risk analysis paralysis.
- Demonstrating the value of risk management to executives without being able to give them hard numbers is difficult.

RISK MANAGEMENT APPROACH AND PLAN

There is a common misconception about risk management that the goal of risk management is to completely eliminate the risk from a business. This is not really true because the elimination of risk is practically impossible. Instead, the goal of risk management is to first ensure that the organization has a clear picture of the level of risk that they are willing to undertake and then ensuring that the risk remains within those limits.

There are different approaches to risk management which result in different types of outcomes for the organization involved. Hence, the organization has to choose which approach it wants to follow.

APPROACHES TO RISK MANAGEMENT

The approaches commonly followed in the risk management process have been detailed below:

- Risk Avoidance: The most basic strategy is called risk avoidance. Under this approach, the company avoids taking on risks as much as possible. However, this strategy is not viable for many companies. This is because most activities have a certain amount of risk attached. Hence, if a company simply tries to avoid taking risks, it would have to drastically reduce the scope of its activities. The end result of this approach is that there is very little incentive for any activity to take place.
- Diversification: Diversification is one of the oldest and most basic strategies in risk management. Under this approach, the company deliberately tries to engage in business activities that are very different from one another. Since the activities are very different from one another, they generally do not experience adverse business events at the same time. The end result is that if some activities are facing a negative outcome, the others automatically face a positive outcome and the overall results are stabilized. The problem with this policy is that there it cannot be applied everywhere. It can only be applied in conglomerates that operate in diverse businesses.

- Risk Transfer: Another way to manage risks is to transfer risk to an external party. There are many external parties such as insurance companies who are willing to assume risks in return for a fee. However, insurance policies cannot be found for every risk. This is also where derivatives come into play. Derivatives are financial instruments where the underlying cash flow changes based on the occurrence of certain risky events. Derivatives help companies to contractually transfer their risk to outside parties. It is important to realize that in these cases, the risk is not completely eliminated. The company still faces counterparty risk i.e. the risk that the counterparty will not pay up in case an adverse event takes place.
- Risk Retention: Risk retention is a strategy under which, the company decides to retain the risk on its books. This policy may be the result of the high cost of the transfer. Alternatively, it could also be because the company is very confident of its internal controls. Companies that have a good operational risk control process in place tend to retain risks. This is because they are confident that they will be able to manage the impact of the risk on their own. However, it is important for a company to have a strong cash flow in place so that it can wither any shocks which may arise as a result of not transferring risks.
- Risk Sharing: There are hybrid approaches to risk management as well. Under these approaches, the company faces the consequences of risk up to a certain threshold level. Once the threshold level is breached, the risk gets transferred to an external party. The idea here is to make risk management cost-effective. The company may be able to bear the smaller losses. However, it will get help in the event of catastrophic losses. Since catastrophic losses are less likely, the premium to be paid for transferring these risks is less. Risk-sharing can be used as an effective strategy to obtain wider coverage at a lower cost.
- Loss Control: This strategy is used by organizations that have a certain amount of liquid assets on hand. They tend to hold on to the assets till a certain predefined threshold is reached. This threshold is often called the "stop-loss" point. Once the threshold is reached, there are automatic orders in place to sell the assets and minimize the loss. The idea behind this strategy is to ensure that assets are not sold at minor valuation differences. However, when a significant drop in valuation is detected, assets must be sold in order to minimize the losses.

A risk management plan is a written document that details the organization’s risk management process. This process starts by creating a team of stakeholder across the organization to review potential risks to the organization.

This stakeholder team should include senior management, the compliance officer, and any department managers. If the organization is developing software, then one project manager from each project team should also be included to review project management and respond to project risks.
Once created, the team can begin working on the risk management process.

Set Objectives

First, the team members need to review business objectives, such as product development or third-party business partnerships. By starting with business objectives, the risk management process aligns to current as well as future goals.

Risk Identification
The second step in creating a risk management plan lies in reviewing digital assets such as systems, networks, software, devices, vendors, and data. Cataloging these assets then allows the team members to identify risks to the assets. A risk, or uncertain event, can be a positive or negative condition that has a financial, operational, or reputational impact.

Risk Assessment
After identifying risks, the risk management team needs to assess the risk. Positive risks, such as early product delivery, can also lead to negative risks, such as a customer's inability to meet a payment schedule. The organization needs to foresee risks in order to find a way to analyze their potential impact.

Risk Analysis
For each risk identified and assessed, the team must look at the likelihood the event will occur and then estimate impacts to the business if it does occur. Multiplying likelihood by the estimated impact can give insight into a risk's effect. A risk with a low likelihood leads to a devastating financial impact. Meanwhile, a risk with a high likelihood may have no impact. Part of the quantitative or qualitative analysis is creating the risk assessment matrix.

This allows the risk management team to use the risk analysis and assign ratings such as high, medium, or low.

Risk Tolerance
After assigning risk ratings, the team works to determine whether it will accept, transfer, mitigate, or refuse a risk.

The team may decide to accept a low risk potential event that is not likely to occur and would have little impact if it did; however, they may also choose to refuse a high risk potential event that is highly likely to occur and would have a large impact.

Risk Mitigation
For accepted risks, the team must create a set of risk mitigation strategies. For every risk that an organization accepts or transfers, it needs to define responses to issues that can occur. In information security, this means setting controls to protect data from cybercriminals.

Thus, the risk mitigation strategies act as a contingency plan in case the event occurs to help limit the defined impact.

Sign in
How to Create a Risk Management Plan
The word "risk" evokes many reactions. For some, it conjures a terrifying unknown. For others, it serves as an exciting motivator. Regardless of your personal connotation of risk, every

project manager needs to get comfortable planning for and confronting risk head on by creating a risk management plan.

HOW TO CREATE A RISK MANAGEMENT PLAN

Why write a risk management plan?

In his book, Done Right, Workfront CEO Alex Shootman points out that you can't and won't win all the time. "To succeed, you must face the risk of failure and be resilient to whatever comes out of left field...What keeps me going in tough times is the knowledge that success tomorrow lives on the other side of today's failure. There's always another chance to win."

The resiliency that Shootman describes is made possible by project risk management. We encounter and plan for risks in every part of our lives, from buying disaster insurance to practicing an evacuation plan. We can't predict exactly what will happen, or when a risk will present itself, but we can use our experience, wisdom, research, and foresight to remain as prepared as possible and keep our cool when risks materialize.

UNDERSTANDING PROJECT RISKS

To start writing a risk management plan, let's first look at a helpful definition of project risk from A Guide to the Project Management Body of Knowledge (PMBOK®), 2000 Edition:

"...a risk is an uncertain event or condition that, if it occurs, has a positive or negative effect on a project objective. Thus a risk is not an event or occurrence which has already befallen a project. It is an event that might happen."

Something that has already happened is a project issue that you must actively respond to. Contrarily, a project risk is something with the potential to occur that you must remain prepared for.

THE 3 ELEMENTS OF EVERY RISK

Components to every risk includes:

- The risk itself is the event or condition that may happen. The risk should be clearly defined so that the concern is made real and can be responded to.
- The consequence of a risk must also be defined so your team knows what is at stake, the magnitude and level of urgency of the impact they may have to respond to, and the project areas that may be impacted.
- The probability of a risk must be estimated as accurately as possible so your team allocates an appropriate and proportionate amount of time and energy to planning for, monitoring, and responding to a risk.

Anticipate good and bad risks

Risks you want to be certain to anticipate and plan for are those which can impact timeline, budget, or quality of deliverables. And, despite the often negative connotation, risks can actually have a positive impact. There is, for example, always a possibility that market prices will drop and suddenly put your project way under budget. Have you planned for how you might reallocate the money saved?

Distinguish the 3 kinds of risks

All project risks are unplanned but only some are unforeseeable. Risks fall into one of three categories of knowability:

- A known risk is already recognized by team members and present early in the planning stages (opposition voices, budget overages, shortage of materials, resource limitations, etc.). These should be thoroughly documented in your risk management plan well in advance.
- An unknown risk is not laid out in the planning stages and only known by a limited number of individuals. Discovering these should be the primary focus of your research and risk management plan.
- An unknowable risk, which no one can be reasonably expected to anticipate, and is usually a surprise to most individuals (a system failure, sudden illness, accident, etc.).

The idea behind a risk management plan is to get ahead of any potential risks—both good and bad. It's part of the project planning process that helps your team stay proactive rather than reactive and scrambling. The more you prepare for the unexpected, the less any surprises will derail your project.

DISASTER PREPAREDNESS AND RISK MANAGEMENT

Fire, flooding, ransomware disasters can strike at any moment, in many different forms. When companies aren't prepared, their operations come to a screeching halt—and in many cases, they never recover.

By implementing a comprehensive disaster management plan, your organization can help reduce the risk of disasters and recover quickly when they do occur.

Disaster management (DM) is a form of strategic planning to help businesses prepare for, and respond to, a variety of disaster situations. It aims to help organizations manage all stages of a disaster, including prevention, preparation, response and recovery.

At its essence, disaster management helps organizations answer the following questions:

- How can we prevent disaster from occurring?
- How can we prepare for it?
- How do we respond after disaster occurs?
- How do we recover from it?

DM can encompass a company's entire approach to emergency response, or it can be focused on specific business processes or divisions, such as IT.

For example, one form of DM planning could be focused on employee safety protocols, while another could be focused on IT components like cybersecurity and data backup.

THE IMPORTANCE OF DISASTER PREPAREDNESS IN MANAGEMENT

According to FEMA, roughly half of small businesses never reopen their doors after a disaster. And it's not just natural disasters you need to worry about. Beyond severe weather events like hurricanes and tornados, a wide range of other disasters can freeze your operations, including data loss, server failure, pipe bursts, work stoppages and even transportation disruptions, just to name a few.

Simply knowing about these risks is not enough. Businesses must be proactive about mitigating the impact of a disaster at all ends, from prevention to recovery.

Following a disaster, every second is critical. How quickly and effectively a business responds will largely dictate its ability to survive. 90% of small businesses that are unable to resume operations within 5 days are expected to fail within one year, according to FEMA.

DISASTER PREPAREDNESS STAGES
Disaster preparedness in management has 4 distinct stages: prevention, preparation, response and recovery. Together, these stages represent what's often referred to as the "disaster management life cycle," because each stage is interconnected, playing a role in the other stages.

Here's a breakdown of each of the 4 stages:
Prevention & Mitigation: The first stage consists of all planning related to preventing disruptive events from occurring. It includes all the precautionary steps that are taken to mitigate a disaster, if not avert it entirely. Risk assessments are often a vital component of this stage, because it's virtually impossible to prevent disaster scenarios without knowing what those disasters look like. A very basic example of a preventative measure is the deployment of anti-malware solutions to prevent a malware infection. But really, the Prevention stage can be applied to any aspect of the business, from employee safety to the structural integrity of company buildings.

Preparation: Like the first stage, the Preparation stage is focused on the time period prior to a disaster (sometimes even immediately before an anticipated event). This stage encompasses all the steps that ensure the organization, workers and systems are adequately prepared for the disaster, whether it's imminent or not. Examples can include everything from employee evacuation drills to cybersecurity penetration tests.

Response: The Response stage is the stage that immediately follows a disruption. It dictates how the company responds to the event to ensure both the safety of staff and the continuity of operations. During this stage, critical decisions are made to ensure that recovery protocols are initiated. Additionally, this stage includes any post-event steps that can help to mitigate the impact of the disaster. For example: the manual activation of a fire suppression system when fire is detected, or the powering down of servers if a widespread ransomware attack is underway.

Recovery: Following a disaster, companies must work quickly to restore everything back to normal. A failure to do so will have devastating and lasting impact on operations. Additionally, the longer a recovery takes, the more costly it will be. This fourth and final stage includes all the steps and systems that make that recovery possible. This stage can include everything from data recovery to the replacement of equipment damaged by a natural disaster.

TYPES OF DISASTER MANAGEMENT

Disaster management can take many forms, depending on the objectives of the business. As we established above, DM planning can be focused on a specific business unit, such as IT, or it can apply to all possible emergency situations.

Managing various kinds of disasters will require different procedures and systems. The following list provides only a few examples of the many different types of disaster management:

Training & Emergency Drills: Ongoing training programs ensure workers know how to respond to an emergency. A fire drill is a common example, but there are many others.

Emergency Response & Evacuation: Critical steps should be followed immediately after a disaster in which there is imminent physical danger to people.

Business Continuity & Disaster Recovery Solutions: Systems for restoring IT infrastructure and/or data backups in order to maintain continuity. Disasters do not need the danger of physical harm to be devastating to a business. An effective disaster management plan is one that also accounts for threats to critical business systems.

Rescue & Relief: Critical aid to those who have been physically harmed or impeded by the disaster. This is especially important planning for businesses that are at risk of dangerous natural disasters, such as earthquakes and hurricanes.

Communication Systems: Procedures and systems for maintaining communication during a disaster. This type of disaster management is vital for ensuring that response teams can communicate with each other and get messages out to other workers or customers, especially in instances where primary lines of communication have been severed.

PROPERTY INSURANCE

Property insurance is a type of insurance policy that can provide coverage for property owners or renters. Examples of property insurance include homeowners, renters, and flood insurance policies. These policies can provide coverage for damages caused by fire, flooding, theft, weather, and other risks. Property insurance protects home and business owners from losses arising from damage to the property's physical space and the assets or contents within it. For businesses, items owned or leased may also be considered property.

For instance, your landlord isn't responsible for your belongings when you rent a house. In this case, renters insurance is a type of property insurance you can purchase to protect your belongings, including furniture, electronics, and other personal property while renting.

HOW PROPERTY INSURANCE WORKS

You can't actually purchase something called a property insurance policy because that would include homeowners, renters, and flood insurance, which all provide different types of coverage. Instead, you'll need to obtain coverage that reflects your property's characteristics and where you live. Property insurance offers different forms of protection against loss or damage. First, it protects your house and any structures attached from covered perils. It also may cover other structures on your premises but not attached to your house. The contents within your house and other personal belongings you or other people you live with are also covered.

Property insurance covers losses or damage caused by perils like fire, smoke, hail, wind, lightning, snow, and other weather-related afflictions. Coverage also extends to riots or civil unrest, acts of theft, and vandalism on the structure and the contents within for business property. Insurers may also provide liability coverage to protect third parties injured while on the property.

Property insurance policies provide either actual cash value coverage or replacement cost coverage. Actual cash value coverage reimburses the value of damaged, lost, or stolen property after deducting depreciation—the decrease in value because of age and wear. Replacement cost coverage reimburses the full cost to repair, replace, or rebuild damaged property at current prices. The materials must be of the same type and quality, so depreciation doesn't matter.

TYPES OF PROPERTY INSURANCE

Homeowners Insurance

Homeowners insurance protects your home's structure and the belongings inside against loss or damage caused by a covered peril. It also provides liability coverage for any injuries or property damage to others caused by you or if a visitor is injured at your home. The law doesn't mandate homeowners insurance, but lenders may require it when you take out a mortgage.3

Renters Insurance

Renters insurance covers your personal possessions from damage or theft, provides liability protection, and reimburses additional living expenses (ALE) when you're living in a rented apartment or house and have to leave it because of your claim.

Liability protection pays for third-party property damage or bodily injury claims made against you by others. Additional living expenses coverage pays for the cost of living elsewhere temporarily if your home is damaged.

Renters insurance doesn't pay the cost to repair the building or its structure—your landlord's insurance should cover that.

Condo Insurance

Condominium insurance is a type of property insurance policy that covers you, your property, and your entire condo unit (from the outermost walls inwards). It may also provide liability coverage when you're sued for harm caused to others and additional living expenses when your unit is rendered uninhabitable.

Flood Insurance

Flood insurance covers your dwelling and belongings for direct physical losses caused by water damage arising from flooding. The federal government administers most flood insurance and coverage may extend to losses caused by flood-related erosion from water currents or waves.

Earthquake Insurance
Earthquake insurance reimburses you for loss or damage caused by an earthquake, including damage to your home, personal property, and the cost of temporary living arrangements. Earthquake insurance is available as a standalone policy or an endorsement to a homeowners or renters insurance policy.

Here are some of the key reasons to consider property insurance:
Protection
The main function of property insurance is to offer protection for your house and its contents. The protection for your property covers all kinds of risks of damages caused by fire, natural disaster, or other factors. It also covers the risk of loss due to theft or other criminal acts, as well as other kinds of risk of disturbances.

Safety
The existence of property insurance protection against the uncertain risks of loss such as fire, natural disaster, theft, and so on surely gives you peace of mind and confidence as the owner of the assets. Should those risks occur and you suffer losses, the insurance company will surely give the appropriate compensation.

Low Cost
Imagine if your entire house building and its contents are burned down. You will surely suffer a huge amount of financial loss. The repair and replacement costs for all those properties are surely substantial. Property insurance gives compensation for that loss so that your financial condition remains protected.

Damage or Loss
Property insurance gives compensation for any damage or loss of your property. The term for compensation is that the loss is not caused by your own negligence. Should the risk of losses occur and cause you to lose your home, the property insurance can provide you with a temporary place to stay for free or compensate you for the temporary place's rental fee.

General Liability
General liability insurance (GL), often referred to as business liability insurance, is coverage that can protect you from a variety of claims including bodily injury, property damage, personal injury and others that can arise from your business operations. General liability insurance quotes usually include:
- Bodily injury and property damage liability
- Personal and advertising injury
- Medical payments
- Products completed operations

- Damage to premises rented to you

WHAT TYPES OF BUSINESSES BENEFIT FROM COMMERCIAL GENERAL LIABILITY INSURANCE?

The types of businesses that typically use general liability insurance include:

- Small business owners
- Landscaping companies
- IT contractors
- Real estate agents
- Consultants
- Marketing firms
- Janitorial services
- Artisan contractors

WHAT GENERAL LIABILITY INSURANCE DOESN'T COVER

General liability insurance won't cover:

- Employee injuries. You'll need workers compensation to provide coverage for employee injuries.
- Auto accidents. For auto accidents while doing business, a commercial auto insurance policy will protect you if you own the car and a hired or non-owned auto insurance will offer protection if you use a personal car or rented car for work.
- Professional mistakes. A professional liability insurance policy will provide protection if you make mistakes in the course of your work.
- Theft. General liability insurance also won't cover your business equipment or property against theft or other damages.

Employment Practices Liability

Employment Practices Liability Insurance (EPLI) — a type of liability insurance covering wrongful acts arising from the employment process. The most frequent types of claims covered under such policies include: wrongful termination, discrimination, sexual harassment, and retaliation. In addition, the policies cover claims from a variety of other types of inappropriate workplace conduct, including (but not limited to) employment-related: defamation, invasion of privacy, failure to promote, deprivation of a career opportunity, and negligent evaluation. The policies cover directors and officers, management personnel, and employees as insureds. The most common exclusions are for bodily injury (BI), property damage (PD), and intentional/dishonest acts. EPLI policies are written on a claims-made basis.

How employment practices liability insurance protects your business

Employment practices liability insurance covers your legal expenses when an employee files a lawsuit alleging discrimination, wrongful termination, harassment, or other wrongful acts.

In such cases, your employment practices insurance will provide funds to cover your:

- Attorney's fees
- Settlement costs

- Legal judgments
- Administrative and other court costs

Employment practices liability insurance does not cover:
- Civil and criminal fines
- Punitive damages
- Wages you should have paid
- Instances of intentional employer wrongdoing
- Damage you caused to employee property
- Alleged injuries to employees
- Litigation regarding unemployment benefits
- Disputes surrounding workers' compensation claims

AUTOMOBILE LIABILITY INSURANCE

Automobile Liability Insurance or Liability car insurance is the part of a car insurance policy that provides financial protection for a driver who harms someone else or their property while operating a vehicle. Car liability insurance only covers injuries or damages to third parties and their property—not to the driver or the driver's property, which may be separately covered by other parts of their policy. The two components of liability car insurance are bodily injury liability and property damage liability. Every state except New Hampshire requires drivers to have some degree of liability coverage.

UNDERSTANDING CAR LIABILITY INSURANCE

Liability car insurance helps cover the cost of damage resulting from a car accident. In many states, if a driver is found to be at fault in the accident, their insurance company will pay the property and medical expenses of other parties involved in the accident up to the limits set by the policy.

In states with no-fault auto insurance, however, drivers involved in an accident must first file a claim with their own insurance companies regardless of who was at fault. In those states, drivers are typically required to purchase personal injury protection (PIP) coverage, which covers their accident-related medical expenses as well as those of their passengers.

LIABILITY CAR INSURANCE CONSISTS OF TWO TYPES OF COVERAGE:

Bodily Injury

The bodily injury liability portion of an car insurance policy covers an at-fault driver, so they are not liable for others' emergency and ongoing medical expenses, loss of income, or funeral costs. It also helps cover the policyholder's legal fees when the accident results in a lawsuit.

Property Damage

Property damage liability helps cover the costs of repairing or replacing the vehicles of other drivers involved in the accident. It also covers the damage done to other forms of property by the policyholder's vehicle, such as fencing, mailboxes or buildings.

Liability vs. Full-Coverage Automobile Insurance
In addition to the liability coverage your state requires, insurers offer coverage known as collision and comprehensive insurance. A policy with all three—liability, collision, and comprehensive—is sometimes referred to as providing "full coverage." A full-coverage policy will cost you more than a liability-only policy, but it will also protect you against more financial risks.

Unlike property damage liability insurance, which covers another person's car if you damage it, collision and comprehensive insurance cover your own car.

- Collision insurance helps pay to repair or replace your car if it's damaged in an accident involving another vehicle or an object, such as a tree or a wall.
- Comprehensive insurance helps pay to replace or repair your vehicle if it's stolen or damaged in an incident that's not a collision. Comprehensive typically covers damage from fire, vandalism, or falling objects, such as a large tree limb or hail.

These two types of insurance are optional for vehicles that are owned free and clear. But if the vehicle is financed, the lender may require that you have them. The lender wants to protect the vehicle’s value since it serves as collateral for the loan. Even if you aren't required to have collision or comprehensive insurance, you may want to buy it unless you could easily pay a major repair bill out of pocket.

WORKERS' COMPENSATION AND EMPLOYER'S LIABILITY
Workers' compensation refers to the laws that require employers to carry insurance in order to protect employees who are injured or become ill due to their job requirements. In some instances, workers' compensation can also pay benefits to a worker's family when that worker suffers a long-term disability or is killed while on the job.

The important thing to note is that the injury or illness must be work-related. If the employee was doing something for the benefit of the employer and was injured or became ill as a result, then the employee will be entitled to workers' compensation benefits. This can even include making a delivery off the company's premises, if the delivery is part of the employee's job.

In general, workers' compensation won't include injuries during lunch breaks, company picnics, or events or travel. It doesn't typically cover a preexisting condition or any kind of employee misconduct. Worker's compensation covers most work-related falls or other accidents that cause a physical injury, such as Karen's accident. Note that it also covers work-related illnesses.

One example is mesothelioma, which is a type of cancer commonly caused by exposure to asbestos. Most people with mesothelioma have worked in jobs where they have accidentally inhaled asbestos fibers

Purpose of Workers' Compensation
Because workers' compensation laws are state laws, the laws vary from state to state. Each state decides for itself:

- The employers' responsibilities to workers;

- The types of injuries and illnesses that are covered; and
- The types of awards that the injured employee might receive.

However, all state laws are similar and share common goals that are rooted in public policy. All workers' compensation laws are designed to provide injured employees with fixed monetary awards and to do this without litigation. Most employees find this to be more desirable than hiring an attorney, initiating litigation, negotiating a settlement, or perhaps waiting years for a trial.

Both employees and employers can save time and money by handling the matter outside of court

How Do You Apply for Workers' Compensation?
The rules for applying for workers' compensation vary by state. In general, a worker with a job-related injury or illness should:

- Write down the details of the injury or illness in detail, with photos and the names of witnesses when possible.
- Report the injury or illness to your employer. The employer should take it from there, filing your claim with the insurer.

You can follow through with the employer's insurance company to make sure a claim was filed.

WHAT IS EMPLOYER'S LIABILITY INSURANCE
Employer's liability insurance is essentially an insurance policy for workers covering work-related injuries, illnesses, and deaths. As an employer, one is legally responsible for the safety of workers during work and at the workplace. It is rare to find a place of employment that is completely exempt from workplace injury or death.

What Does Employer's Liability Insurance Cover?
Most of what the insurance covers are the following:

- Employee discrimination (age, race, sex, disability, etc.)
- Third-party lawsuits

If an employee gets injured using a ladder during work and sues the ladder manufacturing company, that company can, in return, sue the employer for negligence on their part.

- Lawsuits filed on behalf of the family members of deceased and/or disabled workers
- Family bodily injury lawsuits can occur if family members suffer physical harm from taking care of the sick workers.

BENEFITS OF EMPLOYER'S LIABILITY INSURANCE

1. Displaying coherent compliance with the law
To be protected by the law, it is important to show compliance. The employer displays a show of trustworthiness by participating in the provincial workplace compensation fund and getting

employer's liability insurance. It also enhances their reputation and would entice people to work for an employer who follows the rules and guidelines.

2. Caring for employees

It is important for an employer to demonstrate caring for the well-being of their employees. It provides an additional psychological benefit because if the workers feel happy and safe in their workplace, it enables better mental health and makes them better and more efficient.

3. Coverage for lost wages or medical bills

Worker's compensation does not cover all the many types of costs and incidentals from an incident. Thus, an employer's liability insurance policy enables employers to be protected from extreme and sudden financial strains caused by claims that would otherwise not be covered through worker's compensation funds.

4. Coverage for legal fees

Like lost wages and bills, legal fees can accumulate quickly. Hence, employee liability insurance provides an additional protective layer to employers against such financial burdens.

COMMERCIAL CRIME INSURANCE

Commercial crime insurance often refers to a fidelity bond. This coverage financially protects your business from criminal acts committed by employees against customers or clients.

If one of your employees (or anyone else working on your behalf) steals from a customer or client, crime insurance provides them with reimbursement for the amount that was stolen.

You may also see this coverage called employee dishonesty coverage or a business service bond.

What does commercial crime insurance cover?

The criminal acts typically covered by a commercial crime policy include:

- Employee crime—Commercial crime insurance covers losses or damages related to money, securities or other property due to theft or forgery committed by an organisation's employees. It is worth noting that a policy may not apply in the event that an employer was aware of an employee having previously stolen from the organisation.
- Fraudulent transfers—A commercial crime insurance policy may cover situations when an outside perpetrator uses a computer to fraudulently transfer goods or funds outside of an organisation's premises or bank. It may also cover incidents when perpetrators may not necessarily use a computer, but use any method to intentionally provide improper instructions to a financial institution with the intention to fraudulently transfer funds from the organisation.
- Social engineering—An emerging method of stealing that organisations should be aware of, social engineering refers to a type of theft in which the perpetrator attempts to impersonate a person of stature and authority—such as a senior leader—in order to gain access to financial information, money or property. These crimes can result in major losses, but commercial crime insurance may be able to alleviate the damage.

- Forgery or alteration—Financial documents, such as cheques or promissory notes may be coming and going from an organisation’s premises on a daily basis. If a cheque or other promise of payment is forged or altered by a party who is not an employee, a commercial crime policy will cover an organisation’s losses. Financial aid will also be provided for legal costs in the event that claims are filed against the organisation for refusing payment related to the fraudulent document.

WHAT KINDS OF BUSINESSES NEED COMMERCIAL CRIME COVERAGE?

Any small business that handles financial transactions with customers could benefit from a crime insurance policy. It can cover losses when employees misuse sensitive financial data, such as a client's credit card or Social Security number.

Many finance and tech companies invest in fidelity bonds because their employees can access stored personal data. Other industries that may need commercial crime insurance include cleaning businesses, which rely on janitorial bonds to protect against employee theft of client property.

If your employees handle financial records and transactions, or if they are trusted with valuable client property, you and your business partners could use this coverage as part of your risk management program and to gain client trust.

Is there anything not covered by a commercial crime insurance policy?

Commercial crime insurance doesn’t cover noncriminal business mistakes, such as accounting errors. (This is covered by errors and omissions insurance, also called professional liability insurance.) It also doesn’t cover:

- Employees with criminal records known to the employer
- Crimes by business owners or senior management
- Indirect financial losses, such as business interruption, loss of income, or legal expenses
- Data breaches
- Theft or vandalism committed by non-employees

CHURCH STRATEGIC PLANNING FL2/003

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Strategic Management

Strategic management is the management of an organization's resources to achieve its goals and objectives. Strategic management involves setting objectives, analyzing the competitive environment, analyzing the internal organization, evaluating strategies, and ensuring that management rolls out the strategies across the organization.

While an organization's upper management is ultimately responsible for its strategy, the strategies themselves are often sparked by actions and ideas from lower-level managers and employees. An organization may have several employees devoted to strategy rather than relying solely on the chief executive officer (CEO) for guidance. Because of this reality, organizational leaders focus on learning from past strategies and examining the environment at large. The collective knowledge is then used to develop future strategies and to guide the behavior of employees to ensure that the entire organization is moving forward. For these reasons, effective strategic management requires both an inward and outward perspective.

Strategy management is the process of setting goals, procedures, and objectives in order to make a company or organization more competitive. Typically, strategic management looks at effectively deploying staff and resources to achieve these goals. Often, strategic management includes strategy evaluation, internal organization analysis, and strategy execution throughout the company.

Strategic Management Process

Strategic Management Process is an ongoing iterative process of implementing organization's strategies through proper analysis and evaluation to achieve goals and gain competitive edge. Strategic Management Process is achieved through the 5 steps - setting goals, analyzing, formulation, implementation and strategy evaluation. Using this process, an organization decides to implement a selected few strategies along with stakeholders, details the implementation plan and keeps on appraising the progress & success of implementation through regular assessment.

Importance of Strategic Management Process

The strategic management process enables the organization of plan ahead through proper approach in order to gain competitive advantage wrt competitors. The process equips the organization to deal various internal and external factors. The process can differ for various organization depending on their size, domain, focus and core competency but the importance of strategic management process remains the same.

It ensures that the implementation of any strategy is not without proper due-diligence and analysis. Also it makes sure that the evaluation is done after the implementation to test if the results are desirable or not. If not, organization can go back to the start to rectify the issues.

The strategy or tactic which works today may or may not work in future at all. Hence every business needs to properly keep analyzing, improving, modifying its strategies over time. This process needs to be continuous in nature. Many organizations do not revisit the strategies and find themselves losing competitive advantage in the market.

5 Steps in the Strategic Management Process

The process is not a one time implementation but we can think strategic management process as a loop which keeps on going to achieve the objectives as per the need.

The five stages of strategic management process are shown in the figure below.

Strategic Management Process

1. Goal Setting

Goal setting is one of the most crucial steps in the entire strategic management process journey as it established the foundation.

The vision and goals of the organization are clearly stated. The short-term and long-term goals are defined, processes to achieve the objectives are identified and current staff is evaluated to choose capable people to work on the processes. This can be done through proper environmental scanning.

The problem statement should be clearly defined at this step. Unclear goals can lead to issues at later stages and con cost organizations.

2. Analysis

Data relevant to achieve the goals of the organization is gathered, potential internal and external factors that can affect the sustainable growth of the organization are examined and SWOT analysis is also performed.

3. Strategy Formulation

Once the analysis is done, the organization moves to the Strategy Formulation stage where the plan to acquire the required resources is designed, prioritization of the issues facing the business is done and finally the strategy is formulated accordingly.

4. Implementation

After formulation of the strategy, the employees of the organization are clearly made aware of their roles and responsibilities. It is ensured that funds would be available all the time. Then the implementation begins.

5. Strategy Evaluation

In this process, the strategies being implemented are evaluated regularly to check whether they are on track and are providing the desired results. In case of deviations, the corrective actions are taken. Monitoring internal and external problems will also allow you to react to any substantial change in your business environment. If you determine that the strategy is not moving the company toward its goal, take corrective action. If those actions are not successful, repeat the strategic management process. Because internal and external issues are constantly evolving, all data obtained at this stage should be kept to help with any future strategy.

The five stages are not stand-alone and constantly interact with each other in order to ensure better management of the business.

Advantages of Strategic Management Process

There are certain benefits of using this process:

1. Makes an organization agile

The process if followed correctly will ensure that the organization can quickly see the market trends and changes in consumer behavior and adjust the goals, objective and strategy to achieve them.

2. Time Benefit

If an organization properly plan the strategies and tactics to be used, then it gives them time to test and analyze them before pushing them to market. A well analyzed strategy has more probability of being successful.

3. Increase in market position

The ultimate goal of the strategic management process is to provide a clear advantage as compared to the competitors. If implemented successfully, it will improve or strengthen the overall market position of an organization which follows the process correctly.

4. Growth

The organization will definitely see financial and revenue growth if it is able to achieve the goals it sets. The 5 steps discussed above can help achieve growth for an organization in present as well as future.

Limitations of Strategic Management Process

Strategic Management process is not an objective one time process which would yield the expected results in the first attempt. Optimizing the strategic management process for the organization may take time. The 5 steps stated above may have to be revisited multiple times and still the results may differ.

The main limitation is the time it would take to completely tune and manage the process for a particular organization in order to see real benefits but having said that strategic management process if mastered properly can lead to serious advantage for the organizations.

Strategic Management Process Example

A good example of the strategic management process can be New Product Launch in a geography. It starts with goal setting of launching a particular product along with its package and SKU details followed by the geographies. Analysis would include analyzing the markets, segment, potential etc. before finalizing on the quantity and markets. it will be followed by strategy on how it would be launched and rolled out in the markets shortlisted and what all processes need to be done prior to and after the launch.

This is followed by the actual launch. This can be through a test market and then a proper launch. After the launch has been completed, the organization would evaluate the results whether the strategy worked and the required sales are being produced along with the market response. In case the results are not as expected, the processes needs to repeat to correct the product or reconsider it.

Strategic Management Concepts

Helps to identify strengths

The role of strategic management is to help a company identify its strengths and leverage those. The concept involves knowing what makes the company has its own unique character and depth. It also means using that uniqueness to manage the business strategy to realize its overall goals.

Enables you to discover the purpose

Every business venture has its own purpose and reason for being in existence. That is what strategic management helps you as the founder or leader, to articulate. It gives better insights even to the employees about what their role is in the bigger scheme of things and how they can contribute. Strategic management helps to make sure that there is an overall alignment of purpose between different teams, individuals, geographies, technologies and so on.

To uncover opportunities

Strategies are created for the current operations, as well as a future roadmap. Such a roadmap is what is needed to take the exponential growth strides that an organization plans for itself. That is why strategic management is actually linked to the action of uncovering opportunities. It allows for discussion and brainstorming at the nascent stage so that all possible ideas and opportunities can be shared, and debated upon.

Tracking effectiveness of defined strategies

The strategic management process also involves tracking the strategies that have been defined, to understand if they are continuing to remain effective or there is some course correction needed. This is key for understanding the overall impact of the strategies and the gap from what was defined or expected, to what was finally achieved.

Overall strategic management is not just about planning on paper, but also overseeing the implementation of the strategy and then monitoring its effectiveness. That is then followed by incorporating the feedback into the next round of re-strategizing so that the expected results can be achieved.

Planning happens every day from trivial to very important things. It is possible that things can be done in an impromptu manner, without planning too. But it may not be the most prudent thing to do, considering there are risks involved and the results may not be satisfactory. So, planning is important especially for businesses. If businesses went it without goals, framework and sufficient planning, there is a high possibility they will run into losses and be exposed to and unprepared for risks involved. Strategic management is a process followed by businesses to do just that. Through strategic management, organizations set goals (long-term and short-term), a framework with detailed tasks and plan to achieve these goals and how to do so efficiently and effectively. There are plenty of strategy courses online to help business managers and entrepreneurs equip themselves with these critical skills.

Irrespective of the size and nature of the business, strategic management is critical and will prove costly to ignore.

Types of Strategic Management Strategies

1. Competitive Strategy:

Firstly, competitive strategy is the first of the kinds of strategies in strategic management. It refers to a plan that combines the clout of the external situation. Along with the integrative concerns of the personal status of an organization. The competitive strategy aims at gaining a competitive advantage in the marketplace against competitors. Competitive advantage comes from strategies that lead to some uniqueness in the market. Winning a competitive strategy is grounded in sustainable competitive advantage. Examples of the competitive strategy include contrast strategy, low-cost strategy, and focus or market-niche strategy. The competitive strategy consists of business approaches and initiatives. It undertakes a company to attract clients and deliver. Superior values to them through fulfilling their looking forward as well as to strengthen its market position. It means that competitive strategy is concerned with actions. Its managers undertake to improve the company's market position by satisfying the customers. The enlightening market situation infers undertaking actions contrary to competitors in the industry.

Therefore, the notion of competitive strategy has a competitor angle. The competitive strategy includes those tactics that lay down various ways to build a livable, competitive advantage. Management's action plan is the focus of the competitive strategy. The objective of the competitive strategy is to win the customer's hearts by satisfying their needs. Finally, it is to outcompete competitors and attain competitive advantages.

2. Corporate Strategy:

Secondly, corporate strategy is a type of strategy in strategic management. It draws up at the top level by the senior management of a diversified company. In some countries, a diversified company is known as a 'group of companies, such a strategy describes the company's overall corporate strategy. As well, corporate strategy defines the long-term objectives and generally affects all the business-units under its umbrella. A corporate strategy may be acquiring the major tissue paper companies in Nigeria to become the unquestionable market leader.

Components of Corporate Strategy

What are the key components of corporate strategy? Then, it is time to bring about the forenamed corporate strategy components, which are mentioned below:

- Visioning

- Objective setting
- Resource allocation
- Prioritization of strategic tradeoffs

3. Business Strategy:

Thirdly, the different types of strategies in marketing (strategic management)'s third one is a business strategy. Business strategy formulates at the business-unit level. It is popularly known as the 'business-unit strategy.' This strategy emphasizes the building up of the company's competitive position of products or services. Business strategies are compos of a competitive and cooperative approach. The business strategy covers all the activities and tactics for competing in denial of the competitors. And behavior management addresses various strategic matters. As Hill and Jones have remarked, the business strategy consists of plans of action. It's strategic managers who adapt to use a company's resources. Additionally, managers change distinctive attitudes to gain a competitive advantage over their rivals in a market. The business strategy is usually formulated in line with the corporate strategy. The business strategy's main focus is product development, innovation, integration, market development, diversification, and the like. In doing business, companies confront a lot of strategic issues. Management has to address all these issues effectively to survive in the marketplace. Business strategy deals with these issues, in addition to 'how to compete.'

Components of Business Strategy

The 7 (seven) components comprise a basic framework of business strategy. Such as:-

- Vision, mission, and values
- Long-term goals for your business strategy
- Financial objectives
- Operational objectives for your business strategy
- Market objectives or creating customer value
- SWOT Analysis
- Business strategy action plans

4. Functional Strategy:

Fourthly, the functional strategy is a type of strategy in strategic management. A functional strategy refers to an approach that points up a particular functional area of an organization. It sets down to achieve some objectives of a business unit by maximizing resource productivity. Once in a blue moon, functional strategy names departmental strategy since each business function frequently devolves with a section. Examples of functional strategy comprise production strategy, marketing strategy, human resource strategy, and financial strategy. The functional strategy is concerned with developing the right stuff to provide a business unit with a competitive advantage. Each business unit has its own set of departments, and every department has a functional strategy. Functional strategies adapt to support a competitive strategy. For example, a company following a low-cost competitive strategy needs a production strategy. It insists on reducing cost operation and also a human resource strategy.

Furthermore, It insists on retaining the lowest possible number of employees. These employees are highly qualified to work for the organization. Other functional strategies such as marketing strategy, advertising strategy, and financial strategy must also be formulated to support the business-level competitive strategy.

The organizational plans become more and more detailed. Likewise, it becomes specific when managers move from corporate business to functional-level strategies.

5. Operating Strategy:

Finally, the operating strategy is the fifth type of strategy in strategic management. It gives form to the operating units of an organization. A company may develop an operating strategy. For an instance, for its sales zones. An operating strategy is put across at the field level, usually to achieve on-hand objectives. In some companies, managers develop an operating strategy for each set of annual goals in the divisions.

Components of Operations Strategy

Operations strategy consists of six main components or elements. Such as:-

- Designing and positioning the production system.
- Focusing on production or manufacturing and service facilities.
- Designing and developing the product or service.
- Selecting the technology and process development.
- Allocating the resources.
- Planning of capacity, facility, and layout.

Value of Organizational Culture

Organizational culture is the collection of values, expectations, and practices that guide and inform the actions of all team members. Think of it as the collection of traits that make your company what it is. A great culture exemplifies positive traits that lead to improved performance, while a dysfunctional company culture brings out qualities that can hinder even the most successful organizations

Every organization has its unique style of working which often contributes to its culture. The beliefs, ideologies, principles and values of an organization form its culture. The culture of the workplace controls the way employees behave amongst themselves as well as with people outside the organization.

- The culture decides the way employees interact at their workplace. A healthy culture encourages the employees to stay motivated and loyal towards the management.
- The culture of the workplace also goes a long way in promoting healthy competition at the workplace. Employees try their level best to perform better than their fellow workers and earn recognition and appreciation of the superiors. It is the culture of the workplace which actually motivates the employees to perform.
- Every organization must have set guidelines for the employees to work accordingly. The culture of an organization represents certain predefined policies which guide the employees and give them a sense of direction at the workplace. Every individual is clear about his roles and responsibilities in the organization and know how to accomplish the tasks ahead of the deadlines.
- No two organizations can have the same work culture. It is the culture of an organization which makes it distinct from others. The work culture goes a long way in creating the brand image of the organization. The work culture gives an identity to the organization. In other words, an organization is known by its culture.
- The organization culture brings all the employees on a common platform. The employees must be treated equally and no one should feel neglected or left out at the workplace. It is essential for the employees to adjust well in the organization culture for them to deliver their level best.
- The work culture unites the employees who are otherwise from different back grounds, families and have varied attitudes and mentalities. The culture gives the employees a sense of unity at the workplace.

  Certain organizations follow a culture where all the employees irrespective of their designations have to step into the office on time. Such a culture encourages the employees to be punctual which eventually benefits them in the long run. It is the culture of the organization which makes the individuals a successful professional.
- Every employee is clear with his roles and responsibilities and strives hard to accomplish the tasks within the desired time frame as per the set guidelines. Implementation of policies is never a problem in organizations where people follow a set culture. The new employees also try their level best to understand the work culture and make the organization a better place to work.
- The work culture promotes healthy relationship amongst the employees. No one treats work as a burden and moulds himself according to the culture.

- It is the culture of the organization which extracts the best out of each team member. In a culture where management is very particular about the reporting system, the employees however busy they are would send their reports by end of the day. No one has to force anyone to work. The culture develops a habit in the individuals which makes them successful at the workplace.

Steps to building a high-performing organizational culture

Creating a great organizational culture requires developing and executing a plan with clear objectives that you can work towards and measure. The 8 steps below should serve as a roadmap for building a culture of continuity that will deliver long-term benefits across your company.

1. Excel in recognition

Recognizing the contributions of all team members has a far-reaching, positive effect on organizational culture. When everyone on the team recognizes the accomplishments of others, individuals start to see how they're part of a whole. Even the most jaded employees want to know their work matters, and they notice when they aren't appreciated — 76 percent of employees don't feel especially recognized by superiors. Experts agree that when an organization makes appreciating employees part of its culture, important metrics like employee engagement, retention, and productivity improve.

Making recognition part of your culture means it must be a regular occurrence, not something that is only reserved for major milestones or work anniversaries. Encourage team members to practice frequent social recognition in addition to monetary recognition. Providing social recognition on a consistent basis has a remarkable business impact: companies that invest in social recognition are four times more likely to increase stock prices, twice more likely to improve NPS scores, and twice more likely to improve individual performances.

Monetary recognition is valuable as well. Consider a points-based recognition program that will allow employees to easily build up substantial point balances. They'll enjoy looking forward to redeeming their points for a reward that's personally meaningful to them, rather than being handed a generic mug or a years of service award that will gather dust on a shelf.

To foster other cultural traits, recognition should also be clearly tied to company values and specific actions. After all, 92 percent of employees agree when they're recognized for a specific action, they're more likely to take that action again in the future.

Last but not least, leadership needs to take center stage in your recognition efforts, as they're the cultural trendsetters for your entire company. Incorporate a recognition talk track into your leadership training and share top tips with managers on how to recognize others and why it matters.

2. Enable employee voice

Creating a culture that values feedback and encourages employee voice is essential, as failing to do so can lead to lost revenue and demotivated employees.

First, you need to collect feedback using the right listening tools that make it easy for employees to express what they're feeling in the moment, like pulse surveys and workplace chatbots. Then analyze the results to see what's working and what isn't in your organization, and act on those findings while they're still relevant. Not only does this strengthen your culture, it leads to benefits like higher employee fulfillment and greater profitability. According to a Clutch survey, 68 percent of employees who receive regular feedback feel fulfilled in their jobs, and Gallup found that organizations with managers who received feedback on their strengths showed 8.9 percent greater profitability.

In addition to gathering feedback using the methods described above, make sure you're paying attention to more subtle expressions of feedback that can reveal cultural deficiencies. For example, pay attention to body language, as it can tell you much even when employees aren't willing to share. If you're working with a remote team, video conferences can help keep this nonverbal channel of communication open. Managers should treat all their sessions with employees as opportunities to gather and respond to feedback and act as a trusted coach.

3. Make your leaders culture advocates

Your company's success in building a strong workplace culture rests in the hands of team leaders and managers. For example, if your workplace culture prioritizes certain values and your leadership team doesn't exemplify them — or even displays behaviors that go against them — it undermines the effort. Team members will recognize the dissonance between stated values and lived behaviors. They may even start to emulate negative behaviors because they believe those behaviors have been rewarded by management.

Your leadership team can help build the culture you need by prioritizing it in every aspect of their work lives. They need to openly and transparently discuss the organization's culture and values, and they should also be prepared to incorporate feedback from employees into their cultural advocacy efforts. Leaders need their employees' perspective on culture — while 76 percent of executives believe their organization has a well-communicated value system, only

31 percent of employees agree. When employees see leaders living your culture, they'll follow suit.

4. Live by your company values

Your company's values are the foundation of its culture. While crafting a mission statement is a great start, living by company values means weaving them into every aspect of your business. This includes support terms, HR policies, benefits programs, and even out-of-office initiatives like volunteering. Your employees, partners, and customers will recognize and appreciate that your organization puts its values into practice every day. You can also recognize employees for actions that exemplify your values to show that they're more than just words and incentivize employees to build the value-based culture you want to see.

5. Forge connections between team members

Building a workplace culture that can handle adversity requires establishing strong connections between team members, but with increasingly remote and terse communication, creating those bonds can be challenging. Encouraging collaboration and engaging in team building activities — even when working remote — are two effective ways to bring your team together and promote communication.

Look for and encourage shared personal interests between team members as well, especially among those from different generations that might otherwise have a difficult time relating to each other. This can create new pathways for understanding and empathy that are vital to improving communication, creativity, and even conflict resolution.

6. Focus on learning and development

Great workplace cultures are formed by employees who are continually learning and companies that invest in staff development. Training initiatives, coaching, and providing employees with new responsibilities are all great ways to show your team that you're invested in their success.

A culture of learning has a significant business impact. Find Courses' most recent benchmark study found that companies with highly engaged employees were 1.5 times more likely to prioritize soft skills development. It also found that companies that had experienced revenue growth in the previous financial year were twice more likely to use innovative learning technologies and three times more likely to increase their learning and development budgets.

7. Keep culture in mind from day one

When an employee's perspective doesn't match your company culture, internal discord is likely to be the result. Organizations should hire for culture and reinforce it during the onboarding process and beyond. Practices and procedures must be taught, and values should be shared.

When hiring, ask questions focused on cultural fit, like what matters to the interviewee and why they're attracted to working at your company. But these questions shouldn't be the sole determining factor when evaluating a candidate, as the best organizations keep an open mind to diverse perspectives that can help keep their culture fresh.

You should also prioritize building social relationships during the onboarding process so that employees have the insight necessary to understand your company's culture and values. These relationships will last throughout the employee's time at the company, so that cultural values are mutually reinforced on a continuous basis.

8. Personalize the employee experience

As modern consumers, your employees expect personalized experiences, so you need to focus on ways to help each team member identify with your culture. Tools like pulse surveys and employee-journey mapping are great ways to discover what your employees value and what their ideal corporate culture looks like. Take what you learn and tailor your actions to personalize the employee experience for your team. Once you start treating your employees with the same care you treat your customers, a culture that motivates each individual at your organization is sure to follow.

Strategic Management Process and Practices

The practice of strategic management is to deliberate, make, and implement short-term tactics and long-term strategies via intellectual measures, such as scheme and stratagem. Strategy is a synonym and embodiment of wisdom. Practicing strategy involves a series of activities by which managers or think tanks, after analyzing business situation and envisioning strategic goals, accomplish anticipated objectives by the application of mental skills, such as maneuvering of power and stratagem, including planning, decision-making, and strategic formulation and implementation. The latest achievement of eastern management in this field is the formulation of the concept of “Interactive decision-making theory”. Thoughts of decision-making and strategic management in ancient China can still find wide and effective practice in contemporary business management. This will elaborate on three aspects of strategy from the perspective of management, i.e. the principle of strategy, the art of strategy, and the management of strategy.

It is a well-documented fact that 80% of strategic plans fail to realize their value. If you’ve invested in developing a strategy and wondered why it is not producing the results you expected, you might consider some of these guiding principles to put you back on track.

Undoubtedly, developing and executing strategy (Strategy Management) can at times be quite frustrating, where obstacles seem to constantly get in the way of success.

Here are six guiding principles that should help you profit from strategy management.

1. Focus on the most important. Setting priorities is an important step in achieving your strategic objectives because as Stephen Covey of Franklin Covey stated, “the whirlwind of the day-to-day will consumer everyone’s time. Choose carefully what you believe needs to get done over and above an employee’s “day job.” More will get done with less stress.

2. Leverage strengths. Don’t try to change the organization into something it is not. Companies need to focus on, and leverage, existing competitive advantages. Understand your core businesses, what is driving sales and profits, and leverage everything you can from it. Balance that with innovation that will reinforce the core and expand the business base to new business opportunities that leverage strengths and capabilities.

3. Communicate. Be sure everyone in your organization understands what you are doing. Make your employees feel they are a part of the process and the success. Don’t let rumors derail the efforts you are making. Keep your employees informed and invite comments and questions. Give your employees reasons to believe that the strategic plan will benefit everyone.

4. Raise the Energy Level. Create a pace of progress to create momentum and enthusiasm. Schedule progress meetings on a regular (monthly) basis. Make strategy management a priority and keep everyone interested and committed. Your people will become energized by their contribution to the process.

5. Remain Flexible. Strategy management is a dynamic and continuous process. Be flexible. Be prepared to make adjustments as competitors, customers and economic market conditions change. Conducting regular team strategy meetings will highlight progress made and action needed on key issues and opportunities.

6. Invest in Outside Help. Consider retaining a qualified outside resource to help facilitate the process. This approach allows the Owner/CEO to participate in the process and provides an objective third party that can challenge assumptions and ask the tough questions. As companies grow, the need for broader experience becomes greater. An outside resource can provide credibility and invite creativity.

Without question, strategy management is an essential part of every successful company. It provides the roadmap for profitable growth. Success ultimately depends upon senior management's ability to provide the kind of leadership to both a) develop a well thought out, fact based strategy, and to b) foster a work climate to enable the strategy's execution. This creates a sense of ownership and commitment that will ensure its success.

Management Strategy Benefits

Achieving organizational goals takes planning and patience. Strategic management can help companies reach their goals. Strategic management ensures the steps necessary to reach a business goal are implemented company-wide.

Strategic management offers many benefits to companies that use it, including:

- Competitive advantage: Strategic management gives businesses an advantage over competitors because its proactive nature means your company will always be aware of the changing market.
- Achieving goals: Strategic management helps keep goals achievable by using a clear and dynamic process for formulating steps and implementation.
- Sustainable growth: Strategic management has been shown to lead to more efficient organizational performance, which leads to manageable growth.
- Cohesive organization: Strategic management necessitates communication and goal implementation company-wide. An organization that is working in unison towards a goal is more likely to achieve that goal.
- Increased managerial awareness: Strategic management means looking toward the company's future. If managers do this consistently, they will be more aware of industry

trends and challenges. By implementing strategic planning and thinking, they will be better prepared to face future challenges.

Corporate Strategy

Corporate strategy is a unique plan or framework that is long-term in nature, designed with an objective to gain a competitive advantage over other market participants while delivering both on customer/client and stakeholder promises (i.e. shareholder value).

Another, much simpler corporate strategy meaning is to see it as a set of decisions where a company would place its bets for the future. Given that every organization has a limited amount of resources, it needs to decide how it will prioritize the use of these resources.

Different types of corporate strategy

Though no two strategies are ever the same, corporate strategy can be classified into four different groups:

• Growth strategy

• Stability strategy

• Retrenchment strategy, and

• Re-invention strategy

Each type of corporate strategy has a number of sub-types as illustrated in the picture below.

Here is a brief overview of each strategy type with examples:

1. Growth Strategies

Growth strategies aim to achieve considerable business growth in the areas of revenue, market share, penetration, etc. This can be achieved either through concentration where the company is still focusing on its core business and builds it out or through diversification where a company decides to diversify based on the number of approaches that are described in detail below.

1A. Concentration

If a company aspires to growth while remaining in the same space it is currently operating, this is a concentration growth strategy. Here it is important to distinguish between a few options:

• Vertical Integration (participating in more value-added activities)

• Horizontal Integration (same activities, different geography or different

Vertical Integration

Vertical Integration (i.e. executing on more value chain steps than in the past e.g. by being involved in distribution activities, supplier activities, etc.)

An example of a vertical integration would be a travel agent who gets licensed in order to not only sell travel packages but also receive commission from travel insurance sales (a product that is often sold in tandem with travel packages)

Horizontal Integration

Horizontal integration assumes expansion into other geographies and/or the offering other products/services into the same market where the company already operates. An example of horizontal integration would be the expansion of Tim Hortons into the United States or expansion into lunch meals within its existing Canadian market.

1B. Diversification

Diversification is a very wide-spread type of strategy that may include the aspiration of the company to grow based on changes in product/service offering, introducing new products services, or even moving into entirely new spaces.

Basis diversification

Basis diversification means that a company preserves its current offering, but is able to differentiate its product/service from other competitors by unique capabilities/features/ characteristics. In this case, a product/service value-added in the eyes of a customer/client is higher. As a rule, it justifies a higher price.

Cost leadership

Cost leadership is a special type of concentration strategy where a company is able to offer the same product/service at a more attractive price (e.g. via superior, more cost-efficient Operations).

For example, this strategy can be seen with Mazda offering its more affordable vehicles that are competitive with other players in a higher price bracket in terms of quality and functionality, but at a lower price point.

Adjacent growth

Adjacent growth is an exciting strategy space for any organization. This strategy is often reliant on an organization feels that it has reached its limits in its core business. In this case, a company explores opportunities to grow in a space related to its core business – it can be an additional product/service, adjacent industries, additional set of customers, etc. For adjacent strategies, it is important to identify the most promising adjacent niches and "attack" them instead of boiling the ocean of potential opportunities. If an online platform has been comparing banking products and then decided to move into the comparison of insurance products, that would be an adjacent growth strategy.

Conglomerate growth

Conglomerate growth is the opposite of basis diversification. It means that an organization looks to expand into businesses which are not (or are but very loosely) linked to its core. There are fewer synergies across such businesses but nevertheless, this strategy has shown to be feasible for many companies. In some cases, it is a strong brand that allows a company to propel the conglomerate business e.g. in the case of Virgin Group.

Stability Strategy

Stability strategies do not have growth and new business development in their focus but rather are geared towards getting "more" out of the existing business (i.e. profitability-driven-strategy) or "stay-as-it-is" (i.e. Status-quo strategy) because the current situation already works well for the organization.

2A. Status-quo

Status-quo strategies often focus on maintaining the existing performance of a business and can include such elements as acquisition of potential companies that pose a threat to the existing business, work with regulators to develop business entry barriers, etc. The reasons to choose a status-quo strategy can be varied e.g. already being very successful, not having opportunities for growth, regulatory regulations, etc.

2B. Profitability-driven

A profitability-driven strategy is often linked to a desire to boost company evaluation (e.g. prior to selling the business, before an initial public offering) and has enterprise value in the focus of the strategy. The variety of levers used for this strategy type spans across portfolio optimization, cost-cutting, adjustment of pricing, etc.

Retrenchment strategy

This set of strategies is almost the opposite of status-quo or growth strategies. It is a defensive strategy where the main objective is to change the negative trajectory and improve the company's position either through aggressive changes or "cutting off" the parts that pull it down.

3A. Turnaround

A turnaround strategy is based on a dramatic change from the previous course of action (e.g. due to a bad decision, company mismanagement, loss of market share, shrinking industry, etc.) It includes such measures as crisis management, financial restructuring of the company, revamping the company's product and servicing, aggressive cost-saving initiatives e.g. via robotic process automation, employee retention, etc. In most cases, implementing a turnaround strategy is a heavy exercise for the entire organization that touches every single part of a company.

3B. Divestiture

Divestiture strategy involves 'getting rid' of parts of a business for a number of reasons such as a decision to focus on the core businesses (e.g. when a business line does not fit into the overall business landscape), the poor performance of certain business lines, attractive sale opportunities, etc. Divestiture strategies typically lead to lower complexity of the rest of the business and releasing a part of resources that can be reinvested into the business lines a company decides to keep.

Re-invention Strategy

Re-invention strategies often include taking the existing industries/businesses which have not changed for decades and re-inventing them, often with the support of new technologies. Here one can distinguish between evolutionary strategies and revolutionary strategies.

4A. Evolutionary

Evolutionary strategies typically do not change the business model but strongly evolve the way service is delivered; they can significantly change a company's product/service because they unlock a new dimension of value for customers. An example of such a business would be Netflix where the movies are delivered not as physical rentals (i.e. Blockbuster) but through a digital subscription.

4B. Revolutionary

Revolutionary strategies often change the entire business model unlocking value for existing and new stakeholders. That often leads to significant shifts in market dynamics. Some technologies such as blockchain and artificial intelligence are seen as enablers that will fuel many reinventions and must be seen as a fundamental component of any technology strategy plan. Uber can serve as an example of such a business where it fully re-invented the way people provide and use rental car services impacting both drivers (i.e. new drivers, existing taxi drivers) and passengers.

Strategic thinking and planning

Strategic Thinking

The purpose of strategic thinking is to discover new and imaginative strategies capable of rewriting the rules of competition. It allows for the envisioning of futures much different than the present. The process used in strategic thinking incorporates innovative and creative ideation to develop business strategies that have a greater chance of success and competitive advantage. We might consider strategic thinking as the what and why of the business planning process; that is, a way of seeing the current big picture.

Given that thinking is different from planning, there is a unique skill set needed to effectively think strategically, namely things like creating, imagining, ideating, opening, seeing alternatives, problem solving, and leading, among others. In addition, the tools needed to be an effective strategic thinker include activities like brainstorming, mediating, scenario planning, feasibility studies, and root cause analyses. These all seem to be largely right-brain activities.

Strategic Planning

On the other hand, the purpose of strategic planning is to operationalize the strategies developed through strategic thinking that support the overall business planning process. This process also envisions the future, but translates this vision into broadly defined goals, objectives, and a sequence of steps describing how to achieve them. Strategic planning can be thought of as the how, when, and who of the business planning process—a way of doing and acting periodically to review, focus, and implement.

The skill set needed for effective strategic planning includes more left-brain activities such as organizing, prioritizing, focusing, detailing, implementing, and following up. For strategic planning, the tools are quite different from those of strategic thinking; they are likely to include things such as Gantt charts, timetables, task lists, utilization reports, S-curves, matrices, and the like. We can certainly see the left-brain influence in these tools.

While the two are clearly different in scope, as noted above, they are highly integrated and supportive of each other. At the end of the day, strategic thinking without strategic planning results in a continuing quest for structure and process, whereas strategic planning without strategic thinking results in a lifeless process of goal setting and measuring objectives that aren't necessarily precursors to achieving real results. Strategic thinking informs strategic planning, whereas strategic planning gives voice, action, and structure to strategic thinking.

Difference between strategic thinking and strategic planning

Purpose – The purpose of strategic thinking is to envision or develop a solution. It is also to enable brainstorming of approaches that can help to meet the strategic intent and goals of a specific project or initiative. The purpose of strategic planning, on the other hand, is to conceptualize and create the actual steps or actions that will result in the project or the goals to get delivered.

Definition – Strategic thinking is a skill. You can develop it, leverage it or improve it. Strategic planning is a process. It has to be conducted or carried out. So while thinking in a certain manner can be a natural or a nurtured attribute, planning strategically is a process that drives results or needs tactical actions to be defined within its framework.

Accountability –While both can be done by individuals or in groups, usually strategic thinking is more of personal or individual competency and attribute. Strategic planning involves multiple people or a team to come together. A leader or manager can do both – think and plan strategically. But the former has better results when done alone and the latter yields greater results when done in a group.

Inclination –While these two go hand-in-hand, many people who are able to think strategically and conceptualize are not able to plan in the same manner, and vice versa. So there is a distinct difference in inclination to usually do either of these in an effective manner, within individuals.

Competitive strategy

A competitive strategy is a set of policies and procedures that a business uses to gain a competitive advantage in the market. It's the process for identifying and executing actions that allow a business to improve its competitive position. Businesses use a variety of competitive strategies to raise the value of their products and services for consumers, investors and employees and so they can gain sustainable revenue streams.

Why is competitive strategy important

Competitive strategy is important because it affects the overall strategies of a business. If a business doesn't have a competitive strategy, it may not find a competitive advantage against its competitors. Competitive strategy is crucial in finding and developing new ideas for products and services that the company can offer. There are several advantages to having a competitive strategy, including:

- Being able to explore new opportunities
- Keeping customers loyal with better products and services
- Keeping up with technological changes in the market

Types of competitive strategy

Here are five types of competitive strategy and an example for each:

1. Cost leadership

A cost leadership strategy keeps prices for products and services lower than competitors to encourage customers to purchase the lower-priced products to save money. Businesses use a cost leadership strategy in industries with high price elasticity, such as energy and transportation. For example, in the oil industry, lower prices give consumers a reason to buy oil instead of other types of energy, like natural gas and electricity. The oil companies making money off of keeping fuel prices low through this strategy often consider higher revenue and market share important factors in their decision-making.

2. Product differentiation

Businesses may use a product differentiation strategy to differentiate their products from their competitors by emphasizing specific features of their products. This strategy might involve the design, function or brand of a product. For example, a mobile phone company may differentiate its phones from other products through a sleek design and different colors. The goal is to appeal to more customers through unique features and quality while keeping competitors from obtaining a larger market share for products.

3. Customer relationship management (CRM)

A customer relationship management (CRM) strategy is used to help businesses create positive relationships with their customers. This type of strategy can be helpful when creating products and services for businesses because it increases customer loyalty by providing them with the best possible services. Customer loyalty also helps companies develop new markets for their products or services, since customers may pay more for goods they like. A CRM strategy is important because even slight changes in customers' attitudes can affect decisions people make regarding the business' products and services.

4. Cost focus

Businesses that can keep production costs low by outsourcing or improving their supply chain are using a cost focus strategy. This strategy helps businesses try to control costs and manage profits. Businesses that use this strategy focus on the lowest available production costs to compete with other businesses. A business using a cost focus strategy often may reduce staffing and equipment expenses and other inputs, such as raw materials and utilities, to remain cost-effective compared to other businesses.

5. Commitment to customers strategy

Businesses that focus on customer satisfaction may use a commitment to customers strategy. This type of strategy is important because the more satisfied a customer is, the more likely they are to buy products and services from that company again. Customers may be more likely to purchase products and services from a company they like and trust because they may believe the products are of higher quality and worthy of their price.

THE CHURCH AND LAW FL2/004

Course Content:

Introduction to Law and Legal System

Introduction to Civic Law

Introduction to Administrative Law

Church Government (Church Polity)

Intellectual Property (Copyright Law)

Church Environmental and Pollution Law

Insurance Law

THE CHURCH AND LAW

Introduction to Law and Legal system

Definition of law is a rule of conduct developed by government or society over a certain territory. Law follows certain practices and customs in order to deal with crime, business, social relationships, property, finance, etc. The Law is controlled and enforced by the controlling authority. In a nation, the law can serve to (1) keep the peace, (2) maintain the status quo, (3) preserve individual rights, (4) protect minorities against majorities, (5) promote social justice, and (6) provide for orderly social change. Some legal systems serve these purposes better than others. Although a nation ruled by an authoritarian government may keep the peace and maintain the status quo, it may also oppress minorities or political opponents (e.g., Burma, Zimbabwe, or Iraq under Saddam Hussein).

Sources of law

There are many different sources of law in any society. Some laws will be written in the country's Constitution; others will be passed by the legislature (usually a parliament or congress); others will come from long social tradition.

Let us consider each main source of law in turn.

Constitution
In any country with a written Constitution, the Constitution will take precedence over any other source of law. For example, if the Constitution says there is freedom of speech for all citizens, but the social tradition is for women not to speak in public, a court will protect the right of any woman to speak in public if she chooses to do so; the Constitution takes priority over tradition.

Customary law
In developing countries which have been decolonised since the 1940s or 1950s, the law is generally a mixture of law introduced by the former colonial power and customary law which was there before colonisation. That customary law often still takes priority in certain areas of life.

Typically, customary law applies in those areas of life least affected by colonisation. These may include land ownership, customary titles and family relationships.

There may be special courts to deal with these matters, conducted according to tradition and presided over by a customary chief or group of elders. Alternatively, these matters may be dealt with by an ordinary court, but customary law may take precedence over other kinds of law in these cases.

Common law

English common law is the customary law of England, yet it has become influential in the laws of many other countries. The United States and most countries in the Commonwealth have legal systems based on English common law.

If there is nothing in the Constitution to cover a situation, and if no specific law has been passed by parliament to cover a situation, a court in a Commonwealth country may decide the case depending upon English common law. Indeed, some Commonwealth countries have the British House of Lords as their final court of appeal.

This is not true in all countries, of course. There are many different legal systems, and they do things in different ways. It would be impossible, within the limits of a book like this, to deal with them all. We are therefore limiting ourselves in this volume to talking about those legal systems which are based on English common law.

Legislation

Any law passed by a lawful government which is different from English common law will take precedence over common law.

For example, under the English common law principle of habeas corpus, the police are not able to hold a person for longer than a certain period (typically 24 hours) without bringing them before a public court. Habeas corpus can be loosely translated from Latin to mean "show us the person" and it is meant to prevent authorities holding people in secret without due legal process.

However, in times of emergency such as war many countries pass legislation suspending these provisions. In the so-called "war on terror", many countries have introduced anti-terrorism laws which override habeas corpus to allow authorities to hold people, often in secret, for much longer periods. Some prisoners held by US authorities in Guantanamo Bay prison off the American coast have been held for many years without trial or even appearing before an American judge.

Case law

Legislatures pass laws, but courts work out what they mean in practice. Laws are interpreted and tested by a succession of trials, over a period of time, under a variety of circumstances.

For example, the law says in some countries that cars should drive on the left-hand side of the road; but it also says that boats should pass port-to-port (that is, as if they were on the right-hand side of an imaginary road). What should happen in the event of a flood, where a truck driving along a flooded road meets a boat coming the other way?

Is the road still a road? If so, they must keep left and pass right-side to right-side. Or is it now a waterway? If so, they must keep right and pass left-side to left-side. The legislation will state clearly what the rules are in each case; but it is unlikely to say clearly how deep the water has to be before a road turns into a waterway.

Courts often have to decide such things. An important part of legal training is to learn what judgments have been made in the past, in order to know exactly what each law means. This is called case law, and lawyers will quote previous cases in court, in order to show how the law should be applied in this case.

Any case law that is from a court of equal or higher rank to the one where a case is now being heard, will normally take precedence over common law, should they differ.

Also, a decision by a higher court (for example a court of appeal or supreme court) is binding upon a lower court. The lower court must follow what the higher court has said, in another case where the circumstances are similar.

The legal system includes rules, procedures, and institutions by which public initiatives and private endeavors can be carried out through legitimate means. In other words, is a system for interpreting and enforcing the laws. It elaborates the rights and responsibilities in a variety of ways. Three major legal systems of the world consist of civil law, common law and religious law. Other legal systems are: Jury system is a legal system for determining the facts at issue in a lawsuit. The tax system is a legal system for assessing and collecting taxes. The Electoral system is a legal system for making democratic choices.

Jurisdiction’s basis of applying law consists of (1) a constitution, written or oral; (2) primary legislation, statutes, and laws; authorized by constitutionally authorized legislative body; (3) primary legislation approved body enacts subsidiary laws or bylaws; (4) traditional practices upheld by the courts; (5) Civil, common, Roman, or other code of law as source of such principles or practices.

Some Types of Law

Admiralty (Maritime) Law
Admiralty law regulates economic transactions and property disputes involving marine trade, sailors, navigation, or land-based activity that is maritime in nature. Admiralty Law is not, however, synonymous with the Law of the Sea, which is in the realm of international public law and deals with rights to navigation, minerals, or coastal waters jurisdiction.

Business (Corporate) Law

Corporate law involves the formation, dissolution, and all other legal aspects of the administration of corporations. Typical duties of corporate lawyers include mergers, acquisitions, internal reorganization, or disputes between corporations and individuals concerning liability, patents, and compliance with state and federal law, as well as international accords. A legal professional whose sole client is a corporation is generally known as in-house counsel.

Civil Rights Law

Civil rights law aims to balance competing interests between institutions of government on the one hand and individuals or groups of individuals on the other. Lawyers in such practice may work on cases involving discrimination and unfair practices that infringe on rights and liberties such as expression, employment, housing, education, or other entitlements.

Criminal Law

Criminal law focuses on behaviors that are sanctioned under criminal code and defined as illegal. Prosecutors and District Attorneys sanction illegal behavior, while criminal defense lawyers represent clients accused of criminal activity. Both prosecution and defense professionals deal with issues of individual liberty, basic rights, and responsibilities. In some Common Law countries other than the U.S., and in most Civil Law countries, the roles of a prosecutor (or procurator) and defense lawyer (or advocate) are separated more clearly into different professional specialties.

Entertainment Law

Entertainment law predominantly relates to Intellectual Property Law, but is more specifically centered on rights and royalties issues to media in the arts, music, television, cinema, or athletics. Sports lawyers ensure compliance with regulations for professional or amateur athletics and may represent an athlete for a contractual transaction. With the rapid development of information technology and social media, entertainment lawyers operate in an environment of constant change.

Environmental Law

Environmental law concerns a multitude of statutes, treaties, regulations, and conventions based in state, federal, or transnational law. Legal professionals practicing in this field may represent government agencies, advocacy organizations, or individuals. Environmental lawyers often focus on cases involving natural resource management, the curbing of pollution, or disputes about land and littoral use. Public health components are increasingly common in the practice of environmental law.

Family Law
Family law focuses on legal relations between individuals in the context of the family. Lawyers in this field typically work in smaller firms and specialize in a variety of areas ranging from child welfare, through adoption, to divorce. Child abuse, legitimacy, civil unions, domestic partnerships, and marriages are among the main aspects of family lawyers' practice.

Health Law
Health law is an evolving field that focuses on legislation related to health care. Health law attorneys may represent patients, clinics, insurance companies, or individual health practitioners. The federal government employs attorneys in this field to oversee the crafting, implementation, and enforcement of policies. Health law specialists also work at academic institutions and biotechnology and pharmaceutical companies.

Immigration Law
Immigration lawyers work with individual clients at all stages of the naturalization process. Other aspects of the profession relate to refugee and asylum seekers, as well as to individuals in the country without legal permission. This field of law varies significantly from country to country. Much of its practice depends on international treaties, bilateral accords, and political conjecture.

Intellectual Property Law
Intellectual Property law focuses on protecting the rights of inventors, authors, and businesses to their tangible and intangible creations, inventions and symbols. Legal professionals in this field are often experts in a particular domain, such as science, the arts, or an industry. For example, trademark or copyright attorneys manage the legal aspects of contracts, visual identity, brand names, or slogans. Technological advances, notably in digital reproduction and transmission, make this a dynamic field of law.

International Law
International law is broad in its conception and can be broken down into private and public sectors. In the private sector, specialists in international law may work in finance and trade divisions of multinational corporations. Familiarity with business essentials, as well as corporate law or intellectual property law would be helpful in this field. In the public international law, practitioners would work on cases that involve dealings between sovereign nations. Familiarity with comparative law or public international law would be most helpful for effective practice in this field. Both private and public international law are interdisciplinary in nature and would involve an understanding of the differences between common law and civil law systems across borders.

Labor (Employment) Law

Labor law is concerned with the relations between workers and their employers on matters ranging from wages and compensation, through harassment, to discrimination based on gender, disability, or age. Labor law often involves collective bargaining and unions. Attorneys in this field may represent individual clients, a union, a government regulatory agency, or an employer.

Military Law

Military law involves codes and procedures that govern legal matters in the armed forces. Since 1951, military law has been based on the Uniform Code of Military Justice. Legal experts in this field are typically members of the armed forces serving in the Judge Advocate General's Corps.

Personal Injury Law

Personal injury law deals with intentional or unintentional wrongdoing that affects individuals physically or psychologically. Experts in the field are well-versed in torts law and may work on cases involving medical malpractice, accidental collisions, product liability, wrongful death, or workplace injury. Many cases are settled out of court in this field of legal practice.

Real Estate Law

Real Estate law involves land or construction ownership, development, litigation, tenant rights, or landlord disputes. Attorneys in this field may work on residential or commercial transactions, review contracts, or work in planning and other government offices.

Tax Law

Tax law is a dynamic field that deals with domestic and international transactions. Because of the frequent modifications to local, state, and federal codes and the complexity of fiscal policy that guides these changes, experts in tax law engage in continuous education at greater rates than in many other fields of law. Apart from ensuring the legality of the levies on economic transactions, tax lawyers help clients reduce fiscal liabilities.

Law is classified into four different categories: –

Municipal Law and International Law

Public Law and Private Law

Substantive Law and Procedural Law

Civil Law and Criminal Law

1. Municipal Law and International Law

Municipal Law

Meaning of Municipal Law: – Municipal law is the law of that nation; it is domestic law that governs the subjects of the state. This is contrary to International law. Municipal Law regulates relations between the individuals under the sway of the respective State and the relations between this State and the respective individuals. State approves the law. It is generally regional in nature as it is applied within the territory of the country itself.

Municipal law can be divided into: –

Public law: – Public law is the part of law that governs relations between legal persons and a government, between different institutions within a state, between different branches of governments, as well as relationships between persons that are of direct concern to society.

Private law: – Private Law is concerned with the relationship between individuals with one another or private relationship between citizens and companies that are not of public importance.

International Law

Meaning of International law: – International law is a set of rules which are binding between countries and aims to ensure security and peace among various nations. It is an independent system of law existing outside the legal framework of a particular state. International law has been incorporated into national law by various countries such that the United States has declared that all international law will be part of the nation's law.

Even the UK has incorporated in its municipal laws and whenever there is a conflict between international law and municipal law courts, decisions have to be taken keeping in mind the harmonious construction between them.

International law can be classified into four: –

Customary International law: – These are rules that have been in force since ancient times between countries such as the law of the sea.

Treaty law: – These are rules made by treaties between two or more countries.

Public International law: – These are the rules that govern the conduct and relations of the state with others.

Private International law: – It contains rules and principles according to which cases with foreign elements are decided.

2. Public Law and Private Law

Public Law
Meaning of Public law: – Public law is the part of law that governs relations between legal persons and a government, between different institutions within a state, between different branches of governments, as well as relationships between persons that are of direct concern to society. The activities of the state are regulated by public law.

It determines and controls the organization and functioning of the state and also determines the relationship of the state with its subjects. The term 'public' means a state or a sovereign part of it or a body, or a person holding a delegated authority under the state.

Public law can be further divided into: –
Constitutional Law: – Constitutional Law is the law that determines the nature of the state and the structure of government. It is above and supreme from the general law of the land. It describes the structure and function of the three organs of the state. Ordinary law derives its value from constitutional law.

Administrative Law: – Administrative law is the body of law that gives permission for the creation of public regulatory agencies and includes all the laws, judicial decisions, and rules. This law is created by administrative agencies and the purpose is to implement their powers and duties in the form of rules, regulations, orders and decisions.

Criminal Law: – It is the body of law that defines criminal offenses, regulates the cognizance, create charges and trial of suspects, and also fixes the methods of punishment and treatment applicable to convicted offenders. Its purpose is to stop crime and punish the wrongdoer.

Private Law
Meaning of Private law: – Private law is the branch of law that deals with the rights and duties of private individuals and the relationship between them. Private law deals with the rights and obligations of individuals, families, businesses and small groups and exists to assist citizens in disputes involving private matters.

Further classification of private law is as follows: –

Law of the person
Property law
Law of liability conflict of laws
The law of liability is divided into 3 classes: –
The contracts
Quasi-contract
Torts

3. Civil Law and Criminal Law

Civil Law

Meaning of Civil law: – Civil law deals with behavior that causes injury to an individual or other private party, such as a corporation. Example of civil law is defamation, breach of contract, negligence which is resulting in injury or death, and property damage. In civil law, cases are initiated (suits are filed) by a private party (the plaintiff); cases are usually decided by a judge; punishment almost always consists of a monetary award and never consists of imprisonment; the plaintiff must establish the defendant's liability only according to the "preponderance of evidence"; and defendants are not entitled to the same legal protections as are the criminally accused.

Criminal Law

Meaning of Criminal law: – Criminal law deals with behavior that can be recognized as a crime against the public, society, or the state – even if the immediate victim is a person. Examples of the same are murder, assault, theft and drunk driving. In criminal law, it deals with looking after public interests. It involves punishing and rehabilitating offenders, and protecting the society. The police and prosecutor are hired by the government to put the criminal law into effect. Public funds are used to pay for these services. If suppose you are the victim of the crime, you report it to the police and then it is their duty to investigate the matter and find the suspect. In most cases, if a charge has been properly presented and if there is evidence supporting it, the Government, not the person who complains of the incident, prosecutes it in the courts.

4. Substantive Law and Procedural Law

Substantive Law

Meaning of Substantive Law: – Substantive law is the law which governs the original rights and obligations of individuals. Substantive law may derive from the common law, statutes, or a constitution. For example, a claim to recover for breach of contract or negligence or fraud would be a common law substantive right. This law refers to the body of rules that determine the rights and obligations of individuals and collective bodies.

Procedural Law

Meaning of Procedural Law: – Procedural law establishes the legal rules by which substantive law is created, enforced and applied, especially in a court of law. Procedural law refers to the different processes through which a case proceeds. Procedural laws define the rules with which substantive laws may be enforced.

Church Environmental and Pollution Law

Pollution is the addition of any substance (solid, liquid, or gas) or any form of energy (such as heat, sound, or radioactivity) to the environment at a rate faster than it can be dispersed, diluted, decomposed, recycled, or stored in some harmless form. The major kinds of pollution, usually classified by environment, are air pollution, water pollution, and land pollution. Modern society is also concerned about specific types of pollutants, such as noise pollution, light pollution, and plastic pollution. Pollution of all kinds can have negative effects on the environment and wildlife and often impacts human health and well-being.

Noise pollution, unwanted or excessive sound that can have deleterious effects on human health, wildlife, and environmental quality. Noise pollution is commonly generated inside many industrial facilities and some other workplaces, but it also comes from highway, railway, and airplane traffic and from outdoor construction activities, and the church is not left out. Taking Nigeria for instance, it is no longer a hidden fact the growing population of churches and religion houses generally. In as much as churches serve its environment to build their faith, have good and healthy relationships with their communities or individual without trampling on existing law guiding the locale.

Effects on humans and environment

Noise is more than a mere nuisance. At certain levels and durations of exposure, it can cause physical damage to the eardrum and the sensitive hair cells of the inner ear and result in temporary or permanent hearing loss, known as noise-induced hearing loss. In addition to causing hearing loss, excessive noise exposure can raise blood pressure and pulse rates, cause irritability, anxiety, and mental fatigue, and interfere with sleep, recreation, and personal communication. Children living in areas with high levels of noise pollution may suffer from stress and other problems, such as impairments in memory and attention span. Noise pollution control is therefore important in the workplace and in the community.

Noise pollution also impacts wildlife. A wide range of animals, including insects, frogs, birds, and bats, rely on sound for a variety of reasons. Noise pollution can interfere with an animal's ability to attract a mate, communicate, navigate, find food, or avoid predators and thus can even be an existential threat to vulnerable organisms. The problem of noise pollution is especially serious for marine animals, particularly those that rely on echolocation, such as certain whales and dolphins, and much of the world's oceans are polluted with chaotic sounds from ships, seismic tests, and oil drills. Some of the loudest and most detrimental sounds in the sea are from naval sonar devices, whose noise can travel hundreds of miles through the water and is associated with mass strandings of whales and dolphins.

Noise Regulation and Mitigation

Noise-control ordinances and laws enacted at the local, state and national levels can be effective in mitigating the adverse effects of noise pollution. Here in Nigeria, The National Environmental Standards and Regulations Enforcement Agency (NESREA) is saddled to enforce a regulation that classify making noise a criminal offence punishable with imprisonment or fine or both. The law prohibits unacceptable level of noise making by individuals or groups or a corporate body.

The regulation makes provisions for ‘permissible noise levels, noise in excess of permissible levels, duty to control noise by place and time and noise control zones’ among others. Several states in Nigeria has emulated such act and they are being put in place to checkmate erring groups, individuals, institutions or bodies.

Some cases were experienced in some state across Nigeria. In Lagos, Lagos State Environmental Protection Agency (LASEPA) under the Ministry of Environment, they received over 4,700 complaints with 70% of these complaints were related to religious houses (i.e designated places of worship and places that are not house of worship such as uncompleted buildings, roads and streets). In essence, this is not a ploy to discard our faith but we should also know that God does not tolerate indiscipline in whatever form. However, you do not have a right to disturb your neighbour when worshipping. The two main religions in Nigeria also preach against this. Any activity or communication that you have with God that disturbs your neighbour and affects his health and wellbeing is not acceptable.

Some states where such laws are applicable and enforced are:

Lagos state: Some places, not limited to worship places were sealed for non-compliance in area such as; Apapa, Festac, Oregun, Ikeja, Ifako-Ijaiye, Abule-egba, Ketu, Lekki, Yaba amongst other locations.

Abuja
Oyo State
River State
Ogun State
Anambra State
Note: This is not an exhaustive list.

Ways To Reduce Noise in Church

1. Reduce drums volume

Drum shield
Drum shields are very effective in preventing stage noise. They are often used to reduce or redirect live drum sound. Some churches even go so far as building a full cage for the drum set. Any kind of sound redirection tools is helpful. Just make sure you buy a good quality shield in front of the drum set.

Drum silencers
Drum silencers are made-to-measure rubber pads that sit on acoustic drums and cymbals. They act as a barrier between the stick and the drum or cymbal, reducing the noise.

Tuned drums
A big help from the drummer comes in the form of getting him to tune to the drums (especially the snare) as low as possible. The lower the snare is tuned, the lower the volume and the better control you have in the house.

Electronic Instruments
This is the final step to getting rid of unwanted sound – to replace any acoustical instruments with their electrical, un-amplified equivalents. Whilst some instruments are easy to see the benefit (piano for example) others require a bit more tact when approaching – and actually require a good amount of dialogue with your musicians.

2. Get USED to playing softer
One of the best options if it could be done, is getting used to playing softer. Experiencing with lighter sticks, rods, brushes. And using a smaller kit,cymbal. Help tremendously in handling on-stage volume.

3. Set up the sound system specifically for the room or churchroom. In any given room, some frequencies will be more prone to feedback. Hire a qualified, experienced, well-respected sound technician to “tune the room.” (The process is actually tuning the system.)

Introduction to Civil Law
Countries following a civil law system are typically those that were former French, Dutch, German, Spanish or Portuguese colonies or protectorates, including much of Central and South America. Most of the Central and Eastern European and East Asian countries also follow a civil law structure.

The civil law system is a codified system of law. It takes its origins from Roman law. Features of a civil law system include:

- There is generally a written constitution based on specific codes (e.g., civil code, codes covering corporate law, administrative law, tax law and constitutional law) enshrining basic rights and duties; administrative law is however usually less codified and administrative court judges tend to behave more like common law judges;
- Only legislative enactments are considered binding for all. There is little scope for judge-made law in civil, criminal and commercial courts, although in practice judges tend to follow previous judicial decisions; constitutional and administrative courts can nullify laws and regulations and their decisions in such cases are binding for all.

- In some civil law systems, e.g., Germany, writings of legal scholars have significant influence on the courts;
- Courts specific to the underlying codes – there are therefore usually separate constitutional court, administrative court and civil court systems that opine on consistency of legislation and administrative acts with and interpret that specific code;
- Less freedom of contract - many provisions are implied into a contract by law and parties cannot contract out of certain provisions.

A civil law system is generally more prescriptive than a common law system. However, a government will still need to consider whether specific legislation is required to either limit the scope of a certain restriction to allow a successful infrastructure project, or may require specific legislation for a sector. Please go to Legislation and Regulation and “Organizing Government to think PPP” sections for more information on this.

There are a number of provisions implied into a contract under the civil law system – less importance is generally placed on setting out ALL the terms governing the relationship between the parties to a contract in the contract itself as inadequacies or ambiguities can be remedied or resolved by operation of law. This will often result in a contract being shorter than one in a common law country.

It is also important to note in the area of infrastructure that certain forms of infrastructure projects are referred to by well-defined legal concepts in civil law jurisdictions. Concessions and Affermage have a definite technical meaning and structure to them that may not be understood or applied in a common law country. Care should be taken, therefore, in applying these terms loosely. This is further considered under Agreements.

Labour Law

labour law, the varied body of law applied to such matters as employment, remuneration, conditions of work, trade unions, and industrial relations. In its most comprehensive sense, the term includes social security and disability insurance as well. Unlike the laws of contract, tort, or property, the elements of labour law are somewhat less homogeneous than the rules governing a particular legal relationship. In addition to the individual contractual relationships growing out of the traditional employment situation, labour law deals with the statutory requirements and collective relationships that are increasingly important in mass-production societies, the legal relationships between organized economic interests and the state, and the various rights and obligations related to some types of social services.

Elements of labour law

The basic subject matter of labour law can be considered under nine broad heads: employment; individual employment relationships; wages and remuneration; conditions of work; health, safety, and welfare; social security; trade unions and industrial relations; the administration of labour law; and special provisions for particular occupational or other groups.

Employment

Employment considered as a basic concept and category of labour law is a relatively recent development. Prior to the Great Depression and World War II the emphasis was upon the prevention or reduction of excessive unemployment rather than upon long-term employment policy as part of a comprehensive scheme to promote economic stability and growth. The new approach, arising from changes in political outlook and contemporary economic thought, has increasingly found expression in legal provisions that establish the creation of employment opportunities as a general objective of policy. To this end, legislation has established the necessary legal framework for the forecasting of labour needs and availability and the provision of employment services including placement, recruitment, vocational training, and apprenticeship. Freedom from forced labour, equality of treatment in employment and occupation, and unemployment benefits may, in a broad sense, be regarded as part of the same general subject.

Individual employment relations

The making, modification, and termination of individual employment relations and the resulting obligations for the parties form a second branch of labour law. It may also involve certain aspects of promotion, transfer, and dismissal procedures and compensation. Historically speaking, the law on these matters was at one time described as the law of master and servant. It implied a contractual relation in which one party agreed to be under the control of the other in the sense that the servant was bound to obey orders not only as to the work that he would execute but also as to the details of the work and the manner of its execution. In return, the master had to pay a wage and grant certain minimum conditions for the protection of the worker.

Wages and remuneration

The substantive law on wages and remuneration covers such elements as forms and methods of payment, the protection of wages against unlawful deductions and other abuses, minimum wage arrangements, the determination of wages, fringe benefits, and, in highly sophisticated economies, incomes policies. The concept of wage regulation as a restraint upon extreme social evils has gradually been superseded by wage policies as deliberate instruments of positive management designed to promote economic stability and growth.

Legal requirements concerning the forms of wages and methods of wage payment deal with such matters as the proper notification of wage conditions, the payment of wages in legal tender or by check, the limitation and proper valuation of payments in kind, the freedom of the worker to dispose of his wages, regularity in wage payments, the treatment of wages as a privileged, or secured, debt, and restrictions upon the attachment or assignment of wages.

Conditions of work

The conditions of work involve hours, rest periods, and vacations; the prohibition of child labour and regulation of the employment of young persons; and special provisions concerning the employment of women. This part of the law originated in legislation for the protection of children, young persons, and women against the worst evils of the Industrial Revolution. It originally dealt particularly with such matters as admission to employment, night work, and excessive hours, but the elements of its content and their relative importance were wholly transformed during the 20th century.

Health, safety, and welfare

Such general matters as occupational health and accident prevention regulations and services; special regulations for hazardous occupations such as mining, construction, and dock work; and provisions concerning such health and safety risks as poisons, dangerous machinery, dust, noise, vibration, and radiation constitute the health, safety, and welfare category of labour law. The efforts of organized safety movements and the progress of occupational medicine have produced comprehensive occupational health and accident-prevention services and regulations no longer limited to a few specially acute risks but covering the full range of dangers arising from modern industrial processes. Major developments include increased concern with the widespread use of chemicals and increasing provision for welfare facilities related to employment, including feeding, rest, recreation, and transport facilities.

Social security

Social security ranges from basic employers' liability for occupational accidents to comprehensive schemes that include income security in the form of sickness, unemployment, retirement, employment injury, maternity, family, invalidity, and survivors' benefits and medical care. As with other aspects of labour law, a progression from the particular to the general has been characteristic of the development of social security legislation. By the time of World War I, workers' compensation schemes were general in industrialized and industrializing countries, but they were highly restrictive in their provisions for specific cases.

Liability Law

Liability and liability law are news events every day. Traffic incidents, assaults, gas explosions, company fires, or earthquakes as a result of gas extraction. Liability law is the law that regulates who is liable to compensate damage suffered and/or caused by third parties. Sooner or later anyone could have to deal with liability law. For instance, you could be involved in a (traffic) incident or an assault, or you could suffer or cause damage as an employee or employer.

If a company is liable for such damage, then the question is if a business liability insurance covers the damage and compensates it. As a director or officer of a company, you can also be made personally liable, even if you think that your choice of a specific legal form for your company means you run little or no risk of liability.

Types of Liability

There are many ways in which businesses can become liable to other parties. Here are the most common types of liability.

Premises Liability

Many small companies maintain a business premise such as an office, store, or warehouse. A business location can be a source of liability if a customer, vendor, contractor, or other visitor is injured on the premises and files a bodily injury claim.

Operations Liability

Businesses that perform their operations off-site may be liable for bodily injury or property damage they cause at customers' locations; for example, when an employee of your janitorial business is cleaning a customer's office when they accidentally break a glass statue.

Product Liability

Many businesses manufacture products they sell to other businesses or the public. Products can create liability for a business if they are defective and cause injuries to users.

Professional Liability

Businesses that give professional advice may be liable for errors or omissions they make that cause others to sustain financial losses; for example, if an accounting firm makes a mistake in a client's financial statement that causes the client to lose a lucrative contract.

Auto Liability

Business owners or their employees can create liability for the company if they negligently cause an auto accident that injures a third party or damages their property.

Contract Law

Contract law is the body of law that relates to making and enforcing agreements. A contract is an agreement that a party can turn to a court to enforce. Contract law is the area of law that governs making contracts, carrying them out and fashioning a fair remedy when there's a breach.

Anyone who conducts business uses contract law. Both companies and consumers use contracts when they buy and sell goods, when they license products or activities, for employment agreements, for insurance agreements and more. Contracts make these transactions happen smoothly and without any misunderstandings. They allow parties to conduct their affairs confidently. Contracts help make sure that the parties to a transaction are clear on its terms.

How do you form a contract?

A valid contract has four parts:

Offer
First, one party must make an offer. They must state the terms that they want the other party to agree to. If the other side agrees to the terms of the offer, the other side may accept it, and the contract is complete.

Acceptance
Accepting another party's offer makes a contract complete. The party that accepts the offer must accept it on the same terms as the terms of the original offer. They must make sure that the other side knows they accept it.

If they propose different terms, there's no contract. Instead, their terms are a counteroffer. It's then up to the first party to accept the counteroffer or propose another counteroffer.

Consideration
A valid contract requires each party to give something up. That's called consideration. For example, in the case of an employment contract, one party agrees to give up money, and the other party agrees to give up labor. A contract is a two-way street with each party giving up something to get something else that they want.

Mutual intent to enter into an agreement
To have a valid contract, both parties must intend to be bound by the contract. If a document says that it's only a statement of intent, the parties may not have a mutual agreement to enter into a contract. Informal agreements between friends often fall into this category.

Typically a promise or an offer of a reward in exchange for certain behavior creates an enforceable contract with the person who undertakes the activity. For example, if someone offers a reward for information that leads to an arrest for a crime, the person who provides the information can seek enforcement of the reward. On the other hand, an advertisement is not a contract without an additional, personalized invitation from the seller for the buyer to buy the good.

A contract can be implied. For example, a person who seeks medical treatment has an implied contract with the doctor who treats them to pay a reasonable charge for services. Likewise, a person who orders dinner at a restaurant has an implied contract to pay for the meal that they order.

How do the courts interpret a contract?
To interpret a contract, a court looks at the clear language of the contract from the viewpoint of an objective and reasonable person. If the contract isn't clear, the court may consider outside evidence including outside statements and the behavior of the parties. It's best to put a contract in writing, and the statute of frauds may even invalidate some contracts.

Choice of law and jurisdiction
When lawyers create contracts and handle contract disputes, they should be aware of choice of law and jurisdiction issues. Choice of law means the state law that the court uses to interpret the contract. Because most contract law is state law, choosing to litigate a contract dispute with the laws of one state over another can completely change the outcome of the case.

Lawyers should carefully consider whether to incorporate a choice of law provision into the contract at the time of drafting. They should also be careful when they choose a jurisdiction to bring a contract dispute. Because the rules vary in each state, these considerations can have a large impact on the outcome of a case.

Breach of contract
When there's a disagreement about the terms of a contract or when there's a breach of contract, the parties might involve a court to resolve the dispute. The party seeking damages must prove that a valid contract exists. They must also convince the court that there's an appropriate remedy.

Remedies available for breach of contract
There are several remedies that a party might ask a court to impose for a breach of contract. The most common is compensatory damages. These are the real, financial losses that a party has because of the breach of contract. If the parties agree in advance about damages if a breach occurs, that's called liquidated damages. When a breach occurs without any real damages, the aggrieved party can still get a small amount of damages. That's called nominal damages.

In some cases, a party acts very poorly and inexcusably to breach a contract. When that happens, the court may award extra damages called punitive damages. However, this is rare. It's also rare for a court to order the parties to perform the contract. That might happen in a case where compensatory damages are inadequate like in a contract of sale for a rare item.

Emerging issues in contract law
Contract law grows and changes just like any other body of law. In recent years, the validity of electronic signatures on a contract has become a relevant and disputed issue in contract law. The practice of contract law includes identifying emerging issues and advocating for changes and extensions of law in order to allow the client to conduct business in a convenient and favorable way.

Introduction to Administrative Law
Administrative law is the law that governs the administrative actions. As per Ivor Jennings- the Administrative law is the law relating to administration. It determines the organisation, powers and duties of administrative authorities. It includes law relating to the rule-making power of the administrative bodies, the quasi-judicial function of administrative agencies, legal liabilities of public authorities and power of the ordinary courts to supervise administrative authorities. It governs the executive and ensures that the executive treats the public fairly.

Administrative law is a branch of public law. It deals with the relationship of individuals with the government. It determines the organisation and power structure of administrative and quasi-judicial authorities to enforce the law. It is primarily concerned with official actions and procedures and puts in place a control mechanism by which administrative agencies stay within bounds.

However, administrative law is not a codified law. It is a judge-made law which evolved over time.

Reasons for growth of Administrative law.

The concept of a welfare state
As the States changed their nature from laissez-faire to that of a welfare state, government activities increased and thus the need to regulate the same. Thus, this branch of law developed.

The inadequacy of legislature
The legislature has no time to legislate upon the day-to-day ever-changing needs of the society. Even if it does, the lengthy and time-taking legislating procedure would render the rule so legislated of no use as the needs would have changed by the time the rule is implemented.

Thus, the executive is given the power to legislate and use its discretionary powers. Consequently, when powers are given there arises a need to regulate the same.

The inefficiency of Judiciary
The judicial procedure of adjudicating matters is very slow, costly complex and formal. Furthermore, there are so many cases already lined up that speedy disposal of suites is not possible. Hence, the need for tribunals arose.

Scope for the experiment
As administrative law is not a codified law there is a scope of modifying it as per the requirement of the State machinery. Hence, it is more flexible. The rigid legislating procedures need not be followed again and again.

Difference between Administrative law and Constitutional law.
There are significant differences between Administrative law and Constitutional law.

A Constitution is the supreme law of the land. No law is above the constitution and hence must satisfy its provisions and not be in its violation. Administrative law hence is subordinate to constitutional law. In other words, while Constitution is the genus, administrative law is a species.

Constitution deals with the structure of the State and its various organs. Administrative law, on the other hand, deals only with the administration.

While Constitution touches all branches of law and deals with general principles relating to organisation and powers of the various organs of the State; administrative law deals only with the powers and functions of the administrative authorities.

Simply speaking the administrative authorities should first follow the Constitution and then work as per the administrative law.

Introduction to Community Law

Church Government (Church Polity)
Church polity (church government) refers to how a church's leadership is structured. While there are many variations and nuances found within individual churches (and these are too numerous to list), essentially all are variations of one of the following: episcopal, presbyterian, and congregational. (The subject may be complicated by the fact that there are denominations known by each of these names.) Every church is either independent with no higher authority outside of that local church, or it is part of a larger group or denomination with leaders who exert control from outside the church.

One type of church polity is episcopal. The word episcopal is from the Greek word episkopos, which is often translated in English as "bishop" or "overseer." This form of church government functions with a single leader, often called a bishop. The Roman Catholic Church may be the most well-known of the episcopal-type churches. The Pope is also the Bishop of Rome. Below him are other bishops who are in turn responsible for other bishops down to the parish priest.

The Anglican Church, Episcopal Church, and Greek Orthodox Church all have this form of government. One priest or bishop answers to another, who answers to another, until “at the top” there is one bishop (often called the archbishop) who has final authority.

Many other churches have an episcopalian form of government, even though they may not officially recognize it. Some independent churches have one pastor who has ultimate authority in all decisions of the church (sometimes this is called the “strong pastor” form of government). Some multi-site churches may have single pastor at each location but one “head pastor” who is the final authority over all of the sites. Some churches may claim to have presbyterian (elder) or congregational rule but, in reality, have a single bishop or strong pastor who has final authority.

Another type of church polity is the presbyterian form. The word presbyterian is from the Greek word presbuteros, which is usually translated “elder.” In this form of government, authority rests not with a single individual but with the body of elders or presbyters. In denominational churches, the local board of elders answers to a higher board of elders, which is made up of select elders to represent each church. Ultimately, the final board of elders (sometimes called the general assembly) has authority on matters in that denomination. In independent or autonomous churches, final authority rests with the local board of elders. In some churches with elder rule, the elders are elected or ratified by the congregation. However, once the elders are ratified, the congregation does not have power to remove them or overturn their decisions.

The third type of church polity is the congregational form. In congregational churches, the final authority rests with the congregation. This polity takes various forms. In some churches, there are almost no designated leaders (or, as some might say, except the Holy Spirit), and the congregation is involved in virtually every decision that has to be made—from the color of the carpet to the support of missionaries. In other churches, the congregation elects the primary office holders (pastor, elder, deacons) who will then make decisions, only consulting the congregation on major issues such as incurring debt to build a new building or calling a new pastor. However, in congregational churches, if a majority of the congregation objects to any of the decisions or believes that a leader should be removed from office, they have the authority to take action. Most churches with congregational rule are also independent, as they believe strongly that final authority resides with the local congregation. (For instance, Baptist churches may be part of a denomination—Southern, American, etc., but the “denomination” has no authority over the decisions of those local churches. The strongest action that could be taken by the denomination is that the individual church would no longer be received in fellowship; likewise, any individual church can withdraw at any time. In this case, the denomination is more of a voluntary, cooperative fellowship.)

As already noted, there are variations and nuances too numerous to be covered here, and there will always be exceptions to what is stated above. Even denominations that have episcopalian or presbyterian forms of government often have to adjust their positions due to congregational pressure and popular opinion. There are evangelical, Bible-believing churches that utilize each of the forms of church government mentioned above. The form of church government is not a major doctrinal issue. The most important issue is that those who are in leadership positions must submit to the authority of Christ and obediently follow His lead as revealed in Scripture (Acts 20:28; 1 Peter 5:2). Christ is the Head of the Church, and if any system, board, individual leader, or congregation begins to displace Christ and the Word with their own beliefs and desires, then that leadership is no longer legitimate.

Intellectual Property (Copyright)
Intellectual property (IP) refers to creations of the mind, such as inventions; literary and artistic works; designs; and symbols, names and images used in commerce.

IP is protected in law by, for example, patents, copyright and trademarks, which enable people to earn recognition or financial benefit from what they invent or create. By striking the right balance between the interests of innovators and the wider public interest, the IP system aims to foster an environment in which creativity and innovation can flourish.

Types of intellectual property

Copyright
Copyright is a legal term used to describe the rights that creators have over their literary and artistic works. Works covered by copyright range from books, music, paintings, sculpture and films, to computer programs, databases, advertisements, maps and technical drawings.

Patents
A patent is an exclusive right granted for an invention. Generally speaking, a patent provides the patent owner with the right to decide how - or whether - the invention can be used by others. In exchange for this right, the patent owner makes technical information about the invention publicly available in the published patent document.

Trademarks
A trademark is a sign capable of distinguishing the goods or services of one enterprise from those of other enterprises. Trademarks date back to ancient times when artisans used to put their signature or "mark" on their products.

Industrial designs
An industrial design constitutes the ornamental or aesthetic aspect of an article. A design may consist of three-dimensional features, such as the shape or surface of an article, or of two-dimensional features, such as patterns, lines or color.

Geographical indications

Geographical indications and appellations of origin are signs used on goods that have a specific geographical origin and possess qualities, a reputation or characteristics that are essentially attributable to that place of origin. Most commonly, a geographical indication includes the name of the place of origin of the goods.

Trade secrets

Trade secrets are IP rights on confidential information which may be sold or licensed. The unauthorized acquisition, use or disclosure of such secret information in a manner contrary to honest commercial practices by others is regarded as an unfair practice and a violation of the trade secret protection.

Copyright

Copyright (or author's right) is a legal term used to describe the rights that creators have over their literary and artistic works. Works covered by copyright range from books, music, paintings, sculpture, and films, to computer programs, databases, advertisements, maps, and technical drawings.

What can be protected using copyright?

Exhaustive lists of works covered by copyright are usually not to be found in legislation. Nonetheless, broadly speaking, works commonly protected by copyright throughout the world include:

- literary works such as novels, poems, plays, reference works, newspaper articles;
- computer programs, databases;
- films, musical compositions, and choreography;
- artistic works such as paintings, drawings, photographs, and sculpture;
- architecture; and
- advertisements, maps, and technical drawings.

Copyright protection extends only to expressions, and not to ideas, procedures, methods of operation or mathematical concepts as such. Copyright may or may not be available for a number of objects such as titles, slogans, or logos, depending on whether they contain sufficient authorship.

Insurance Law

In order to understand insurance law, it is useful to understand insurance first. Insurance is a contract in which one party (the "insured") pays money (called a premium) and the other party promises to reimburse the first for certain types of losses (illness, property damage, or death) if they occur.

Insurance law falls into three major categories. First, the insurance company will hire lawyers to represent the insured in case she is sued for something related to her insurance contract. These are known as "insurance defense attorneys." For example, an automobile insurance company will hire an attorney to represent an insured driver when she gets sued for causing another driver's injuries. The second category of insurance law helps insured people determine when an insurance company must pay a claim. Third, insurance companies typically hire attorneys to make sure the company complies with all applicable laws and regulations, which can vary by state.

There are many types of insurance. The government runs some kinds of insurance, like Social Security disability, worker's compensation, and unemployment insurance. However, the term "insurance law" usually refers to the law surrounding private insurance. The most common types of private insurance are health insurance, automobile liability insurance, homeowner's insurance, life insurance, title insurance, and malpractice insurance.

Insurance Policy Components

When choosing a policy, it is important to understand how insurance works.

A firm understanding of these concepts goes a long way in helping you choose the policy that best suits your needs. For instance, whole life insurance may or may not be the right type of life insurance for you. Three components of any type of insurance are crucial: premium, policy limit, and deductible.

Premium

A policy's premium is its price, typically expressed as a monthly cost. The premium is determined by the insurer based on your or your business's risk profile, which may include creditworthiness.

For example, if you own several expensive automobiles and have a history of reckless driving, you will likely pay more for an auto policy than someone with a single midrange sedan and a perfect driving record. However, different insurers may charge different premiums for similar policies. So finding the price that is right for you requires some legwork.

Policy Limit

The policy limit is the maximum amount that an insurer will pay under a policy for a covered loss. Maximums may be set per period (e.g., annual or policy term), per loss or injury, or over the life of the policy, also known as the lifetime maximum.

Typically, higher limits carry higher premiums. For a general life insurance policy, the maximum amount that the insurer will pay is referred to as the face value, which is the amount paid to a beneficiary upon the death of the insured.

Deductible

The deductible is a specific amount that the policyholder must pay out of pocket before the insurer pays a claim. Deductibles serve as deterrents to large volumes of small and insignificant claims.

Deductibles can apply per policy or per claim, depending on the insurer and the type of policy. Policies with very high deductibles are typically less expensive because the high out-of-pocket expense generally results in fewer small claims.

Types of Insurance

There are many different types of insurance.

Health Insurance

With regard to health insurance, people who have chronic health issues or need regular medical attention should look for policies with lower deductibles. Though the annual premium is higher than a comparable policy with a higher deductible, less expensive access to medical care throughout the year may be worth the tradeoff.

Home Insurance

Homeowners insurance (also known as home insurance) protects your home and possessions against damage or theft. Virtually all mortgage companies require borrowers to have insurance coverage for the full or fair value of a property (usually the purchase price) and won't make a loan or finance a residential real estate transaction without proof of it.

Auto Insurance

When you buy or lease a car, it's important to protect that investment. Getting auto insurance can offer reassurance in case you're involved in an accident or the vehicle is stolen, vandalized, or damaged by a natural disaster. Instead of paying out of pocket for auto accidents, people pay annual premiums to an auto insurance company; the company then pays all or most of the costs associated with an auto accident or other vehicle damage.

Life Insurance

Life insurance is a contract between an insurer and a policy owner. A life insurance policy guarantees that the insurer pays a sum of money to named beneficiaries when the insured dies in exchange for the premiums paid by the policyholder during their lifetime.

Travel Insurance

Travel insurance is a type of insurance that covers the costs and losses associated with traveling. It is useful protection for those traveling domestically or abroad. According to a 2021 survey by insurance company Battleface, almost half of Americans have faced fees or had to absorb the cost of losses when traveling without travel insurance.