

Black Rock Yacht Club

**RISK MANAGEMENT
POLICY AND IMPLEMENTATION
PLAN**

2016

RISK MANAGEMENT POLICY AND IMPLEMENTATION PLAN

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1. INTRODUCTION

1.1. PURPOSE

("the Club") is an incorporated body under the Associations Incorporations Act 1981 and has adopted the following Statement of Purpose:

"The purposes of ("the Club") are to foster interest in and to encourage and promote the sport of yachting generally, and the racing between sailing boats, dinghies and the like and to do all things incidental and consistent with the foregoing; and to promote a spirit of good fellowship amongst all person connected with the sport of yachting".

With this Statement of Mission in mind, the Club undertakes a variety of activities associated with this Statement of Mission. As with any area of endeavour, these activities naturally incur risks and the Club is very mindful of the need to understand, manage and mitigate these risks with a view to providing a safer sporting and social environment and experience for sailing and other members and well as members of the community at large.

1.2. PHILOSOPHY

Importantly, the law does not require clubs to provide a completely risk free environment. Indeed, by agreeing to participate in sailing activities, participants will be taken to have consented to those risks which form an inevitable aspect of the activity. The Club is not required by Yachting Victoria to take steps to counter risks where it would be unreasonable to expect the Club to do so in the circumstances. The Club is expected, however, to adopt reasonable precautions against risks which might result in injuries or damages which are reasonably foreseeable.

Risk management cannot be left to chance. Similarly, risk management cannot be left to the unknown or to one person in the Club. To ensure the sustainability of the Club, risk management must be an integral aspect of all activities and decisions. Therefore, members and officials leading activities in the Club or make decisions in regard to Club activities must have a full understanding of the risks associated with those activities and importantly, the measures or strategies in place to manage the risks.

This means that this policy must be widely understood in the Club and should be reviewed regularly to ensure that the identification, assessment and mitigation strategies remain relevant and appropriate.

This is the responsibility of the General Committee of the Club.

1.3. BACKGROUND

The Club has a real duty of care to participants in club activities as well as to the general community given the location and nature of activities undertaken. In exercising this duty of care, the law requires officials to take responsible steps to reduce the likelihood of injury or loss as a result of those risks which are foreseeable.

This is the rationale which underpins the process of identifying risks involved in the Club's activities and then adopting strategies and actions designed to reduce these risks wherever possible.

1.4. OBJECTIVES

This document has been prepared with the following objectives in mind:

- To understand the risks associated with the activities of the Club particularly in regard to sailing activities;
- To reduce the incidence of injury or loss to members, participants, officials and others who are involved in Club activities or interact with the Club's environment.
- To assist in providing a safe, fun and healthy sporting and social environment for individuals to participate in Club activities and to enjoy the sport of sailing;
- To minimize the potential Club liability as a result of poorly managed sailing and other activities.

1.5. WHAT IS RISK MANAGEMENT?

Risk Management is the process of systematically eliminating or minimizing the adverse impact of all activities which may lead to injury or loss of life, dangerous situations or loss of physical and intellectual property. This requires a framework within which risk exposure can be measured, monitored and controlled.

Risk management is a tool by which persons involved in sport can seek to meet their duties and thus avoid liability.

1.6. THE AUSTRALIAN STANDARD

The approach adopted in this Policy is based on the Australian Standard on Risk Management AS/NZS 4360:1999 and the National Risk Management Guideline developed by the Standing Committee on Sport and Recreation (SCORS) risk management working party.

The approach has been adopted by Yachting Victoria and is encompassed in the Yachting Victoria Risk Management "*A Practical Resource for Clubs*" dated September 2001 which also forms a basis for this Policy.

2. THE RISK MANAGEMENT PROCESS AND MEASUREMENT

2.1. RISK IDENTIFICATION

The first step in our risk management framework is to identify what risks exist (or may exist in the future) within the Club's sailing competitions and programs and other activities. People involved in specific Club activities have been consulted and have been involved in identifying the risks. Officials, coaches, participants, employees, volunteers and members have been consulted.

Some risk identification has been drawn from the sources under section 1.6 above, however, these have been added to through consultation.

2.2. RISK CATEGORIES

For the Club's purposes, eleven risk categories have been identified as follows:

2.2.1. On-Water

This category includes all those risks associated with the conduct of sailing races and activities once the participants have left shore.

On-water risks vary depending on the age and experience of officials, participants, physical assets used (e.g. rescue boats) and the location of the activities. For example, club racing on the water beyond *Cerberus* may be inherently more risky given the open nature of the water however this is somewhat mitigated by the experience of the participants. On the other hand, Sail Training on the water immediately in front of the Club and inside *Cerberus* may be less inherently risky given the sheltered nature of the water. This is offset however by inexperienced participants and rescue boat crews. Which is the higher risk activity or are they both high risk?

2.2.2. Pre and Post Event/Activities

This category refers to risks involved in activities which immediately precede and follow on-water events/activities. Launching and retrieving boats, rigging and preparation activities of race organizers have to all be considered under this category.

2.2.3. Environment

The physical environment in which the Club conducts events and undertakes other related activities will necessarily include risks to personal safety and property damage. This category is not concerned with on-water environment, rather focuses on the Club and surrounding environments (e.g. car park, jetty, launching ramps, clubhouse, storage areas) which are utilized by members, participants, and in some circumstances, the general public.

2.2.4. Personnel

This category covers club members, officials, participants, parents, volunteers and spectators who may be involved in club activities. The Club owes a duty of care to those people who may be affected by its actions and therefore should ensure that it takes steps to manage the risks which may confront club personnel, in addition to those risks which arise as a result of their conduct. Risks in this area include compliance with Occupational Health and Safety regulations and other Statutory requirements.

2.2.5. Intellectual Property

This category covers the risk of loss of or damage to non-physical assets of the Club such as office computer records, financial records, race records and historical records important to the on-going sustainability of the Club. The loss of or damage to these assets through fraud or destruction may impair the Club's ability to operate fully or partially or to meet specific contractual obligations such as regatta management or debtor and creditor management.

2.2.6. Technology

The risks covered under this category include the risk of technology obsolescence or the ability of existing Club technology resources to meet current or future Club requirements in order to properly undertake its activities.

2.2.7. Reputation

Reputation risk is the risk that the Club's brand or image in the local community, sailing community or broader community could be damaged through decisions, actions or inactions by the Club.

2.2.8. Financial

Financial risks include the increased costs of insurance, loss of financial stability and asset value, replacement costs and earning capacity and increased administrative costs.

These risks can materialize through fraud, mismanagement, poor financial and other controls and under-insurance.

2.2.9. Disaster Recovery

Risks in this category lead to the inability to carry on activities at the Club due to the total or material loss of access to Club facilities due to fire, flood, public protest, collapse or other public event.

2.2.10. Outsourcing

These types of risks occur when the Club out-sources activities to 3rd parties. There is a need for the Club to ensure that the 3rd parties have the necessary expertise, risk management processes and reputation to ensure that the activities are undertaken appropriately. These arrangements should be covered by contract and be closely managed.

Risk Assessment and Implementation Strategies have been included under Section 3 for each of these categories in order to capture each risk and the related information.

2.3. RISK ASSESSMENT

Having identified the risks involved in each of the above categories, we need to assess them in terms of their likelihood to occur and the seriousness of the consequences arising from their occurrence.

Each identified risk has been rated. These ratings describe:

1. the likelihood of the risk occurring (likelihood); and
2. the loss or damage impact if the risk occurred (severity); and
3. the priority, or degree of urgency required to address the risk.

In order to systematically assess the risks identified in the first stage of the process, we apply the risk rating scales set out in Tables 1-3. The risk scales allow us to rate identified risks and then identify risk management priorities.

2.3.1. Likelihood

The likelihood is related to the potential for a risk to occur over an annual evaluation cycle.

Table 1: Likelihood Scale

Rating	Likelihood
	The potential for problems to occur in a year
A	ALMOST CERTAIN: will probably occur, could occur several times a year
B	LIKELY: high probability, likely to arise once a year
C	POSSIBLE: reasonable likelihood that it may arise over a five year period

D	UNLIKELY:	plausible, could occur over a five to ten year period
E	RARE:	very unlikely, but not impossible, unlikely over a ten year period

2.3.2. Severity

The severity of a risk refers to the degree of loss or damage which may result from its' occurrence.

Table 2: Severity Scale

Rating	Potential Impact	
	In terms of the objectives of the organisation	
A	CATASTROPHIC:	most objectives may not be achieved, or several severely affected
B	MAJOR:	most objectives threatened, or one severely affected
C	MODERATE:	some objectives affected, considerable effort to rectify
D	MINOR:	easily remedied, with some effort the objectives can be achieved
E	NEGLIGIBLE:	very small impact, rectified by normal process

Having assessed each risk in terms of its likelihood and severity, we are in a position to prioritize the risks to assist in the decision making of what action is warranted to manage the risks.

2.3.3. Priority

The risk priority scale determines the nature of the risk and the action required. They are indicators to assist in the decision-making of what action is warranted for the risks.

Table 3: Risk Priority Scale

		IMPACT				
		High				Low
L I K E L I H O O D	A	A	B	C	D	E
	B	Extreme (1)	Extreme (1)	Major (2)	Major (2)	Medium (3)
	C	Extreme (1)	Extreme (1)	Major (2)	Medium (3)	Minor (4)
	D	Extreme (1)	Major (2)	Major (2)	Medium (3)	Minor (4)
	E	Major (2)	Major (2)	Medium (3)	Minor (4)	Minor (4)
Low		Medium (3)	Medium (3)	Minor (4)	Minor (4)	Minor (4)

Key:

1	Extreme risks that are likely to arise and have potentially serious consequences requiring urgent attention
2	Major risks that are likely to arise and have potentially serious consequences requiring urgent attention or investigation
3	Medium risks that are likely to arise or have serious consequences requiring attention
4	Minor risks and low consequences that may be managed by routine procedures
5	Use this to note a risk that does not apply to the Club

Once a risk priority has been determined, the General Committee of the Club can consider the level of risk mitigation and action for each risk.

All risks identified to date have been assigned a rating as reflected in Section 3.

2.4. RISK MITIGATION AND TREATMENT (STRATEGIES AND ACTION PLANS)

This stage is all about the identifying and testing strategies to manage the risks which have been identified and subsequently evaluated as posing a real risk to Club members and others.

Club officials and members have worked together to brainstorm a variety of treatment strategies and then consider each strategy in terms of its effectiveness, cost and implementation.

These strategies are not “theoretical” and are subject to testing from time to time at the discretion of the General Committee depending on the risk rating of the risks.

Where risks have been rated highly, policies, procedures and strategies to mitigate the risk have been established or reviewed. This review includes what needs to be done, who is responsible and what time frame is acceptable.

2.5. RISK MONITORING

The risk management assessments, plan and strategies are reviewed regularly, at least annually, by the General Committee. However, specific risk plans should be reviewed at the end of major on-water events to ensure that the plan remains fluid, relevant, accurate and effective. Accountabilities will also require updating as changes in Club personnel occur.

The Club will establish procedures for recording of accidents, incidents, losses or other matters that point to a breakdown of risk strategies or the need to review risk assessments or strategies.

Risks change due to changes in the law, technology, racing procedures and community expectations.

Constant evaluation and updating is to be done to take into account the Club's own experiences.

2.6. COMMUNICATION

All Club members and participants in Club programs must be aware of the Risk Management Policy, Plan and Implementation.

Membership of the Club is constantly changing and as such, the Club should ensure that new members are introduced to the Risk Management Policy and Implementation , Plan as part of their induction to the Club.

Similarly, entrants in Club run sailing events and competitions who are not members of the Club should also be made aware of the Club's Risk Management Policy and Implementation Plan.

Lastly, where changes to the plan, the strategies or accountabilities occur, people affected by those changes must be advised.

3. RISK MANAGEMENT PLAN AND IMPLEMENTATION STRATEGIES

3.1 ON-WATER

Risk I/D	Potential Risk	Likelihood	Severity	Risk Rating	Mitigation/Treatment	Responsible Person
3.1.1	Collision of boats during racing resulting in personal injury.	C	E	4	Small craft only. Racing occurs close to Club and resources readily available. Participants acknowledge racing is their own risk. Rescue procedures to be fully documented for use by crews.	Rescue Boat Captain
3.1.2	Collision of boats during racing	A	E	3	Small craft only with owners required to carry third party insurance. Rescue procedures fully documented	Rescue Boat Captain
3.1.3	Fire/explosion on rescue boat resulting in personal injury to crew.	D	C	3	Regular boat engine maintenance is carried out. Fire extinguishers carried and regularly checked. Refueling occurs on shore. Procedure to be documented.	Rescue Boat Captain
3.1.4	Seasickness of rescue boat crews resulting in not being able to provide effective rescue capabilities.	C	E	4	Multiple rescue boats used to spread risk. Multiple crews also used therefore any one crew suffering can be easily dropped to shore.	Rescue Boat Drivers

Risk I/D	Potential Risk	Likelihood	Severity	Risk Rating	Mitigation/Treatment	Responsible Person
3.1.5	Hypothermia contracted by sailors and race officials.	D	E	4	Short races only. Crews unlikely to be in the water over 30 minutes.	Race Officers
3.1.6	Difficulty in attending to a medical emergency/injury occurring mid-racing resulting in exacerbation of injury.	D	D	4	Racing held close to Club and emergency services. First Aid Kit available at the Club. All Rescue Boat Drivers to attend First Aid Course.	Rescue Boat Captain
3.1.7	Collision of boat with submerged object resulting in personal injury.	D	D	4	Mainly dinghy sailing. Reefs are on shoreline. Submerged items discarded by shipping can occur however close proximity to shore mitigates risk. Participants race at their own risk.	Race Officers
3.1.8	Persons lost at sea as a result of insufficient safety equipment.	E	B	3	Racing restricted to Bayside area of Port Phillip Bay. Racing is closely monitored from Club Tower and rescue boats. Life jackets mandatory for all racing crews and PFDs carried in all rescue boats.	Rescue Boat Captain.
3.1.9	Unforeseen severe weather changes (including squalls, electrical storms) resulting in sailors and officials being exposed during events.	C	D	4	While squalls do occasionally occur, local proximity to shoreline limits risks.	Race Officers
3.1.10	Inexperienced or disabled boats running aground or being lost due to navigational problems.	E	D	4	Some risk of training boats grounding on Half Moon Bay beach however close proximity to Club ensures easy retrieval and minor damage. Participants sail at their own risk.	Race Officers Training Supervisors

Risk I/D	Potential Risk	Likelihood	Severity	Risk Rating	Mitigation/Treatment	Responsible Person
3.1.11	Mechanical breakdowns/gear failures resulting in not being able to provide effective rescue capabilities.	C	E	4	Multiple rescue craft in use. Regular maintenance carried out on engines and equipment. Engines replaced every two to three years. Equipment checklist to be available to all boat drivers.	Rescue Boat Captain
3.1.12	Sunstroke/sunburn/De-hydration to sailors or officials.	C	D	3	Sunburn cream and drinks carried on rescue craft. Rescue craft always in close proximity to sailors during racing.	Rescue Boat Captain
3.1.13	Participant boats in danger of collisions with shipping traffic.	E	B	3	Dinghy racing does not occur near shipping lanes. Trailer- able yachts are small in number and currently carry experienced crews. Club to ensure relevant crews are aware of rules in regard to shipping.	Sailing Captain
3.1.14	Dangerous surf conditions resulting in capsizing, personal injury or inability to boats to get off the beach.	E	D	4	Surf conditions on Port Phillip Bay not dangerous unless winds exceed 35 knots which exceeds limit for racing at the Club.	Race Officers
3.1.15	Injury to officials, sailors, or other water users from rescue and race official boat propellers.	D	B	2	All boat drivers required to be trained and licensed. Risks lie with swimmers in vicinity of jetty and <i>Cerberus</i> although training boats operate in close vicinity of trainees in water. Speed limits apply in these areas and are to be observed. Propeller guards to be fitted to all training rescue craft.	Rescue Boat Captain
3.1.16	Lack of safety/rescue equipment	E	C	3	Club assets are used only by	Rescue Boat

Risk I/D	Potential Risk	Likelihood	Severity	Risk Rating	Mitigation/Treatment	Responsible Person
	provided by race organizers.				Sandringham Yacht Club for key events and races are abandoned if there is a lack of resources. Risk considered low. Club assets fully equipped prior to deployment by BRYC.	Captain
3.1.17	Personal injury to swimmers where collision with competitor or official boats either on-course or heading to the course.	C	D	3	All boat drivers required to be trained and licensed. Risks lie with swimmers in vicinity of jetty and <i>Cerberus</i> and yachts departing or approaching the beach. Speed limits apply in these areas and are to be observed.	Rescue Boat Captain
3.1.18	Collisions with PWCs and other craft resulting in personal injury.	D	B	3	Speed limits apply in vicinity on the Club. Risk low on course. Other craft include jet skis and small fishing craft. Club liaises with Police and MSU to ensure policing occurs.	Race Officers
3.1.19	Insufficient supervision of juniors in training exercises resulting in accidents or personal injury.	C	B	2	Training program led by experienced sailors. There is some risk of minor accidents such as head injuries from booms. First aid kit to be available. In the event insufficient supervision is available given the prevailing conditions, on water activities will be cancelled.	Office Manager
3.1.20	Failure to conduct pre and post event	D	C	3	Sign on and sign off procedures apply	Sailing

Risk I/D	Potential Risk	Likelihood	Severity	Risk Rating	Mitigation/Treatment	Responsible Person
	boats counts resulting in missing personnel and/or participants.				for major events and Club training. For Club racing, sign on procedures apply but sign off requirements do not. Current reliance is on race officials and Tower officials to satisfy themselves that all participants are accounted for. Sign off procedures to be considered for Club racing.	Captain
3.1.21	Collisions between different classes in multi-class events.	C	E	4	Dinghy sailing only. Small risk of damage or injury. New rescue boat procedures will adequately manage the risk.	Race Officers
3.1.22	Personal injury to sailors competing/participating in boats of poor repair or insufficient capability.	D	D	4	Small race area allows for good surveillance. Participants sail at their own risk. Insurance cover required for entry to regattas. (boat registration also?) Rescue procedures adequately manage this risk. Mobile phone numbers to be logged if carried.	Race Officers
3.1.23	Personal injury to selves or others as a result of inexperienced sailors participating beyond their capacity.	C	E	4	Dinghy sailing limits risk of serious injury. Sailors sail at their own risk.	Race Officers
3.1.24	Loss of communications resulting in not being able to provide effective rescue capabilities.	E	E	4	Rescue procedures require radios to be fully checked prior to racing. Multiple craft reduce risk.	Rescue Boat Captain
3.1.25	Failure to provide adequate race	E	D	4	Revised Race Management program	Sailing

Risk I/D	Potential Risk	Likelihood	Severity	Risk Rating	Mitigation/Treatment	Responsible Person
	management personnel to manage racing events.				in place. In the event of shortfall, sailors are rostered to fill vacancies or on water activities are cancelled. Club has strong history of race management capability. Race Management procedures to be fully documented.	Captain
3.1.26	Racing buoys sink or lost during racing resulting in failure to sustain a course.	E	E	4	All buoys retrieved after each event other than Club finishing buoy. In the event of loss, replacement buoys readily available.	Race Officers

3.2 PRE AND POST SAILING

Risk ID	Potential Risk	Likelihood	Severity	Risk Rating	Mitigation/Treatment	Responsible Person
3.2.1	Improper use of winch resulting in personal injury.	C	D	3	Warning device used when winch is in use to alert members and general public. Winch operated only by trained members. Covered by Club insurance.	Rescue Boat Captain
3.2.2	Ramp condition – becoming slippery resulting in personal injury.	B	D	3	Ramp regularly slippery. Slip to be swept and weed removed regularly.	Race Officers
3.2.3	Theft or damage to participants' boats or gear due to poor security or storage of equipment.	C	D	3	During major events, boats and equipment stored in and around the Club storage area which is locked. Security may also be provided during major events. During club racing, equipment left on rigging area at participants own risk. Participants insure own boats and equipment.	Race Officers
3.2.4	Personal injury to sailors and the public or property damage arising from persons or vehicles passing through rigging areas.	C	D	3	Limited vehicular traffic passes through rigging areas. Some rigging also occurs in car park. Speed hump installed, barriers used and parking restrictions improved. Speed of vehicles is only 5-10km.	Race Officers
3.2.5	Equipment left lying around posing risk of injury to persons using the area.	C	E	4	Equipment is general small in nature and risk is low. Management of buoys requires review.	Race Officers
3.2.6	Placing heavy equipment and boats high up in storage racks resulting in injury or damage during retrieval.	D	C	3	Heavier boats generally assigned to lower or ground level racks. Racks are vital to the Clubs storage strategy. Other members provide assistance	Storage Officer

Risk ID	Potential Risk	Likelihood	Severity	Risk Rating	Mitigation/Treatment	Responsible Person
					where required.	
3.2.7	Sailors leaving trailers in rigging area and on roads unsecured causing damage to vehicles, trailers, sailors themselves and the public.	C	E	4	Trailer parking is assigned in public car park. Trailers left in rigging area allow for passageway thereby avoiding the need for people or vehicles to navigate around trailers. As on public space, no liability to the Club, Club trailers or Club cradles.	Race Officers
3.2.8	Inexperienced or careless persons re-fuelling power boats resulting in burns and property damage.	D	D	4	Refueling instructions to be posted near fuelling shed. Rescue Boat staff to be instructed on procedures	Rescue Boat Captain
3.2.9	Failure of participants to use and/or officials to check sign-off sheets resulting in missing person going unnoticed.	D	C	3	Sign on and sign off procedures apply for major events. For Club racing, sign on procedures apply but sign off requirements do not. Current reliance is on race officials and Tower officials to satisfy themselves that all participants are accounted for. Sign off procedures to be considered for Club racing. Club insurance covers this risk.	Sailing Captain
3.2.10	Personal injury and property damage arising from rigging accidents such as falling masts, wire under tension etc.	C	E	4	Rigging is small on dinghies reducing the risk of serious damage or injury.	Sailing Captain
3.2.11	Needle stick injuries to sailors launching and rigging craft on unclean beaches.	E	D	4	Boats rigged on bitumen area. Beach area around ramp used to launch boats and mainly underwater. Risk is very low.	Race Officers
3.2.12	Inaccurate interpretation of weather reports resulting in sailors heading out	D	D	4	Sailing conducted in sheltered conditions on the bay rather than	Race Officers

Risk ID	Potential Risk	Likelihood	Severity	Risk Rating	Mitigation/Treatment	Responsible Person
	to sea in dangerous conditions.				open sea. Race officials review weather conditions from other parts of the bay when in doubt as to decision-making. Sailors race at their own risk.	
3.2.13	Careless loading/unloading and laying of course equipment may result in specific and chronic injuries to officials.	C	D	3	Responsibility of boat drivers to instruct crews on buoy/equipment handling. Review/weight of chains. Ensure adequate manning of rescue boats to reduce workloads. Check list to be prepared to ensure this occurs prior to leaving the jetty. To also be included in Driver Training course.	Rescue Boat Captain
3.2.14	Inadequate compliance checks conducted on rescue boats participating in Club activities.	C	E	4	To be included in driver training program and regular reinforced with drivers.	Rescue Boat Captain
3.2.15	Poor handling of disputes and grievances resulting in dissatisfaction amongst sailors and potential legal exposure	C	D	3	Formal complaint/incident reporting procedure to be established to accelerate resolution and minimize insurance costs	Legal Officer
3.2.16	Inadequate access to the jetty by ambulance to recover injured persons resulting in exacerbation of injuries.	B	D	3	Key access to be re-established to unlock bar to jetty.	Sailing Captain
3.2.17	Personal injury to officials or participants accessing or leaving Tower resulting in personal injury.	D	D	3	While steps are steep. Hand rail exists. Height of stairs is not excessive. Post sign to ensure correct use of ladder (facing ladder when climbing/descending).	Race Officer
3.2.18	Inadequate check on sailing craft used in Club activities	D	C	4	Sailing safety requirements to be documented and clearly visible to competitors.	Sailing Captain

Risk ID	Potential Risk	Likelihood	Severity	Risk Rating	Mitigation/Treatment	Responsible Person
					Declaration by Owners, spot checks to ensure compliance. Inclusion of Safety Officer responsibilities within OOD duties	

3.3. ENVIRONMENT

Risk ID	Potential Risk	Likelihood	Severity	Risk Rating	Mitigation/Treatment	Responsible Person
3.3.1	Injury from sailors and non-sailors in boat park from unfastened equipment.	E	E	5	Not required.	N/A
3.3.2	Insufficient licensed or trained persons given access to or charge over the operation of mechanical equipment such as the tractor or winch.	D	B	3	Adequate resources currently available and trained. List held in the office. Training not difficult or expensive. Review Tractor operation requirements –dispose if not required.	Rescue Boat Captain
3.3.3	Personal injury resulting from slippery floors in change rooms leading to legal claims.	D	C	4	Mats used on the floor in men's change room to reduce slippage. Improved signage regarding running to be posted. Mats to be acquired for female change room.	Property Officer

Risk ID	Potential Risk	Like- lihood	Severity	Risk Rating	Mitigation/Treatment	Responsib le Person
3.3.4	Insufficient differentiation in storage of equipment for junior and senior members resulting in personal injury or property damage.	D	E	4	Equipment is small in nature and junior equipment belonging to the Club is stored separately. Juniors supervised. Boats are stored at the Club in the main.	Storage Officer
3.3.5	Risk of personal injury to workers and members from poor scaffolding in boat yard.	E	E	4	To be subject to inspections as part of working bee schedule.	Property Officer
3.3.6	Electrocution of sailors and public as a result of low overhead power lines in rigging/public area.	D	D	4	Overhead wires exist at rear of storage area. Dinghy masts not a danger and no large boats to be stored in the area. Review area for need to have signage covering this risk.	Property Officer
3.3.7	Unsuitable storage of rescue and safety gear resulting in poor repair and subsequent failure when used by officials or participants.	C	D	3	Rescue and Safety gear stored on rescue boats when not in use. Area is protected from theft, tampering and the weather. Inspections occur prior to use.	Rescue Boat Captain
3.3.8	Poor storage of fuel resulting in personal injury or property damage from explosion or fumes.	D	C	3	Fuel stored away from main clubhouse within a secure brick shed with locked access. Stored in drums. Handling & storage instructions to be posted inside access door for reference.	Rescue Boat Captain
3.3.9	Member, public and boat access points to the Club in disrepair or unsafe condition leading to personal injury/property damage.	E	C	4	Access points to club house and boat/equipment areas currently in good condition. Mainly concrete. Engineering inspection to be carried out every 5 years to ensure structural integrity.	Property Officer

Risk ID	Potential Risk	Like- lihood	Severity	Risk Rating	Mitigation/Treatment	Responsib le Person
3.3.10	Personal injuries to volunteers working on busy bees or Club maintenance activities due to inadequate supervision, inadequate personal physical capabilities or inadequate or improper tools.	C	D	3	Busy bees manned by volunteers, some with tradesman backgrounds. Equipment generally supplied by volunteers. Club relies on the judgment of the supervisor in allocating tasks. Guidelines on maintenance activities to be developed to meet OH&S regulations.	Property Officer
3.3.11	Environmental damage and subsequent liability resulting from inappropriate maintenance of drainage & effluent.	C	C	2	Sewage drains and storage wells regularly inspected & maintained. Must be included in annual maintenance schedule.	Property Officer
3.3.12	Personal injury resulting from poor maintenance of Club balconies.	D	C	3	Regularly maintained. Balcony railing around outside BBQ area to be replaced within 3 years. Balcony in front of main clubhouse OK. Regular maintenance and upgrade required. Engineering assessment required.	Property Officer
3.3.13	Personal injury resulting from poor maintenance of or improper use of BBQs.	E	D	4	BBQs permanent and 15 years old. Maintained regularly and cleaned after each use. Small risk of small children burning themselves by reaching up to plate. Club relies on proper supervision	Property Officer
3.3.14	Insufficient attendance to spills and breakages which may cause injury to persons using the club premises.	E	E	4	Likely to occur behind the bar or in bar stock storage areas. Ensure that	Bar Supervisor

Risk ID	Potential Risk	Like- lihood	Severity	Risk Rating	Mitigation/Treatment	Responsib le Person
					Appropriate tools are available to bar staff for clearing broken glass. Clubhouse is carpeted.	
3.3.15	Inadequate cleaning of Club facilities leading to legal claims for personal injury.	C	C	2	Current cleaning contract for the clubhouse and other buildings with a Club member calls for basic cleaning only. Club to review cleaning and extend duties/change cleaners if required. Caterer has responsibility for cleaning kitchen area Health Regulation standard and is subject to Council inspections.	Property Officer
3.3.16	Inadequate maintenance of bar equipment leading to personal injury.	D	E	4	Bar equipment cleaned after each use.	Bar Supervisor
3.3.17	Inadequate storage of cleaning fluids and other substances leading to personal injury to cleaner or members.	D	D	4	Only low level household cleaners used. Should contractors be used, they will be responsible for storage off site.	Property Officer
3.3.18	Inadequate temperature control on showers resulting in burns and other personal injury to members or participants.	D	D	4	Temperature currently turned down. Hot water system to be upgraded and thermostat controls included.	Property Officer
3.3.19	Cars parked in rigging areas limit capacity and reduces appeal of the Club.	D	D	4	Council signage improved. Barriers erected on sailing days. Ongoing monitoring required	Race Officers
3.3.20	Inappropriate handling of heavy goods may lead to personal injury	C	D	3	Guidelines for handling heavy equipment/goods to be developed and provided to all staff working at the Club.	House Officer

Risk ID	Potential Risk	Like-lihood	Severity	Risk Rating	Mitigation/Treatment	Responsible Person

3.4 LEGAL

Risk ID	Potential Risk	Like-lihood	Severity	Risk Rating	Mitigation/Treatment	Responsible Person
3.4.1	Breach of Liquor License due to inappropriate access to alcohol by minors due to poor supervision or practices.	C	D	3	Club to ensure signage at the Bar meets Liquor License requirements. Bar staff to be instructed on Proof of Age requirements.	Bar Supervisor
3.4.2	Breach of Liquor License due to operating the Bar outside approved hours resulting in possible loss of license.	D	D	4	Bar staff contracted based on opening times of the Bar. Integral to bar operating procedures that need to be prepared.	Bar Supervisor
3.4.3	Breach of Liquor License due to inadequate signing in of visitors resulting in possible loss of license or imposition of license conditions.	C	D	3	Visitors Book clearly visible at Clubhouse main entry however no-one directly responsible for ensuring that sign in occurs. Procedures to be reviewed.	Bar Supervisor
3.4.4	Breach of anti-discrimination law through inappropriate hiring practices or improper behaviour at the Club resulting in legal claims against the Club or officials.	D	C	3	Little visibility of the requirements of the Act. Broad assumption held that officials and Bar staff understand the requirements. Officials to be briefed regularly on requirements of the Act to drive enforcement.	Legal Officer
3.4.5	Breach of Club occupancy rights under Permissive Occupancy	D	B	2	Little visibility of requirements of the Club under current arrangements.	Secretary

Risk ID	Potential Risk	Like-lihood	Severity	Risk Rating	Mitigation/Treatment	Responsible Person
	agreement with Bayside Council resulting in imposition of higher financial charges or loss of occupancy.				Officials to be briefed on the requirements and documents to be compiled.	
3.4.6	Breach of Health Regulations due to failure to maintain kitchen facilities to an adequate standard or poor food handling resulting in restrictions on use or closure.	C	C	2	Caterer is required to manage the relationship with Council health officials and maintain the Kitchen facility to health Regulations. Inspections of the kitchen and storage conditions to be undertaken by the Club.	House Officer
3.4.7	Lack of wheelchair access to Club resulting in claims on discrimination grounds.	D	C	3	Unlikely that sailing members will be disabled however other newer membership categories may include disabled people. Access at this time almost impossible although Club is not bound under current building regulation.	Property Officer
3.4.8	Breach of Privacy Regulations due to inappropriate access to member	B	D	3	Privacy Policy required.	Legal Officer

Risk ID	Potential Risk	Like-lihood	Severity	Risk Rating	Mitigation/Treatment	Responsible Person
	information.				<p>Access to membership records provided to committee members and office staff. A log to be maintained to record all access and the purpose.</p> <p>Membership forms to be reviewed against requirements of the Act.</p>	<p>Office Manager</p> <p>Legal Officer</p>
3.4.9	Breach of Building regulations due to insufficient fire safety measures in place such as supply of extinguishers and communicated fire drill procedures.	D	D	4	Fire safety measures regularly inspected. Fire risk is low due to concrete construction however fire procedures are to be documented and held in office. Fire exit signs required.	Office Manager
3.4.10	Breach of Yachting Victoria regulations in respect to safety equipment.	D	D	4	Club represented on Yachting Victoria and is provided with all communications. Safety equipment to be reviewed for compliance annually.	Rescue Boat Captain

3.5 PERSONNEL

Risk ID	Potential Risk	Like-lihood	Severity	Risk Rating	Mitigation/Treatment	Responsible Person
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Risk ID	Potential Risk	Like-lihood	Severity	Risk Rating	Mitigation/Treatment	Responsible Person
3.5.1	Non-compliance with OH & S regulations resulting in penalties and exposure to personal injury claims.	C	D	3	OH&S review to be completed periodically to ensure compliance.	Commodore
3.5.2	Harassment of participants/members by officials or other participants/members.	D	D	4	The nature of sailing activity makes this risk low. Security is provided at higher risk functions to manage the risk.	Race Officer for racing participants. Bar Supervisor for functions.
3.5.3	Poor tracking of fleet by Tower officials during races resulting in missing boats, poor race management or incorrect results.	D	D	4	Tower in constant supervision of race activities in conjunction with rescue boats. Races held in limited area thus making supervision easy.	Race Officers
3.5.4	Failure by Tower officials to deploy rescue boats as required by emergency circumstances.	D	D	4	Tower in constant supervision of race activities in conjunction with rescue boats. Races held in limited area thus making supervision easy.	Race Officers
3.5.5	Incorrect or inadequate provision of personal information of junior participants by parents.	C	D	3	Training documentation to be reviewed to ensure medical information and consents are gathered by the Club. Process to record the information in Club records and to make accessible to training staff to be reviewed.	Training Officer Office Manager
3.5.6	Parents abusing or harassing officials, members or participants due to dissatisfaction with procedures or results.	D	D	4	On-shore behaviour observed by Club officials and action taken as required.	Race Officers

Risk ID	Potential Risk	Like-lihood	Severity	Risk Rating	Mitigation/Treatment	Responsible Person
3.5.7	Appointment of inexperienced Race Officer resulting in poor decision-making.	D	C	3	List of experienced Race Officers to be maintained and review of race management training to be undertaken to ensure on-going access to experienced race officials.	Sailing Captain
3.5.8	Insufficient support for Race Officer (RO) resulting in too many responsibilities placed on RO and subsequent neglect of duties.	D	D	4	Race Management teams always well supported by the membership. Access to associations or YV resources for major events likely. Event would be cancelled if insufficient resources not available.	Sailing Captain
3.5.9	Inexperienced or untrained Rescue Boat drivers leading to personal injury or property damage.	D	D	4	Club provides boat driver training each year and requires that drivers are licensed.	Rescue Boat Captain
3.5.10	Inexperienced or untrained rescue boat drivers leading to breaching of water safety regulations (eg. Speeding) leading to claims or penalties	D	D	4	Education forms part of driver training and licensing requirements. Area well sign posted.	Rescue Boat Captain
3.5.11	Appointment of insufficiently trained or qualified volunteers into key officiating positions resulting in poor decision-making.	C	D	3	Club relies on volunteers. Succession plans need to be openly discussed at Committee to ensure appropriate resources are available.	Commodore
3.5.12	Appointment of unqualified or insufficient competent coaches resulting in poor instruction to participants and reduced participation.	D	D	4	Training leaders must have accreditation or are well known at the Club and highly experienced. Parents volunteer to assist for cadet training under the supervision of training leader.	Training Officer

Risk ID	Potential Risk	Like-lihood	Severity	Risk Rating	Mitigation/Treatment	Responsible Person
3.5.13	Poor planning by coaches of training sessions resulting in insufficient supervision of juniors or dangerous activities due to weather changes.	D	D	4	Training Groups are modest in size and supervision provided on a one in six basis. Additional rescue craft in 2004/5 will support increasing training group lists. Accreditation provides planning & safety guidance. Activities on-water to be curtailed if conditions unsuitable.	Training Officer
3.5.14	Insufficient consideration of abilities, health and needs of different age groups in planning on-water activities resulting in personal injury.	D	D	4	Sailing is always at participants own risk. Participation occurs in groups in early stages until abilities are assessed. Progress assessment points during the training program provide instructors with the opportunities to match abilities with level of supervision and instruction required. Racing guided by maximum wind limits combined with assessment of seaway. Participants to be consulted when conditions are marginal.	Training Officer Race Officers
3.5.15	Poor promotion of emergency procedures and contact numbers to Club members.	D	D	4	Emergency procedures to be documented and posted in rescue boat area, change rooms and office.	Office Manager
3.5.16	Lack of appropriately trained or qualified first aid officers present during conduct of Club activities resulting in poor injury management.	D	C	3	Sandringham Hospital 10 minutes from Club with full emergency room facilities Emergency procedures to be fully documented. Availability of members with first aid experience or instruction to be reviewed and facilitate courses if required.	Office Manager
3.5.17	Poor communication with emergency service providers of	D	C	3	Emergency procedures to be fully documented and promoted to club	Office Manager

Risk ID	Potential Risk	Like-lihood	Severity	Risk Rating	Mitigation/Treatment	Responsible Person
	Club location and access details resulting in delay in emergency treatment.				members.	
3.5.18	Lack of appropriate first aid equipment readily available to treat injuries or accidents as they occur.	D	C	4	First Aid equipment and supplies, location and signage to be reviewed in conjunction with St John Ambulance for suitability and currency.	Office Manager
3.5.19	Poor induction of officials and communication of responsibilities and duties of key officials resulting in poor decision-making and Club management.	C	D	3	Induction program to be developed for new members and officials. Delegated authorities to be fully documented. Office, bar and sailing procedures to be documented. Role descriptions to be reviewed for committee positions and for executive roles.	Commodore
3.5.20	Possibility of post-traumatic stress for volunteers involved in serious accidents/emergencies.	E	E	4	Injuries likely to be minor. Emergency procedures to cover this requirement.	Office Manager
3.5.21	Lack of clear job descriptions for club employees and officials resulting in inefficiency and lack of leadership and accountability.	C	D	3	Role descriptions to be completed for all official, executive, committee and bar positions.	Commodore
3.5.22	Inappropriate or inaccurate communication exposes Club to litigation or affects membership or causes misunderstanding with staff or sub-committees or incurs expense or inefficiencies	D	D	4	Communication guidelines and protocols to be developed and communicated	Secretary

Risk ID	Potential Risk	Like-lihood	Severity	Risk Rating	Mitigation/Treatment	Responsible Person

3.6 INTELLECTUAL PROPERTY

Risk ID	Potential Risk	Like-lihood	Severity	Risk Rating	Mitigation/Treatment	Responsible Person
3.6.1	Lack of adequate back up of computer records resulting in loss of Club information.	C	C	2	Back up occurs monthly and on-site. Facility to be established at local bank branch for safe custody of back up C/Ds. Back up to occur weekly. Back up of Tower race records also to be initiated as above.	Office Manager
3.6.2	Loss of office computer hardware and software through theft resulting in disruption of activities.	D	D	4	Club house is alarmed and monitored. Access to secretary's office limited to Committee Staff and keys closely managed. Loss minimal provided back up procedures followed as above.	Office Manager
3.6.3	Loss of Tower computer	D	D	4	Computer of low quality and software	Office

Risk ID	Potential Risk	Like-lihood	Severity	Risk Rating	Mitigation/Treatment	Responsible Person
	hardware and software through theft resulting in disruption of activities				of little use outside the club. See above for security.	Manager
3.6.4	Loss of key personnel through resignation or death resulting in a diminution of critical capabilities.	D	C	3	Risk covered through succession plans and fully documented procedures	Commodore
3.6.5	Lack of documented office and bar procedures resulting in risk of fraud, risk of discontinuity and disruption to Club activities.	D	C	2	Long standing staff in the office however Bar staff are casual. Procedures to be fully documented for Office, Bar, Race Management, Safety, Emergencies, Rescue Boat Management.	Commodore
3.6.6	Inadequate strategic planning may lead to poor decision-making and loss of membership.	C	D	3	Strategic plan to be updated and reviewed annually. Plan to be made available to members at least annually.	Commodore
3.6.7	Inability to develop or maintain accreditation as a Training centre resulting in the Club terminating or limiting training activities.	C	C	2	Clear accountability to be developed for maintenance of YV accreditation.	Training Officer

3.7 TECHNOLOGY

Risk ID	Potential Risk	Like-lihood	Severity	Risk Rating	Mitigation/Treatment	Responsible Person
3.7.1	Computer programs used to maintain Club records are inadequate resulting in a loss of functionality and effectiveness.	D	D	4	Software requirements of low sophistication. File Express replaced by MS Access. MS Office Upgraded as required. Ultimately will move to My Club as functionality improves and retire key Club software. MYOB regularly upgraded as appropriate. Office staff require skill upgrade.	Secretary
3.7.2	Lack of upgrade path on current programs may lead to expensive software replacement in the future.	D	D	4	See above. File Express replaced by MS Access. MS Office Upgraded as required	Secretary
3.7.3	Lack of broadband/ADSL access may reduce effectiveness and limit leverage of internet capabilities.	D	D	4	Dial up access currently available however slow. Does not reduce effectiveness of club administration to a material degree. ISDL/broadband access to be assessed and recommendations made to committee	Office Manager

Risk ID	Potential Risk	Like- lihood	Severity	Risk Rating	Mitigation/Treatment	Responsible Person
					including dedicated ASDL line for internet usage.	
3.7.4	Risk of computers/ programs being incompatible with technology standards required for efficient race management and Club management.	D	D	4	Club may use My Club to align standards and lift use of internet as functionality improves. Benefits to be assessed on an ongoing basis.	Office Manager
3.7.5	GPS devices inadequate for purpose acquired.	D	D	4	GPS devices used on rescue boats more than adequate.	Rescue Boat Captain
3.7.6	Radio equipment outdated leading to compromised safety and race management.	D	D	4	Radios reviewed regularly for suitability and adequacy.	Rescue Boat Captain
3.7.7	Virus attack renders computers ineffective.	D	C	3	Virus protection software used. Must be regularly upgraded. Consider operation. Office staff to be trained on dealing with infections	Secretary

3.8 REPUTATIONAL

Risk ID	Potential Risk	Like lihood	Severity	Risk Rating	Mitigation/Treatment	Responsible Person
3.8.1	Poor race management may deter event organizers to ask the Club to host major sailing events resulting in a loss of income and reputation.	D	C	3	Race management succession plans to be developed to ensure continuity of current excellent reputation.	Sailing Captain
3.8.2	Poor catering service may deter members and visitors from patronizing the Club resulting in a loss of income and reputation.	C	C	2	New caterer recently contracted and standards improved. Relationship to be actively managed to ensure proper feedback is received and provided with quarterly review sessions with the caterer undertaken	House Officer
3.8.3	Inadequate or inappropriate contact between Club Commodore/Flag Officers and other club officials may lead to reputation loss.	D	D	4	Protocols for interaction with other club officials to be communicated to officials	Commodore
3.8.4	Poor publicity from an accident or emergency during a Club activity may result in damage to reputation.	C	D	3	Proper management of accidents/incidents through documenting procedures will mitigate this risk. Public relations role to be properly assigned.	Legal Officer

Risk ID	Potential Risk	Like lihood	Severity	Risk Rating	Mitigation/Treatment	Responsible Person
3.8.5	Tension between members or participants and fisherman or the general public may damage reputation leading to Council or Police intervention.	D	D	4	Club maintains good relationship with Council and State/Federal Governments members. Little interaction between these groups.	Commodore
3.8.6	Inadequate contact between the Club and the local Bayside community may result in a review of occupancy arrangements.	C	D	3	Club focused on increasing entanglement with Bayside community through school visits, sailing school, bayside festival etc.	Commodore
3.8.7	Conflict between the Life Saving Club and the Club may result in a review of occupancy arrangements.	D	D	4	Maintain high level of co-operation between the Club and Life Saving Club.	Sailing Captain

3.9 FINANCIAL

Risk ID	Potential Risk	Like lihood	Severity	Risk Rating	Mitigation/Treatment	Responsible Person
3.9.1	Inexperienced or dishonest Bar staff resulting in loss of cash or inaccurate cash register records.	B	D	3	Use of casual staff increases risk. Club looking to appoint a permanent Bar Supervisor. Meantime close supervision of House Officer continuing. Cash register records and cash holding reconciled daily by Office Manager.	House Manager
3.9.2	Inadequate supervision of cash in the Office and the Bar may lead to financial loss.	B	D	3	See above. Current Office Manager considered beyond reproach. Risk may need re-assessment should office personnel change. Bar Supervisor to prepare tapes before handing to office staff.	Office Manager
3.9.3	Inadequate procedures and separation of duties may lead to financial loss.	D	D	4	Bar staff do not count cash, reconcile cash or bank cash. Procedures could be improved through dual counting of cash from the safe. To be revisited should office staff change.	Office Manager
3.9.4	Inadequate Bar inventory custody, supervision and control may result in pilfering,	D	D	4	Inventory levels low and monthly joint stock takes occur. Recent improvements in gross margin on the	House Officer

Risk ID	Potential Risk	Like lihood	Severity	Risk Rating	Mitigation/Treatment	Responsible Person
	oversupply or a build up of obsolete stock.				bar point to reduction in obsolescence and pilfering.	
3.9.5	Inadequate merchandise inventory custody, supervision and control may result in loss, oversupply or a build up of obsolete stock.	D	D	4	Merchandise stock recently revamped. Controlled by Office Manager. Volumes are low and generally only carry sample stocks.	Office Manager
3.9.6	Sharing of passwords for MYOB may result in fraudulent transactions and inaccurate financial reporting.	C	C	2	Password changed regularly. Separate passwords to be issued to Office staff, Commodore and Treasurer. Register of password holders to be maintained.	Office Manager
3.9.10	Sharing of passwords for internet banking may result in loss of funds through unauthorized funds transfers.	C	D	3	Current internet banking applications requires two passwords for access which is not always practical as office support are not signatories. Treasurer's approval required for all payees on BPay and funds transfers checked via bank Reconciliation. Other transactions checked via Bank Register Report and Transaction Listings from time to time.	Treasurer
3.9.11	Inadequate account payable processes and supervision may lead to fraudulent or inappropriate payment of suppliers and creditors.	D	D	4	All creditor payments require prior approval of responsible committee member through signature or email confirming approval.	Office Manager
3.9.12	Inadequate debtor management may result in bad debts or	D	D	4	Membership debtors are not supplied with club access nor sailing	Office Manager

Risk ID	Potential Risk	Like lihood	Severity	Risk Rating	Mitigation/Treatment	Responsible Person
	deferred cash generation.				recognition until fees paid. EFTPOS installed to reduce fraud. Bonds required for function bookings. Caterer manages own financial affairs.	
3.9.13	Excessive borrowing by the Club may lead to financial collapse.	D	C	3	Club has only reasonable levels of liquidity and high demand for capital investment to maintain facilities. Unable to borrow funds against limited Club assets. Borrowing will require guarantor support and formal committee approval is required. Club constitution allows borrowing. Budget process allow for spending prioritization and forecasting of cash position.	Treasurer
3.9.14	Inappropriate delegated authorities may lead to poor financial decision-making or financial loss.	D	D	4	Current delegation required: <ul style="list-style-type: none"> • up to \$1000 – appropriate committee members. • Up to \$10,000 – committee • Over \$10,000 – members at AGM Authorities to be formerly documented. All payments to be reviewed by Committee.	Treasurer
3.9.15	Inadequate financial expertise at General Committee level may result in excessive financial risk or loss.	C	D	3	Treasurer's role description to include specific reference to experience required. Club is audited by external auditor.	Treasurer
3.9.16	Inadequate performance monitoring may result in	D	D	4	Monthly review of financial position against budget and prior year occurs	Treasurer

Risk ID	Potential Risk	Like lihood	Severity	Risk Rating	Mitigation/Treatment	Responsible Person
	unexpected financial outcomes for the Club.				at committee. Budget preparation guidelines required.	
3.9.17	Lack of financial budgets may result in poor decision-making or financial insecurity.	D	D	4	Monthly review of financial position against budget and prior year occurs at committee. Standard reporting format to be agreed by Treasurer and Office to ensure minimum level of reporting.	Treasurer
3.9.18	Inadequate cash flow planning and monitoring may result in overdrafts and payment of penalty interest.	D	D	4	Cheque Account and expected cash flow checked daily by Office Manager. Currently sufficient funds available for transfer to Cheque Account if required.	Treasurer
3.9.19	Inadequate invoicing and collection processes may lead to incorrect invoicing and lower revenue generation.	D	D	4	Membership invoicing recently reviewed and procedures improved. Other invoicing minor. Regatta invoicing (eg. Sail Melbourne/Go for Gold) checked by Sailing Captain.	Office Manager
3.9.20	Inadequate membership record keeping may lead to inaccurate invoicing and may result in overstated debtors or reduced fee collection.	C	D	3	Recent review of membership database undertaken. New process of reconciliation to MYOB adopted.	Office Manager
3.9.21	Inexperienced audit partner may lead to overlooking of problems, inaccurate reporting and potential losses leading to possible claims against officials.	D	D	4	Current audit partner well experienced in sporting clubs and understands Club well. Risk may rise when auditor change occurs. Audit specification to be developed to facilitate this process.	Treasurer
3.9.22	Lack of audit rotation may lead to hubris and poor financial controls.	D	D	4	Audit rotation currently naturally occurring every 5 years.	Treasurer

Risk ID	Potential Risk	Like lihood	Severity	Risk Rating	Mitigation/Treatment	Responsible Person
3.9.23	Late or absent submission of Annual Return to Business Affairs may lead to de-registering as an incorporated body or financial penalty.	D	D	4	Responsibility carried by auditor. Supervision required to ensure it occurs.	Treasurer
3.9.24	Change in tax status may lead to financial impairment and tax penalties.	D	D	4	Would require major change in Club mission and rules. Tax status recently confirmed through professional advice.	Treasurer
3.9.25	Lack of adequate insurance to cover loss of assets	C	C	2	Building insurance recently increased at request of Bayside Council. Asset register to be developed to support contents insurance cover. All insurance reviewed annually	Treasurer Secretary

3.10 DISASTER RECOVERY

Risk ID	Potential Risk	Like-lihood	Severity	Risk Rating	Mitigation/Treatment	Responsible Person
3.10.1	Lack of access to Clubhouse due to fire, disturbance or collapse resulting in closure of the Club.	D	B	2	<ul style="list-style-type: none"> • Clubhouse is of concrete construction. • Fuel is stored away from rescue boats. • Club building and contents fully insured. • Fire guards installed in clubhouse. • Fire extinguishers held on site and regularly tested. Signage and location to be reviewed. • Ample water supply available • Kitchen facilities to be regularly inspected. • Evacuation procedures to be documented and posted for reference. • Back up sites to be explored. 	<p>Property Officer for procedures, and testing fire extinguishers</p> <p>House Officer for reviewing safety hazard in kitchen</p>
3.10.2	Inadequate or inappropriate alternative site resulting in delay to recovery of systems, delayed access to resources and re-commencement of activities.	C	B	2	<ul style="list-style-type: none"> • Junior Training room could act as temporary accommodation if required. Life saving Club may also be available. • Yachting Victoria site in Sandringham may be another possibility • Evacuation and recovery procedures to be documented. Back up sites to be reviewed. 	<p>Property Manager for emergency procedures and reviewing back up sites. Officer manager to assist with</p>

Risk ID	Potential Risk	Like-lihood	Severity	Risk Rating	Mitigation/Treatment	Responsible Person
						recovery procedures.
3.10.3	Fire in the Office resulting in loss of records and equipment or personal injury.	D	C	3	Back up of computer records to be taken off site and in the safe. Electrical equipment to be maintained in reasonable condition. Clean desk policy in terms of paper filing to reduce risk of loss. Filing cabinets to be kept closed.	Office Manager
3.10.4	Theft of or damage to training boats or rescue boats and equipment resulting in partial or total deferment of sailing activities.	C	C	2	Rescue Boats secured behind metal grill. Training boats stored on racks and behind locked gates. Club could borrow boats from other local Clubs if needed. Security levels to be reviewed.	Rescue Boat Captain Training Officer
3.10.5	Inability to advise members or officials of a disaster may delay recovery.	D	D	4	Emergency and recovery procedures to include several contacts. Most Club officials are local.	Office Manager
3.10.6	Inability to communicate with emergency services and police may increase losses and/or defer recovery.	D	C	3	Emergency procedures to include emergency contact details.	office Manager

3.11 OUTSOURCING

Risk ID	Potential Risk	Like-lihood	Severity	Risk Rating	Mitigation/Treatment	Responsible Person
3.11.1	Outsourcing partner may not be aware of the Club requirements for service delivery.	D	D	4	All contractual obligations for outsourcing (currently catering) to specifically include service requirements with a process established for regular review.	House Officer
3.11.2	Members may not be aware of outsourcing arrangements and may lead to frustration and loss of membership.	D	D	4	Club has communicated catering arrangements directly to members and potential users of the Club.	Office Manager
3.11.3	Outsourcing arrangements may be more expensive than anticipated.	D	D	4	Small scale at present. Fixed price contract reduces risk however some unknowns on utilities. Review clause included in MOU.	House Officer
3.11.4	Outsourcing partner may suffer service interruption and may result to the Club being unable to provide the service to members.	D	C	3	Caterer has other contracts in place. All dependencies managed from Club kitchen other than supplies which are sourced weekly. Labour is critical resource. Supervision required.	House Officer
3.11.5	Outsourcing partner may cease operation and leave the Club unable to service members.	D	D	4	While caterer is small in scale, reputation is high and has a stated objective of launching a growing activity from the Club. Keen to in-source the bar as well.	House Officer

