

GFS Risk Management Policy

Friday, 6 August 2021

1. Introduction

The Australian Sports Commission defines Risk Management as

“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 an organisation to be pro-active rather than reactive – creating a safer environment and “legally safer” operational procedures.

This requires the development of a framework within which risk exposure can be identified, evaluated, controlled and monitored. Risk management is a tool by which persons involved in sport can seek to meet their duties and responsibilities and minimise their exposure to liability.

Risks which are typically covered by a risk management program for a sailing club typically include physical risks such as injuries to participants and the public and environmental damage. Other risks may include reputational, legal and financial risks.”

This document sets out GFS’s policy for dealing with risks.

2 Background – Duty of Care

Club office bearers and officials owe a duty of care to participants in sailing races and activities where there is a reasonably foreseeable risk of harm or injury to participants. In exercising this duty of care, the law requires those responsible to take reasonable steps to reduce the likelihood of injury to participants as a result of those risks which are foreseeable. Relevant state and federal work health and safety legislation provide additional guidance and responsibilities in respect to managing risk.

3 Objectives

The objectives of this policy are to:

- reduce the risk of injury or illness to participants, officials and other persons associated with club sailing activities;
- ensure a safe environment for individuals to participate and enjoy sailing;
- reduce the risk of damage to club property and facilities; and
- minimise potential club liability as a result of poorly managed sailing competitions and activities and club and equipment maintenance.

4 **Which Risks Need to be Managed?**

The law does not require clubs to provide a completely risk-free environment. Indeed, by agreeing to participate in sailing activities, participants will be required to consent to those risks which form an inevitable aspect of the activity.

Clubs are expected to adopt reasonable precautions against risks which might result in injuries or damage which are reasonably foreseeable. Clubs are not required to take steps to counter risks where it would be unreasonable to expect a club to do so in the circumstances unless these risks are unacceptable.

5 **The Australian Standard AS/NZS ISO31000 2009 Risk Management – Principles and Guidelines.**

The relevant Australian Standard identifies 6 steps relevant to sailing:

- a. Establish the Context
- b. Risk Identification
- c. Risk Analysis
- d. Risk Evaluation
- e. Risk Treatment (action plan)
- f. Monitoring and Review

6 **The Context**

GFS maintains and operates a clubhouse, conducts sailing races for dinghies and keel boats, conducts a learn to sail program for juniors and provides catering facilities for twilight racing and other ad hoc events. In order to do so, the club maintains membership records, relevant bank accounts and insurance policies.

7 **Risk Identification – the Risk Register**

A risk register is used to record risks associated with our sailing races and other activities and then to assess, rank and help manage them.

Relevant considerations include:

- The experience and age of participants
- The type of fleet
- The type of activities conducted

- Incident history (including types of injuries, causes etc)
- How operational procedures are conducted, and whether there have been any previous problems

The GFS Risk Register

The key activities and risks are summarised below. The detailed risk register at Attachment 1 has been compiled by the Club officials directly responsible for the activities concerned and agreed by the GFS Committee.

On water and related activities

1. Yacht racing
 - i. Collision
 - ii. MOB
 - iii. Other injury
 - iv. Launching of tenders
2. Dinghy Sailing
 - I. Collision
 - II. Capsize
 - III. Other injury
 - IV. Rigging and launching of dinghies
 - V. Launching and maintenance of RIBs

Off water clubhouse

- I. General use of clubhouse facilities
- II. Clubhouse security
- III. Fire/arson
- IV. Health and safety associated with twilight catering

Club Administration

- i. Membership
- ii. Sailing records and administration
- iii. Financial and insurance
- iv. Compliance with Government Recommendations and Requirements

8 Prioritising dealing with risks

Risks need to be assessed against specified criteria to determine their risk level. The risk level is then used in the evaluation of the risk and whether or not it is acceptable to GFS and/ or needs to be treated. It also assists in the selection of risk treatments once evaluation determines that treatment is required.

The standard approach to risk analysis is to assess each identified risk in terms of its likelihood to occur and the consequences that could arise if it were to occur and then to rate the risk. These ratings describe:

1. The chance of the risk occurring (likelihood) given the controls that are already in place
2. The loss or damage impact if the risk occurred (consequence) given the controls that are already in place
3. The risk level
4. Whether or not the risk level is as low as reasonably practicable.

In order to systematically assess the risks identified in the first stage of the process, Australian Sailing has defined the risk rating scales set out below in Tables 1 – 3. The risk rating scales rate identify risks and then identify risk management priorities.

The risk criteria, or the likelihood, consequence and risk matrix tables presented below are recommended for all Australian Sailing affiliated clubs and classes.

Likelihood

The likelihood is related to the potential for a risk to occur over a year.

The potential for problems to occur in a year:

- A. *ALMOST CERTAIN*: Will probably occur, could occur several times per year
- B. *LIKELY*: High probability, likely to arise once per 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, once in 15 years

Consequence

Consequence refers to the degree of injury, loss or damage which may result from its occurrence. The context describes whether the consequences that are to be considered only include health and safety or whether they also include environmental damage, reputational damage, financial loss etc.

5. *CATASTROPHIC*: One or more fatalities. Large scale environmental damage. Significant reputational damage likely to attract ongoing adverse media attention.
4. *MAJOR*: Permanent disabling injury. Injury to a member of the public. Vessels lost or damaged beyond repair. Significant environmental damage or likely to result in fine. Reputational damage with national media attention.
3. *MODERATE*: Serious reversible injury requiring medical treatment and rehabilitation. Vessels unable to complete series, race or passage. Environmental damage temporary/reversible. Short term adverse media attention.
2. *MINOR*: Reversible temporary illness/injury requiring medical treatment. Damage to equipment that requires repair before being operable. Local reputational damage.
1. *NEGLIGIBLE*: Minor injuries possibly requiring first aid. Minor damage to equipment. Minor environmental impact.

Risk Matrix

		Consequence					
		Catastrophic One or more fatalities. Large scale environmental damage. Significant reputational damage likely to attract ongoing adverse media attention.	Major Permanent disabling injury. Injury to a member of the public. Vessels lost or damaged beyond repair. Significant environmental damage or likely to result in fine. Reputational damage with national media attention.	Moderate Serious reversible injury requiring medical treatment and rehabilitation. Vessels unable to complete series, race or passage. Environmental damage temporary/reversible. Short term adverse media attention.	Minor Reversible temporary illness/injury requiring medical treatment. Damage to equipment that requires repair before being operable. Local reputational damage	Insignificant Minor injuries possibly requiring first aid. Minor damage to equipment. Minor environmental impact	
		5	4	3	2	1	
Likelihood	Almost Certain Will probably occur, could occur several	A	E	E	H	H	M
	Likely High probability, likely to arise once per year	B	E	E	H	M	L
	Possible Reasonable likelihood that it may arise over a	C	E	H	H	M	L
	Unlikely Plausible, could occur over a five to ten year	D	H	H	M	L	L
	Rare Very unlikely but not impossible, once in	E	M	M	L	L	L

Risk Evaluation

Each of the risks in the risk register has been assessed by the relevant GFS officials in terms of the matrix below. The register describes controls or treatment necessary to make the risk tolerable to GFS Management.

Australian Sailing has determined that the following minimum actions are required to be taken for events and activities that it is responsible for.

Extreme	Extreme risks that are likely to arise and have potentially serious consequences requiring urgent attention. The activity related to this unwanted event cannot take place until the controls have been approved by the highest ranking person in the organisation (Commodore/ President/ Board) and they have been fully implemented.
High	High risks that are likely to arise and have potentially serious consequences requiring urgent attention or investigation. The activity related to this unwanted event cannot take place until the proposed controls have been approved by person within the organisation that is responsible for the activity (CEO or General Manager), they are ALARP and they have been fully implemented.
Moderate	Medium risks that are likely to arise or have serious consequences requiring attention. The activity related to this unwanted event cannot take place until the controls have been approved by the Sailing/ Regatta Manager or PRO as relevant, they are ALARP and they have been fully implemented.
Low	Low risks and low consequences that may be managed by routine procedures and other similar controls.

9 Monitor and Review

The treatments or controls that are developed for each unwanted event need to be tracked through to implementation if each risk level is to be successfully reduced. This has to occur by some systematic method such as using an electronic action tracking system or a spreadsheet that is regularly tracked to make sure that each identified action is completed.

The club uses audit and review methods to check that controls have been, and continue to be, implemented. These methods include:

- Independent periodic checks that procedures are being observed, that safety related equipment is in place and being maintained
- Periodic reviews of the risk register - particularly if circumstances or activities change within the club or its environs.

The GFS Vice Commodore and relevant Officials report in writing to the Committee **each November** on the implementation of the risk management process, or more frequently if important issues arise.

The risk management process and risk register are reviewed **each May** to ensure that they are effective and up to date.

Attachment: GFS Risk Register

Yacht racing

Risk Description	Likelihood	Severity	Risk Rating	Controls	Resources	Responsible Person	Time Frame	Compliance
Communication	Possible	Moderate	High	Required to have VHF radio, VHF 72 monitored during racing, mobile phone as back-up, alternate signalling device (mandatory)	Skipper, Starter, other competitors	Safety Officer	Before, after and during race	Vice Commodore, Committee
Crew/ Skipper Overboard	Possible	Major	High	Skipper identifies how crew can be recovered at time of Equipment Audit, MOB recovery practised, Detailed at Skippers' briefing, Crew aware in case of skipper overboard	Skipper, Equipment Auditor, Safety officer, other competitors	Safety Officer	Immediate action required	Vice Commodore, Committee
Difficulty in attending to a medical emergency / injury occurring mid-race resulting in exacerbation of injury	Likely	Moderate	High	Adequate training of pick up boat operators, Safety Card - Emergency service contact numbers, marine radio emergency call contact, 000	Skipper, Starter/Rescue Boat	Safety Officer, Rear Commodore Sailing, Rear Commodore Twilight Sailing	Immediate action required	Vice Commodore, Committee

Hypothermia	Possible	Moderate	High	Awareness of treatment, Yacht to carry blanket/towel etc space blanket, Hydration, Seek urgent medical assistance 000	Skipper, crew, Safety Card	Skipper, crew	Immediate action required	Vice Commodore, Committee
Inexperienced crew	Rare	Minor	Moderate	On-board crew orientation and training, MOB briefing, Risk warning, Australian Sailing membership requirement/insurance	Skipper, Skippers' Briefing	Safety Officer	On-going	Vice Commodore, Committee
Injury or Illness to skipper or crew	Rare	Moderate	Minor	Mandatory requirement to carry Medical Kit and Safety Card, Emergency drop-off points identified,	Skipper, Skippers' Briefing, Equipment Audit	Safety Officer	Immediate action required	Vice Commodore, Committee
Seasickness	Rare	Insignificant	Minor	Condition of person monitored, Person hydrated, If serious withdrawal from race and seek urgent medical attention 000	Skipper, crew, Safety Card	Skipper, crew	Immediate action required	Vice Commodore, Committee
Severe Injury to Skipper or Crew	Possible	Moderate	High	Mandatory requirement to carry Medical Kit and Safety Card, Emergency drop-off points identified, 000 notified, VHF72 monitored during racing,	Skipper, crew, Safety Card	Rear Commodore Sailing Secretary, Rear Commodore Twilight Sailing	Immediate action required	Vice Commodore, Committee

Sunstroke/sunburn	Possible	Moderate	High	Awareness, Provide Water/Sunscreen, Mandatory requirement subject to Audit, Sunscreen available at club	Skipper, crew, Safety Card	Skipper, crew	Immediate action required	Vice Commodore, Committee
Boat Condition	Possible	Moderate	High	Equipment Audit at start of season, Observation by Race Officials, Adequate skills and training to ensure boat is in a suitable condition	Skipper, Equipment Auditor, other competitors	Safety Officer, Rear Commodore Sailing Secretary, Rear Commodore Twilight Sailing	Prior to racing	Vice Commodore, Committee
Collision of boat with submerged object resulting in personal injury	Possible	Major	High	Adequate lookout by crew, Personal flotation and inbuilt flotation tanks, VHF 72, Assistance by other competitors, 000	Skipper and crew	Rear Commodore Sailing Secretary, Rear Commodore Twilight Sailing	During race	Vice Commodore, Committee
Collision with non-racing craft	Possible	Moderate	High	Skippers aware of COLREGS, Crew maintain lookout when racing	Skipper, crew, Safety Briefing	Safety Officer, Rear Commodore Sailing Secretary, Rear Commodore Twilight Sailing	During race	Vice Commodore, Committee

Collision with racing yachts	Possible	Moderate	High	Awareness of RRS and responsibilities, Skippers' Briefing and 'Rules Night', crew maintain lookout at all times when racing	Skipper, crew, Safety Briefing	Safety Officer	Before racing and during races	Vice Commodore, Committee
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Collision with shipping	Possible	Moderate	High	Shipping monitored prior to racing, Starter briefed, Warning to competitors via VHF 72, Requirement for shipping and ferry traffic at Skippers' briefing	Skipper, Crew	Sailing Secretary, Officer of the Day, Rear Commodore Twilight, Course setters, Starter	Prior to race	Vice Commodore, Committee
Grounding	Possible	Moderate	High	Use of motor permitted, VHF 72 monitored during racing, Awareness of shallow areas	Skipper, crew	Skipper	During race	Vice Commodore, Committee
Hull Damage	Unlikely	Major	High	Lifejacket worn if likelihood of sinking	Skipper crew	Safety Officer, Rear Commodore, Rear Commodore Twilight	During race	Vice Commodore, Committee
Rig Damage	Unlikely	Major	High	Toolkit to remove rigging, safety of skipper and crew, external assistance	Skipper, crew	Skipper	During race	Vice Commodore, Committee
Yacht missing	Likely	Insignificant	Moderate	Starters check in and out competitors, Competitors required to inform starter if they retire. Start and Finish sheets for each race	Starter	Rear Commodore, Rear Commodore Twilight	Before, during and after race	Vice Commodore, Committee
Fire/Explosion	Possible	Catastrophic	Extreme	Mandatory fire extinguisher and fire blanket requirement, Items inspected at Equipment Audit, Use by dates checked, Lifejackets worn in case of abandoning ship, Warning signs for gas stoves, petrol in vented compartments	Skipper, Other competitors maybe required to rescue crew	Safety Officer, Rear Commodore, Rear Commodore Twilight	Immediate action required	Vice Commodore, Committee

Mechanical breakdown (motor)	Likely	Minor	High	Anchor and signalling device mandatory requirement Items inspected at Equipment Audit, RRS requirement to render assistance, communication via VHF72	Skipper, Equipment Auditor, other competitors	Safety Officer, Rear Commodore, Twilight Captain	Immediate action required	Vice Commodore, Committee
Gale strength wind conditions prior to the start	Almost certain	Major	High	Race Abandoned	Race Officers, Skippers, Starter, all competitors	Safety Officer, Rear Commodore, Twilight Captain	Prior to race	Vice Commodore, Committee
Gale Strength Wind Forecast	Possible	Minor	High	Observation of conditions on the course, Consideration of likely changes BOM predictions, Possible abandonment	Race Officers, Skippers, Starter, all competitors	Safety Officer, Rear Commodore, Twilight Captain	Prior to race	Vice Commodore, Committee
Poor Visibility	Possible	Minor	Moderate	Yacht required to carry navigation lights, crew maintain lookout when racing	Skipper	RMS requirements, Equipment Auditor	Prior to racing	Vice Commodore, Committee
Unforeseen severe weather conditions - squalls, electrical storms	Possible	Minor	High	Forecasts monitored prior to start, Skippers briefed to have an emergency plan, Attention drawn to Fundamental Rule 4, Communication between boats and starters, VHF 72 monitored during racing, Risk warning emphasised prior to start of season, Areas for safe retirement identified by Skippers,	Race Officers, Skippers, Starter, all competitors	Safety Officer, Rear Commodore, Twilight Captain	During race	Vice Commodore, Committee

				Lifejackets to be worn at times of heightened risk				
Weather conditions	Possible	Moderate	High	Forecast monitored prior to racing and appropriate course set for conditions, start boat on duty during the race, Racing abandoned in certain wind conditions, Weather conditions posted in clubhouse	Race Officers, Skippers, Starter, all competitors	Safety Officer, Rear Commodore, Twilight Captain	Prior to and during race	Vice Commodore, Committee

Dinghy sailing

Risk Description	Likelihood	Severity	Risk Rating	Controls	Resources	Responsible Person	Time Frame	Compliance
Off water Injury	Mod	Low	Mod	First aid knowledge and equipment	First aid kit, defibrillator, first aid poster, 000	Safety Officer,	Pre-season equipment and immediate response	Rear Commodore, Junior Sailing, Laser Captain, Committee
On water injury	High	Low	Mod	Equipment, instruction, supervision	Waterproof First Aid Kit in RIBs	Safety Officer, Sailing Coach, Rear Commodore	Pre-season equipment and immediate response	Rear Commodore, Junior Sailing, Laser Captain, Committee
Lack of communication	Mod	Mod	Mod	Instructor and assistants have access to UHF Radios and can use them	Radio and mobile phone access, channel 72, Radio course	Safety Officer, Sailing Coach, Rear Commodore	Access to radios each session,	Rear Commodore, Junior Sailing, Laser Captain, Committee
Dangerous weather	High	Low	Low	Sailing abandoned	Radios, Weather Apps, Social Media	Sailing Coach, Rear Commodore	Assessed each day	Rear Commodore, Junior Sailing, Laser Captain, Committee
Sudden changes of weather, squalls	High	High	High	Weather eye, weather Apps, training sailors	Communications to call boats in, RIBs with tow-lines	Sailing Coach, Rear Commodore	Immediate response	Rear Commodore, Junior Sailing, Laser Captain, Committee
Collision with GFS craft	High	Low	Low	Training, supervision	Sailing instructor	Sailing Coach	Over the course of the season	Rear Commodore, Junior Sailing,

Risk Description	Likelihood	Severity	Risk Rating	Controls	Resources	Responsible Person	Time Frame	Compliance
causing damage				and instruction				Laser Captain, Committee
Collision with moored craft causing damage	Mod	Low	Low	Insurance, Instruction, response in RIB	RIBs, Accident / incident log??	Safety Officer, Sailing Coach, Rear Commodore	Over the course of the season	Rear Commodore, Junior Sailing, Laser Captain, Committee
Collision with craft underway causing damage or injury	Low	High	Mod	Course selection , RIB Monitoring	Course markers, RIBs,	Sailing Coach, Rear Commodore	Each session	Rear Commodore, Junior Sailing, Laser Captain, Committee
RIB accident	Low	High	Mod	Licence requirements, driver experience, accompanied drivers	RMS licence, safety tips sheet laminated in boats, use of kill lanyard	Safety Officer, Sailing Coach, Rear Commodore	At all times of use	Rear Commodore, Junior Sailing, Laser Captain, Committee
RIB breakdown / lost	Mod	Low	Low	Motor servicing, pre-launch check, warm-up	Service schedule for motors, fuel and fittings	Safety Officer, Equipment officer	Before use and over the course of the season	Rear Commodore, Junior Sailing, Laser Captain, Committee
Water safety - drowning	Low	High	Mod	Swimming test for al sailors, capsized practice	All sailors MUST wear appropriate fitting lifejacket	Safety Officer, Sailing Coach, Rear Commodore	Pre-season and at all times	Rear Commodore, Junior Sailing, Laser Captain, Committee
Boat condition / equipment	Low	Low	Low	Pre-season and regular safety check	Bailer, paddle and all equipment sound	Safety Officer, Sailing Coach, Rear Commodore	Pre-season and on deck check pre sailing	Rear Commodore, Junior Sailing, Laser Captain, Committee

Risk Description	Likelihood	Severity	Risk Rating	Controls	Resources	Responsible Person	Time Frame	Compliance
Distance from GFS - too spread out to respond	Mod	Mod	Mod	Supervision, clear sailing plans	RIBs, Radios	Safety Officer, Sailing Coach, Rear Commodore	Each session	Rear Commodore, Junior Sailing, Laser Captain, Committee
Multiple simultaneous incidents	High	Low	Mod	Multiple boats to supervise 2x	At least 2 x operational RIBs, UHF Radios	Safety Officer, Sailing Coach, Rear Commodore	Each session	Rear Commodore, Junior Sailing, Laser Captain, Committee
Sunburn / dehydration/ hypothermia	Mod	Low	Low	Reminder to parents and sailors, check weather	Sunscreen, hats, appropriate wetsuits etc	Parents, Rear Commodore, Sailing Instructor	Each session	Rear Commodore, Junior Sailing, Laser Captain, Committee

Clubhouse

Risk description	Likelihood	Consequence	Risk Rating	Current Mitigation	Additional Future Controls	Time frame	Responsible Person
Fire in the Clubhouse - Arson	Rare	Major	Moderate	Installation of external security cameras with offsite storage. Back to base smoke detectors. Clubhouse fire extinguishers and fire hose reel.	Installation of fire sprinkler system.	Annual check of fire extinguishers. Installation of sprinkler system when funds allow.	Clubhouse Manager
Fire in the Clubhouse - Electrical Fault (wiring or equipment)	Rare	Major	Moderate	Clubhouse wiring and all electrical equipment to be kept in good order. Clubhouse fire extinguishers and fire hose reel. Back to base smoke detectors.	Installation of a fire sprinkler system.	Annual check of fire extinguishers. Installation of sprinkler system when funds allow.	Clubhouse Manager
Fire/Explosion - Outboard Fuel Tank Storage	Rare	Moderate	Moderate	Store fuel in a dedicated robust external drained and vented fuel locker.		Ongoing	Clubhouse Manager
Fire/Explosion - Barbecue Gas Bottle Storage	Rare	Moderate	Moderate	Store gas bottles in a dedicated secure external vented gas bottle locker.		Ongoing	Clubhouse Manager
Clubhouse Deterioration- Pest	Possible	Moderate	High	Annual pest inspections		Annual	Clubhouse Manager
Clubhouse Deterioration- Deterioration of	Possible	Moderate	High	Inspection of clubhouse building and substructure on an annual basis.		Annual	Clubhouse Manager

clubhouse substructure (piers, timber bearers and joists), superstructure and building wall and roof cladding.							
Vandalism to Clubhouse and Stored Boats and Club Equipment	Possible	Minor	Moderate	Maintain operation of entry card security system at the clubhouse with back to base alarm and the use of external security cameras.		Ongoing	Clubhouse Manager
Theft of Stored Boats and or Club Equipment	Possible	Minor	Moderate	Maintain operation of entry card security system at the clubhouse with back to base alarm and the use of external security cameras.		Ongoing	Clubhouse Manager
Injury Risk to Members and Guests on Rigging Deck and Ramp (fall and trip hazards).	Possible	Minor	Moderate	Use of hand rails around the rigging deck. Ensure no loose or raised decking boards. Check boards for deterioration and splinters.		Annual	Clubhouse Manager
Damage to Club Pontoon and Ramp from Oversized Moored Boat	Possible	Moderate	High	House Rules No. 16 states that no boat over 40ft is to tie up at the pontoon.		Ongoing	Clubhouse Manager
Pontoon Ramp structural connections at pontoon and clubhouse	Possible	Major	High	Annual condition inspection		Annual	Clubhouse Manager

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Catering, Social, Sponsors and Prizes

Risk Description	Likelihood	Severity	Risk Rating	Controls	Resources	Responsible Person	Time Frame	Compliance
Twilight catering - Tendering and ongoing relationship with caterers	Possible	Minor	Medium	Regular contact	Positive relationship	Social Secretary	Regularly in off-season, weekly otherwise	Committee
Twilight catering - Food and drink supplies	Possible	Minor	Medium	Caterer skills	Caterer oversight	ML	Weekly	Social Secretary, Rear Commodore Twilight
Twilight catering- Health and Safety Standards (CC2)	Possible	Moderate	High	Caterer training and certification	Onsite caterer management	ML	Weekly	Social Secretary, Rear Commodore Twilight
Twilight catering - Refrigeration	Possible	Minor	Medium	Caterer procedures	Onsite caterer management	ML	Weekly	Social Secretary, Rear Commodore Twilight
Twilight catering – Staff training	Possible	Minor	Medium	Caterer procedures	Onsite caterer management	ML	Weekly	Social Secretary, Rear Commodore Twilight
Twilight catering – Crockery, glasses etc	Possible	Minor	Medium	Regular checking of stock	Feedback from caterers	Social Secretary	Annual, as needed	Committee
Twilight catering – Pricing	Likely	Minor	Medium	Monitoring of revenue/costs	Regular account reports	Social Secretary/Treasurer	Annual	Committee
Twilight racing – Cancellation	Likely	Minor	Medium	Monitoring weather forecasts	Access to forecasts/ability to consult	Twilight Captain, Safety Officer, Commodore	Weekly	Rear Commodore Twilight, Safety Officer, Starter
Twilight racing – Prizes	Possible	Insignificant	Low	Liaison with Sponsors	Monitoring of supplies of prizes	Social Secretary	Annual, as needed	Committee

Risk Description	Likelihood	Severity	Risk Rating	Controls	Resources	Responsible Person	Time Frame	Compliance
Special Events – YOTS Co-ordinate YOTS	Possible	Minor	Medium	Advanced liaison with YOTS	Ongoing contact from year to year	Chris Gaskell, Social Secretary	Annual	Committee
Special Events – YOTS Sponsors - Gifts	Possible	Insignificant	Low	Liaison with Sponsors	Ongoing contact from year to year	Social Secretary	Annual	Committee
Special Events – YOTS Food vouchers	Possible	Minor	Medium	Committee decision	Committee decision	Social Secretary	Annual	Committee
Twilight Special Events – Christmas, Season end Additional tables etc	Possible	Minor	Medium	Early estimates of numbers	Hiring as needed, limits on numbers, booking system	Social Secretary	Annual	Committee
Twilight Special Events – Christmas, Season end Table bookings, set up	Possible	Minor	Medium	Implement booking arrangements, recruit assistance	Require early booking	Social Secretary	Annual	Committee
Twilight Special Events – Christmas, Season end Raffle	Possible	Minor	Medium	Early planning, source prizes	Relationship with regular and other sponsors	Social Secretary	Annual	Committee
Catering - Other events	Possible	Minor	Medium	Liaison with Committee re upcoming events	Contact caterers or purchase supplies	Social Secretary	As needed	Committee
Sponsors relationship	Possible	Minor	Medium	Regular contact	Relationship with sponsors	Social Secretary	Ongoing	Committee

Risk Description	Likelihood	Severity	Risk Rating	Controls	Resources	Responsible Person	Time Frame	Compliance
Club house hire – booking, cleaning, damage	Possible	Moderate	High	Clear policy on website	Application required	Social Secretary	As needed	Committee

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Club Administration

Risk description	Likelihood/	Severity	Risk level	Controls	Responsible Person	Time Frame	Compliance
Official duties – neglect of tasks	Rare	Negligible	Low	Induction Position Description for all Committee Members	Commodore	Annual review of positions	Commodore, Vice Commodore, Committee
Insurance-Lack of adequate cover	Unlikely	Minor	Low	Business Policy (including contents) Association Liability Policy, Volunteers Policy, Policies covering RIBs, Start Boat, club dinghies	Vice Commodore	Annual review of insurance needs	Commodore, Committee
Failure to comply with Government requirements and recommendations re health, security, public order	Unlikely	Major	High	Monitor public health requirements, Sailing Australia recommendations	Commodore, Vice Commodore, Clubhouse Manager	Ongoing	Committee

Pandemic Restrictions

Risk Description	Likelihood	Severity/Consequence	Risk Rating	Controls	Resources	Responsible Person(s)	Time Frame	Compliance
Covid transmission	Possible	High	High	Follow NSW Health advice, warnings and restrictions	NSW Health https://www.health.nsw.gov.au/ Advice regularly updated on GFS website	All members and visitors when travelling, sailing and visiting	Ongoing	Commodore
Entry to GFS Clubhouse during Covid restrictions	Possible	High	High	Dependent on level of restrictions. Entry not permitted or Service NSW QR code each time enter club. Face masks if mandated. Distance requirements followed	NSW Government Advice https://www.nsw.gov.au/covid-19/rules Service NSW QR code at entry to club.	Committee, members	Ongoing	Commodore
Sailing During Covid Restrictions	Possible	High	High	Crew List supplied prior to each race	TopYacht crew register	RC Saturday, RC Twilight, Handicapper	Ongoing	Sailing Committee
Personal Hygiene	Possible	High	High	Handwashing signs and sanitiser in clubhouse	NSW Health Advice	Committee, Clubhouse manager	Ongoing	Committee

Treasurer

Hazard	Likelihood	Severity	Risk rating	Controls	Resources
Club insolvency	Rare	Catastrophic	Extreme	Regular review and presentation of accounts, Reporting of bank balances and P&L to committee. Annual Accounts reviewed by qualified accounting professional before presentation to members.	Treasurer Club Committee Qualified Accounting Professional
Failure to plan for large expenses	Possible	Moderate	High	Maintain a separate Term Deposit that is not used in day to day expenses, Allocate surplus funds to specific future projects to avoid excessive Club profits	Treasurer
Fraudulent use of Club funds	Unlikely	Moderate	Moderate	Multiple signatures for payments, Limit signatories to Club account, Regular review of Club accounts vs Bank balance, Petty cash vouchers	Electronic accounts software, Committee meetings with financials
GST accountability	Possible	Minor	Moderate	Club registered for GST, Obtain advice regarding GST accountability	Treasurer, Auditor
Twilight catering losses	Likely	Minor	Moderate	Review of catering expenses annually, Audit twilights separately. Plan to limit losses due to bad weather. Consider use of EFTPOS machine to increase takings	Excel spreadsheet, MYOB, Review
Tax audit	Unlikely	Insignificant	Low	Maintain an up to date set of accounts, Use appropriate software(MYOB)	MYOB software, Account audit

Failure to pay supplier	Unlikely	Minor	Low	Organised system for collection of invoices, single place for invoices to be placed(Club Store/Office)	MYOB Software
Large expenses incurred without approval	Unlikely	Insignificant	Low	Committee to have a pre-approval limit. Higher costs are to be approved by GFS committee before payment	GFS Committee guidelines
Payment of duplicate invoice	Unlikely	Insignificant	Low	Ensure invoice numbers are quoted with payments	MYOB Software
Beer fridge fraud	Almost certain	Insignificant	Low	Fridge lock, awareness, Audit of supply/use	Regular money collection and amount and person collecting

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Membership

Risk Description	Likelihood	Severity/Consequence	Risk Rating	Controls	Resources	Responsible Person	Time Frame	Compliance
Risk to GFS financial position from delay in/lack of membership renewals, and lack of new membership applications from crew sailing more often than allowed under AS rules in a season	Unlikely	Moderate	Medium	Tracking of Renewals process. Email renewal reminders early June, end June, and prior to commencement of Saturday and Twilight racing. Regular reminders at Saturday post race debriefs/Twilight Prizegiving events Occasional specific Reminders to individual skippers and crew as required	Safety Officer and Handicapper (ensuring full members are financial before yachts permitted to register to race). Skippers (to ensure regular crew racing more than 3 times in a season are financial members of GFS or another AS affiliated club); Commodore/Committee /Membership Secretary to remind skippers as necessary	Membership Secretary (relieving Membership Secretary).	Early June previous FYE to March current FY	Vice Commodore, Committee
Risk of financial loss from personal injury/death while racing to financial members of	Rare	Moderate	Low	Tracking of renewals and regular uploading of details of those who have renewed for AS insurance cover	Membership Secretary and relieving membership Secretary. Counterpart in Australian Sailing who receives and	Membership Secretary (relieving Membership Secretary)	Continuous for a small number of members esp early in the new FY	Vice Commodore, Committee

GFS (between period of renewal and time when financial status is uploaded to Australian Sailing (AS) database)				For full members who are boat owners requirement for 3 rd Party liability insurance cover as condition of registering to race (but noting different policies might have different cover and GFS is not equipped to assess adequacy of cover)	processes membership files Safety Officer/Handicapp er			
Risk of financial loss from personal injury/death while racing in keelboats to <u>unfinancial</u> members of GFS, visitors or unfinancial members of other Sailing Clubs	Unlikely	Moderate	Medium	Tracking of renewals and regular uploading of details of those who have renewed for AS insurance cover	Membership Secretary and relieving membership Secretary. Safety Officer /Handicapper		Continuous from commencement of each new season	Vice Commodore, Committee
Risk of financial loss from	Rare	Moderate	Low	Tracking of renewals and regular uploading	Membership Secretary and relieving	Senior Laser captain/	Continuous from commencement of each new season	Vice Commodore, Committee

personal injury/death while racing in senior lasers to <u>unfinancial</u> full members of GFS				of details of those who have renewed for AS insurance cover	membership Secretary. Senior Laser Captain	Membership Secretary		
Risk of financial loss from personal injury/death while racing in Youth lasers/sabot s to unfinancial Youth members of GFS or visitors	Unlikely	Moderate	Medium	Tracking of renewals and regular uploading of details of those who have renewed for AS insurance cover	Membership Secretary and relieving membership Secretary. Rear Commodore Youth Sailing Youth Sailing Trainer	Youth sailing Rear Commodore/Membership Secretary/	Continuous from commencement of each new season	Vice Commodore, Committee

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