Risk Management Policy and Procedures

Definition

Before risk can be clearly understood and dealt with, it is important to understand the context in which it exists.

Establish the content by considering:

- The strategic context – the environment within which the Queens Park Golf Club operates.
- The organisational context – the objectives, core activities and operations of the Queens Park Golf Club.

The Queens Park Golf Club is an Incorporated Association that operates at the Queens Park Golf Course – a City of Greater Geelong facility which includes an 18-hole golf course, driving range, Golf Shop, and Bistro/Club Rooms. The facility is currently leased to Clublinks who are responsible for the day-to-day operations of the course, the Bistro, Golf Shop and driving range.

The Club has no lease or legal agreement in place, and works with Clublinks to run club competitions and events.

The Club is administered by a Board, which includes a President, Vice President, Secretary, Treasurer, Men's and Women's Club Captains, and one General Board Director. There are committees that manage the day-to-day operational requirements of the Club - Golf Operations Committee, Membership and Game Development Committee, Social and House Committee, Finance and Risk Committee and Communication and Marketing Committee.

The core activities of the Club are to provide regular weekly and annual competitions and social activities for members.

Policy

The management of risk is an integral part of good management practice. There is a direct relationship between risk and opportunity in all club activities, and as such, a club needs to be able to identify, measure and manage its risks in order to be able to capitalise on those opportunities and achieve its goals and objectives.

Risk Management is the practice of systematically identifying and understanding risks and the processes in place to manage them. Ultimately, the process gets you to a point of deciding whether, in the context of a particular activity, a risk is acceptable or requires further action. It allows a club to be pro-active rather than reactive – creating a safer environment and "legally safer" operational procedures, operating within relevant legislation. (International Standard Organisation – ISO 310000: 2018).

To be most effective, risk management should become part of a club's culture and should be integrated into its philosophy, practices and business plans rather than being

done in isolation. It should be driven by the Board and be promoted as the responsibility of everyone.

Purpose

To identify applicable risks and establish a **Risk Management Register** for the Club, with procedures and records that are regularly monitored and reviewed.

Definition of Risk

The probability that an occasion will arise that presents a danger to the Queens Park Golf Club, the members and guests, or the public. It includes, but is not limited to physical, financial, reputational and legal.

Responsibilities

The Board

It is the responsibility of the Board to carry out a risk management evaluation of the organisation, and to take appropriate measures. These measures include:

- Appoint a Risk Management Officer.
- Ensure appropriate risk management procedures are in place.
- Recommendations arising out of the risk evaluation process will be managed as per the risk matrix.
- Volunteers are aware of and familiar with the Club's risk management procedures.
- Ensure all new and existing members are aware of the Risk Management Policy and their responsibilities pertaining to risk.

Risk Management Officer

It is the responsibility of the Risk Management Officer to ensure that:

- A Risk Management Register is prepared for each identified risk area, giving information on the risk, including the effectiveness of the controls currently in place to manage those risks.
- The Risk Management Register is reviewed at least once a year to ensure that procedures are in place to avert the risk or, if that is not possible, to mitigate its impact.
- Copies of up-to-date risk management records are kept in the central **Risk Management Register.** (See document QPGC Risk Management Register).

Club Members

It is the responsibility of all Club members to ensure that:

- they are familiar with the organisation's risk management procedures applicable to their activity.
- they observe those risk management procedures; and
- they inform the Risk Management Officer or a Board Director if they become aware of any risk not covered by existing procedures.

Risk Management is a four-step process: (ISO 310000: 2018)

- Step 1 – Identify the hazard.
- Step 2 – Assess the risks' likelihood, impact and overall rating.
- Step 3 –Control or remove the risk.
- Step 4 – Review control measures

Step 1 – Identify the hazard.

Hazards are things and situations that could cause harm - to person, property, or financial reputation. Hazards may be identified following feedback or incidents or via routine checks or suggestions.

Step 2 – Assess the risk.

The purpose of this step is to identify what could go wrong (likelihood) and what is the consequence (loss or damage) of it occurring. (Risk Rating)

Key questions to ask include:

- What can happen? List risks, incidents or accidents that might happen by systematically working through the physical, financial, ethical and legal areas of the Queens Park Golf Club.
- How and why it can happen? List the possible causes and scenarios or description of the risk, incident or accident.
- What is the likelihood of them happening?
- What will be the consequences if they do happen?
    - Physical risks are those involving personal injuries, environmental and weather conditions and the physical assets of the club such as property, buildings, equipment, vehicles, stock and golf course.
    - Financial risks are those that involve the assets of the club and include theft, fraud, loans, license fees, membership fees, insurance costs, lease payments, pay-out of damages claims or penalties and fines by the government.
    - Ethical risks involve actual or potential harm to the reputation or beliefs of your club,
    - Legal risks consist of responsibilities imposed on providers, participants and consumers arising from laws made by federal, state and local government authorities.

Assessing the risk involves analysing the likelihood and consequences of each identified risk and deciding which risk factors will potentially have the greatest effect and should, therefore, receive priority with regard to how they will be managed.

The level of risk is analysed by combining estimates of likelihood and consequences to determine the priority level of the risk.

It is important to consider the consequences and the likelihood of risk in the context of the activity, the nature of the Queens Park Golf Club and any other factors that may alter the consequences of likelihood of risk.

Risk evaluation involves comparing the level of risk found during the analysis process with previously established risk criteria, and deciding whether risks can be accepted.

If the risk falls into the low or acceptable categories, they may be accepted with minimal further management. These risks should be monitored and periodically reviewed to ensure they remain acceptable.

If risks do not fall into the low or acceptable category, they should be managed using one or more of the options considered in Step 3.

Step 3 – Control or remove the risk.

Risk management involves identifying a range of options to eliminate or reduce risks, assessing those options, and developing and implementing an action plan. It focuses on selecting the most appropriate methods to achieve the desired outcomes.

Options need to be proportionate to the significance of the risk, and the cost to be commensurate with the potential benefits.

The options, with examples, are provided below:

1. *Eliminate the Risk*

   Eliminate the hazard by eliminating the risk – for example, removal of an unsafe tree.

2. *Reduce the Risk:*
   - Substitution – Use of non-toxic sprays.
   - Isolation – Barriers and fences.
   - Engineering – Safe paths.

3. *Administrative Control*

   Administrative actions, for example, calling 'Fore' for errant golf shots, or providing informative signage

4. *Protective Equipment*
   - Sunscreen promotion.
   - Use of gloves and goggles with equipment.

Please Note: The above are examples are illustrative only.

Whichever option is chosen to manage a risk, if the risk is rated as high, any risk management option must be supported by carefully considered policies, procedures and strategies to effectively manage it. These will include:

- What is needed to manage the risk? Who has responsibility?
- What is the time-frame?
- How you will know when the risk has been successfully managed?

Step 4 - Review Control Measures.

The review of control measures is a continuous process.

Points to consider include:

- Review frequency – establish a schedule.
- Review approach – use a systematic approach to review the control measures, considering the nature of the hazard, the effectiveness of the measures and the need for updates.
- Documentation – keep detailed records of reviews, meetings and actions taken to ensure transparency and accountability.
- Outcome – assess the outcomes of the reviews to determine if the control measures have effectively reduced risks to a level that is as low as reasonably practical, or have removed the risk.

QPGC Risk Management Policy and Procedures			
Version	**Date**	**Author**	**Notes**
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Reference:
Worksafe Victoria www.worksafe.vic.gov.au
Australian Sport Commission – Sporting clubs guide to a safe work place