

Toowong FC

Policy

November 2018

Risk Management Plan

Overview

The purpose of this document is to assist Toowong FC to identify, evaluate and manage risks associated with the management of the Clubs operations.

Prepared by

The Toowong Football Club Committee

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Introduction

The purpose of this document is to assist Toowong FC to identify, evaluate and manage risks associated with the management of the Clubs operations. The Club recognises that a duty of care is owed to all its members and that having an up to date, effective risk management process in place is crucial to this as well as an important step to establishing quality club governance.

As a result of this the Club recognises the benefits of a risk management plan and the importance of this to ensure the Club meets its legal responsibility to take reasonable steps to reduce the likelihood of injury to its members and others involved in its activities as a result of any foreseeable risks. By implementing this plan, the club is committed to establishing a safe environment for its members and has committed to the implementation and ongoing maintenance of this plan.

This plan has been established by the Committee in consultation with relevant club officials, volunteers and members and the Club is committed to ensuring it is communicated with and adhered to accordingly by all members.

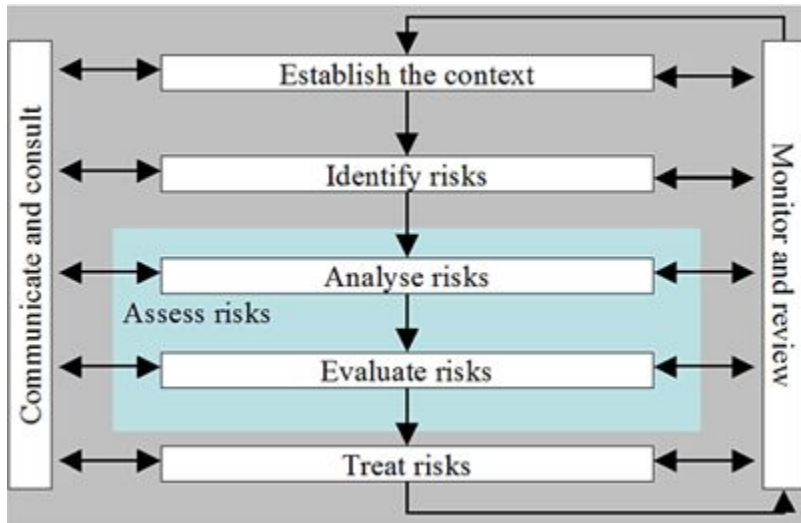
Purpose

It is well recognised that risk is an inherent component of sport delivery and as a result, quality risk management processes seek to assist clubs to identify, assess and manage potential risks before they occur.

A risk is defined as anything untoward that can affect your organisation by creating exposure to potential loss or damage. The purpose of the Toowong FC risk management plan is to create a proactive approach to the identification, analysis, assessment, control, and avoidance, minimization, or elimination of unacceptable risks rather than a re-active approach, therefore creating a safer environment for its members.

The Club recognise that effective risk management is an ongoing process and must be monitored at all times. The following diagram and process detailed in section 3 below outlines the 6 steps that form the ongoing process to be undertaken by the Club to continually identify, evaluate, treat and monitor risk.

The 6 Step Risk Management



Step 1 - Context

There are many areas where a risk can occur that can impact the success of an organisation - A 'risk' is more than just a physical risk and may also include:

- Governance
- Financial
- Brand
- Member services
- Sports competition / activities
- Social events

- Facilities

By first breaking down the process into different risk context, it enables specific risks within this to be identified. Each context should have its own risk management table within section 4.

Step 2 - Identify

Identifying risk is the most crucial step to any effective risk management process as without being able to identify a risk, there is no way to treat it.

Recognising risks, no matter how obvious or likely they are, is also often the most difficult step. As a result, a club should encourage all members to assist the committee to identify potential risks. Each member will be involved in different areas of the club and have different skill sets, experiences, interests, and roles. When gathering your club members to formulate your risk management plan, the more diversity that your group has, the more broadly you will be able to identify risk. For example, coaches and players may be in a better position than the treasurer to identify risk associated with training sessions and equipment.

Some useful techniques to help identify risks include:

- **Brainstorming** – Get the committee and a range of club members together and brainstorm the potential risks to your club across a variety of context
- **Incident review** - Have events occurred previously that are recorded or remembered? Going through past events will help you to generate a very real examples of the risks that remain in your facility, activities or functions.
- **Research** - Talk to people who run groups similar to yours to find out what risks they have encountered. Look into to any support resources that may exist within your sport to manage risk or examples of incidents that have occurred relevant to your sport.
- **Guidelines** – Look into guidelines relevant to your sport e.g. coach qualifications, equipment standards, club governance requirements etc.
- **Site visits** – Don't try and work from memory, take the time to walk around the facilities your club uses, inspect the equipment you use, watch training sessions, games, events etc. and make notes on possible risks.
- **Scenario** – Go through some different scenarios to identify how the club is positioned to handle these e.g. if there is a serious injury do you have the required first aid equipment and qualifications, do you have relevant emergency contact details etc.

Step 3 - Analyse

Once a risk has been identified, the next step is to determine what the likelihood and the consequence of the risk is. The following tables/descriptions enable the club to determine both the level of likelihood (A, B, C, D, E) and level of consequence (1, 2, 3, 4, 5) for each risk. These levels then enable the risk to be evaluated in step 4.

Likelihood

Utilise the descriptor table below to provide an indication of the likelihood an identified risk may occur.

Level	Category	Description
A	Almost Certain	There is an expectation that an event/incident will occur (pre/during/post event)
B	Likely	There is an expectation that an event/incident could occur but not certain to occur
C	Slight	There is an expectation that an event/incident has equal probability of occurring
D	Unlikely	There is an expectation that an event/incident is doubtful or improbably
E	Rare	There is no expectation that the event/incident will occur

Consequence or Impact

Utilise the descriptor below to describe the consequences of an incident/risk should it occur.

Level	Category	Description
1	Negligible	<ul style="list-style-type: none"> • No injuries – minor first aid (e.g. Band-Aid), short term discomfort (e.g. bruise, headache) • Low financial loss
2	Minor	<ul style="list-style-type: none"> • First aid treatment • Temporary disruption or halting of part or whole of event • Medium financial loss
3	Moderate	<ul style="list-style-type: none"> • Formal medical treatment required (e.g. ambulance, hospital, doctor) • Temporary delay of event requiring external assistance (e.g. police, fire, maintenance, security etc.) • Medium – High financial loss
4	Major	<ul style="list-style-type: none"> • Extensive injuries, hospitalisation. Could result in a notifiable occurrence • Loss of production capability • Event disrupted and requiring investigation and outside assistance (e.g. Fire, Police) • Major financial loss
5	Severe	<ul style="list-style-type: none"> • Death, permanent incapacity • Event cancelled with investigation and potential prosecution e.g. fire, ambulance • Catastrophic financial loss

Step 4 - Evaluate

What is the level of the risk and is it acceptable?

The matrix below enables the club to identify the levels of risk by cross-referencing the selected level of likelihood and consequence determined in step 3.

Those risks evaluated as 'Very High' will have a significant impact on the Club and a high likelihood of occurring while those with a 'Low' rating are very unlikely to occur and have minimal consequences to the club. This rating should form a key determinant of how you treat the risk in step 5 e.g. a low rating may see the risk being accepted while a high rating may mean it is avoided completely.

Likelihood	Consequences				
	Negligible 1	Minor 2	Moderate 3	Major 4	Severe 5
A Almost Certain	Medium	High	Very High	Very High	Very High
B Likely	Medium	Medium	High	Very High	Very High
C Slight	Low	Medium	High	High	Very High

D Unlikely	Low	Low	Medium	Medium	High
E Rare	Low	Low	Low	Medium	Medium

Step 5 - treat

Risk treatment involves identifying the range of options for treating the risk, evaluating those options, preparing a risk treatment plan and implementing that plan. It is about considering the options for treatment and selecting the most appropriate method to achieve the desired outcome.

What are some ways you can manage/treat a risk?

Standard treatment options include:

- **Accepting the risk** – for example most people would consider minor injuries from participating in the sporting activity as being an inherent/acceptable risk.
- **Avoiding the risk** - Cancel or changing the activity is a way to avoid a risk. For example, a rock climbing club decide to run a come n try day but have since found out their trained and accredited instructors are unavailable that day. The club may decide it is better to avoid this risk by rescheduling or cancelling the event.
- **Reducing the risk** – It may be possible and acceptable to reduce the likelihood or consequence (or both) of a risk through a certain action, policy, equipment etc. For example, the use of mouth guards for players in some contact sports may reduce the likelihood and consequence of a risk to an acceptable level.
- **Transferring the risk in full or in part**, will generally occur through contracts or notices for example via the policies of the association that your team plays within – i.e. insurance coverage, lease agreements, waivers and warning signs.
- **Retaining the risk** is knowing that you may not be able to eliminate the risk, but instead acknowledging the risk is an important part of the sport activity and some risk must be retained because of the inherent nature of the sport activity.

If retaining the risk, it is important to consider the likelihood and consequence of the risk

Whichever option you choose to treat a risk, if the risk has rated highly you will need to carefully consider necessary policies, procedures and strategies to treat and/or manage the risk should it occur. These will include:

- Who is responsible
- What is needed
- What is the timeframe
- How you will know when the risk has been successfully managed
- External advice e.g. insurer, solicitor, affiliated state body etc

Step 6 - Monitor and Review

Once treatment of a risk has been determined it is crucial that the club continues to monitor the risk to ensure the likelihood or consequence doesn't change and that the identified treatment is correct and effective.

The ongoing review of all possible risks to the club is also crucial to ensure the club pro- actively identifies any changes that may expose the club to additional risks over time.

Some areas such as facilities and equipment may need monitoring and review regularly e.g. every event/week/month while some such as governance policies may be every 6 or 12 months.

Risk Management Action Plan

Using the 6 step process detailed above, the following is an ongoing risk management action plan for the Club.

POTENTIAL RISK:	LIKELIHOOD	CONSEQUENCES	LEVEL OF RISK	ACTION	RESOURCES REQUIRED	RESPONSIBILITY	COMMUNICATION	RISK TREATED
RISK CATEGORY	Events / Matches / Trainings / Competitions							
Player gets a minor injury	C	2	Medium	Treatment at game	First Aid Kit, first aider	First aider	Contact GM for completion of paperwork	Ensure shin guards used, check playing surface before commencement
Player gets a major injury	D	5	High	Treatment at game, call ambulance	First Aid Kit, Level 2 trained first aider, mobile telephone	First Aider immediately	Contact GM for completion of paperwork	Ensure shin guards used, check playing surface before commencement
Player/s involved in physical altercation	D	3	Medium	Captain / senior player / committee member to attempt to stop altercation; Contact police if required remove player from event	Phones on hand	Coach to intervene immediately with support from Ground Official	Contact GM / President	Players need to read codes of conduct prior to season commencement
Player accidentally damages property	D	3	Medium	Coach to report event to club secretary at event. Photos	Phone	Coach	GM via phone	GM to follow up with other club (if away) arrange repair if home

				to be taken of damage				
Player turns up to training or match under the influence of alcohol or other drugs	D	3	Medium	Coach to remove player from surrounds Player not to participate in training or match Captain / training manager to organise removal of player safely Contact police if player's behaviour escalates	observations	Coach	Refer to President	suspended
Player is exposed to extreme temperatures	C	3	High	Player to be treated at game for injury. Ambulance called if necessary. Referral to medical practitioner given	First Aid Kit, Level 2 first Aider	Team captain and first aider at the event	Contact GM to report incident.	Player to follow Sun Smart policy Players to take drinks breaks as necessary

Player is racially vilified during a match / training	B	3	Medium	Player to be supported by team mates Attempts made to remove perpetrator from vicinity If during match, report to referee / other official	None	Coach	Contact President, report to governing zone	Player offered support
Extreme weather	C	2	Medium	Players to seek appropriate shelter	None	Referee / coach to call event	Advise GM	Follow direction
Inappropriate actions with a minor	D	4	High	Mandatory reporting to be followed	Support of MPIO	Report to MPIO	MPIO / GM / President of investigate immediately	Ensure coaches (non parents) have Blue Cards.
RISK CATEGORY	Governance / Policy							
Committee member steals money from club	D	4	Medium	Committee member to be removed from committee immediately. Contact police.	None	President / GM as soon as is found	President / GM as soon as is found	Use bank transfer / Xero to mitigate transaction risk

Infringement of liquor licence	D	5	High	Licensee to be contacted as soon as possible. Police called if necessary. Club committee to assess what happened and review. Any individual involved removed from premises.		Exec	Exce	Ensure current RSAs. Signage. Serving areas.
RISK CATEGORY	Facility							
Club rooms burn down	D	5	High	Call 000, get all people to safety	Phone, fire fighting equipment in kitchen	Exec / GM	BCC	Ensure no combustible materials stored in club house or sheds
RISK CATEGORY	Finance							

Club is unable to secure the finances to continue to operate	D	5	High	Club committee to review options for partnership sourcing	Finances, funding	Committee	Be transparent to members	Continually review sources of income. committee to review options for sourcing of finance (sponsorship, events, grants, etc) to secure financing Club to enforce the payment of fees of players, with suspension for those who are not paid within 3 games of playing Committee to review annual report and subscription fees annually to assess viability (reduction of expenses)
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Detailed Risk Treatment Plan

For risks identified by the club within the Risk Management Action Plan that require a more detailed review to determine a satisfactory treatment plan or response plan should the risk occur, clubs are encouraged to use the following template:

Risk Category/Context:	Date:
Potential Risk:	
Level of Risk	
Responsible person(s):	
<p>Pre-Emptive Actions: <i>What actions are to be taken to manage the risk now it has been identified based on whether you chose to avoid, reduce, transfer or accept the risk e.g. new policy, equipment maintenance, weekly inspections, communication etc.</i></p>	
<p>Proposed Response: <i>What action are to be taken if the risk occurs?</i></p>	

Resource Requirements – <i>What resources are required to treat the risk whether through the pre-emptive action or response e.g. financial, human resources, equipment etc.)</i>	
Time Frame – <i>Outline the time frame and key dates/milestones for any pre-emptive actions or risk management</i>	
Compiled by:	Date:
Reviewed by:	Date:

Communication

Communication is crucial to a club effectively managing risk. A good communication plan ensures everyone is aware of its importance, that risks are communicated to relevant members, that members are aware of key responsibilities and or relevant policies/processes and a clear process on how to report a risk is understood.

Toowong FC will take all actions necessary to ensure this risk management plan, associated procedures, actions and responsibilities are implemented, monitored, communicated and undertaken by the Club and its members to the best of our ability.

The risk management plan will be reviewed and updated accordingly as per the listed review date listed below and on the front cover.

30 November 2019