

Risk Management Plan

incorporating the

Risk Register

GFS Committee Approved

9 September 2025

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The **Risk Management Plan** complements the **Safety Management Manual** which outlines the systemic approach taken by the club to keep our sailors, their vessels and our clubhouse safe.

This Plan incorporates the **Risk Register** and the assessment of risks and hazards and their management. It provides guidance to:

- GFS Committee to assist them to ensure priority is given to potential risks
- the Safety and Risk Committee to identify and mitigate risk of all GFS operations; and
- all members regarding their ongoing obligation to each other and the activities of the club.

GFS acknowledges the use of material developed by Australian Sailing in writing this plan.

DOCUMENT HISTORY

Committee Member Responsibility

GFS Vice Commodore

Version History (current version in **bold**)

Date	Version	Approval
<i>April 2025 – Drafts v1.1 – 1.2</i>	<i>Review risk management activities against the Australian Sailing framework: Ten Steps to Risk Management</i>	<i>Present to Commodore and Vice Commodore for consultation</i>
<i>May 2025 – Draft v2</i>	<i>For consultation and review of Risk Register with Working Grp</i>	<i>Vice Commodore</i>
<i>July 2025</i>	<i>Risk Register verified by risk owners</i>	<i>Risk Owners</i>
September 2025	GFS Risk Plan and Risk Register approved (V1) Risk Register to be actively managed and monitored at least quarterly	GFS Committee
<i>May 2026</i>	<i>Risk Management Plan to be reviewed and amended as necessary</i>	<i>Vice Commodore</i>

Document Status

The GFS Committee will review the **Risk Management Plan** annually in May, on recommendation of the Safety Committee. After each annual review all agreed revisions will be made to the document.

The **GFS Risk Register** is actively managed through the Safety and Risk Committee.

The endorsed **Risk Management Plan**, including the **Risk Register** will be:

- listed in the **GFS Documents Register**
- issued as a **formal copy to each Committee Member** and any new Committee Members
- published on the GFS Website for Members.

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Introduction – Principles of Risk Management

By adopting a systematic approach to risk management, organisations and individuals can identify and address safety concerns before they escalate into incidents or accidents.

Risk Management is the **process** designed to

- 1 **Identify** potential risks and hazards
- 2 **Evaluate** their likelihood and severity
- 3 **Treat** risks by implementing controls or elimination
- 4 **Monitor and Report** to maintain accountability and foster our safety culture.

The role of a Committee is to ensure the organisation has and maintains a strong and well organised system for managing risk that is suitable for the size and complexity of our organisation.

GFS Committee seeks to ensure our risk management system is tailored to our size, resources and capability of the organisation. ***As a volunteer-run club, GFS is not expected to operate at the higher level of risk maturity such as national sporting bodies that deal with complex operations, paid staff and significant financial resources.*** A review of the club's risk management maturity is at *Attachment 1* and informed areas of focus to enhance our practices.

GFS aims to implement, at a minimum, a risk management system that includes:

- a ***Risk Profile and risk management approach***
- a ***Risk Appetite Statement***
- a ***Risk Register*** – incorporating a ***Risk Matrix*** – recording actions and priorities
- at least quarterly ***Risk Reporting and Review***

Australian Sailing provides **resources** to clubs of all sizes. This has **assisted GFS to review its system for managing risk in** our operations. The online free training courses provide valuable insights into the various roles necessary to operate a club such as ours. This includes training on the **governance and operational functions** of the club, such as: financial management, sailing operations and training, safety and risk management.

The Australian Sailing online training module: ***Introduction to Safety Risk Management*** is an important foundation to ensure each Committee member understands their duty of care responsibilities and the actions they are responsible to implement and monitor.

This ***Risk Management Plan*** is developed to assist the club meet its responsibilities to monitor and manage the risks and hazards associated with our activities. The GFS Risk Register is at *Attachment 2*.

The companion ***Safety Management Manual*** outlines our responsibilities and actions to maintain safety of our operations.

Greenwich, September 2025

The GFS Risk Management System

1 Purpose

The primary goal of a risk management system is to provide a consistent and effective approach to addressing potential threats and opportunities, ensuring that the organization can proactively mitigate risks and achieve its goals.

A well-defined risk management policy can lead to:

- **Improved decision-making** – By understanding and addressing risks, organizations can make more informed decisions.
- **Enhanced operational efficiency** – Proactive risk management can help prevent disruptions and ensure smooth operations.
- **Increased resilience** – Organizations with strong risk management policies are better equipped to withstand unforeseen events.
- **Better stakeholder relationships** – Demonstrating a commitment to risk management can build trust with stakeholders.

Application of a risk management approach ensures GFS is proactive rather than reactive

2 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, Australian law requires those responsible to take reasonable steps to reduce the likelihood of injury to participants due to those risks which are foreseeable.

Australian Sailing provides a simple guide: *How To Create a Risk Management Process in 10 Steps*. (2021) that helps use develop our approach to this core responsibility (see *Attachment 1*).

3 Objectives of Risk Management

- minimise the risk of injury or illness to participants, officials and other persons associated with club sailing and related activities
- provide a fun, healthy and safe environment for individuals to participate and enjoy sailing
- minimise the risk of harm, arising from and caused to, club property and facilities
- minimise potential club liability arising from poorly managed sailing competitions and activities and club or poor equipment maintenance.

4 What types of risk should we include?

Risks which are covered by this risk management program include:

- **Physical risk** – Injuries to participants and the public
- **Legal Risk** – Losses and costs arising from legal actions for breach of a common law or statutory duty of care and compliance requirements
- **Financial Risks** – Increased insurance premiums, costs associated with injuries for business reasons, loss of financial stability and asset value, replacement costs and earning capacity and increased external administrative costs
- **Moral and Ethical Risks** – Loss of quality of participant experience and confidence, adverse publicity and damage to image or reputation.

5 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 are taken to have consented to those risks which form an inevitable aspect of the sport.

Clubs are expected to adopt reasonable precautions against risks which might result in injuries or damage which are reasonably foreseeable. The development of a Risk Register allows us to identify various inherent risks that arise through the normal conduct of sailing in a natural environment. Clubs are not required to take steps to counter risks where it would be unreasonable to expect a club to do so unless these risks have been identified as unacceptable.

A comprehensive risk management policy typically includes:

- **Risk Identification** – Identifying potential risks that could affect the organization.
- **Risk Assessment** – Evaluating the likelihood and potential impact of identified risks.
- **Risk Treatment**– Developing and implementing strategies to address the risks, such as avoidance, mitigation, transfer, or acceptance.
- **Monitoring and Reporting** – Regularly tracking the effectiveness of risk management strategies and reporting on risk exposures.

6 Scope and Limitations

Implementation of this plan is intended to increase safety and encourage members and visitors to be aware of their Duty of Care.

Since risks and hazards will change over time, it is important that the Committee manages the regular review this plan and includes new or changed risks and hazards as they emerge.

7 Who should be involved?

Whether our role is as Committee Member, race official, club volunteer, instructors or trainers, or other stakeholders, we all share a responsibility to be pro-active in the identification and management of risk.

8 Accountability

The GFS Committee has responsibility for developing the safety culture of the club, and the Commodore and Vice Commodore are the primary champions with responsibility to oversee its diligent application to all activities of the club.

The GFS **Risk Register** provides the primary tool for managing risk and assigns the responsibilities for actions to manage risk at a level considered As Low As Reasonably Practical (**ALARP**).

A review of the Risk Register Actions forms a standing item for Committee Meetings and its amendment or Annual Review is also scheduled to ensure the system remains current.

GFS Risk Management Policy

The GFS Risk Management Policy details the procedures for identifying, assessing, and mitigating potential hazards to ensure a safe and enjoyable sailing experience for members and visitors.

1 Policy Objectives

Safety First

The primary goal is to create a safe environment for all participants, including members, guests, and staff, both on and off the water.

- **Duty of Care**

The club recognises its duty of care to all individuals engaging in GFS activities.

- **Legal Compliance**

Comply with relevant laws and regulations related to safety and operations.

- **Risk Reduction**

Identify, assess, and implement controls to minimize risks associated with sailing and club activities.

2 Scope

- This policy applies to all club operations, including:
 - Sailing competitions and events.
 - Training and instruction.
 - General club activities.
 - On-water and off-water activities.

3 Risk Identification and Assessment

- **Hazard Identification:**

Regularly identify and review potential hazards specific to sailing activities and the club's environment.

- **Risk Analysis**

Assess the likelihood and potential consequences of each hazard.

- **Risk Prioritisation**

Rank risks based on severity and likelihood, focusing on high-risk areas.

4. Risk Control Measures

- **Control Implementation**

Develop and implement appropriate safety procedures and measures to mitigate identified risks.

- **Equipment Maintenance**

Ensure all equipment (boats, safety gear, facilities) is properly maintained and in good working order.

- **Training and Competency**

Provide adequate training for club staff, volunteers, and members, including safety protocols and emergency procedures.

- **Weather Monitoring and Conditions**

Regularly monitor weather conditions and adjust activities accordingly.

- **Emergency Response**

Develop and implement a clear emergency response plan, including procedures for contacting emergency services and coordinating rescues.

5 Monitoring and Review

- **Regular Audits**

Conduct regular audits of safety procedures and equipment to ensure effectiveness.

- **Incident Reporting**

Establish a system for reporting and investigating incidents to identify lessons learned and improve safety measures.

- **Policy Review**

Regularly review and update the risk management policy to reflect changing circumstances and best practices.

Managing Risk

Risk Management Framework

Australian Sailing recommends using the framework from Standards Australia: *Risk Management – Guidelines on risk assessment techniques SA SNZ HB 89-2013*.

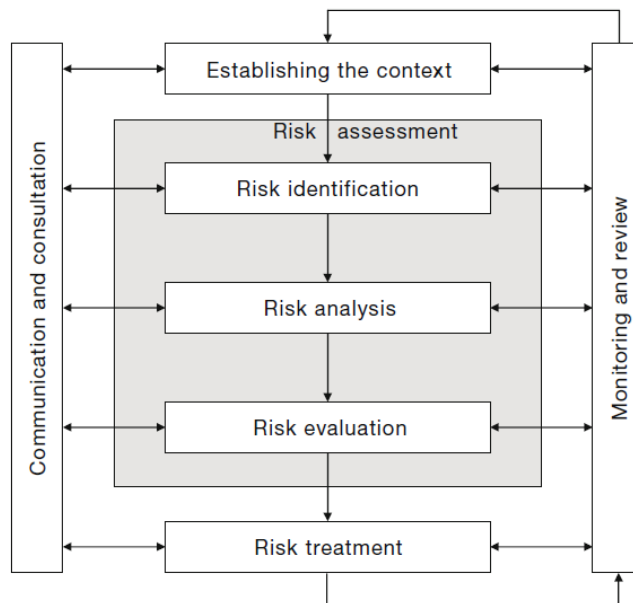


Figure 1 - Risk management framework

Managing Sailing Risks through clear Mitigation Actions

Since GFS sailors are aware that sailing is not a risk-free pastime, GFS follows the process recommended by Australian Sailing to identify the potentials hazards and develop the necessary **Risk treatment** that is appropriate to GFS activities. This identification and assessment of risks follows a clear method for analysis.

GFS is responsible for the ongoing operation of our 100-year-old club. Our members volunteer to manage our activities: conduct of sailing races for dinghies and keel boats; a learn to sail program for juniors through our Discover Sailing Centre; and catering facilities for twilight racing and other ad hoc events. Our sailing activities alone include:

- a mixed level of experience and age of participants
- a diversity of vessels in the keel boat fleet
- a range of activities from supervised dinghy sailing to open harbour keelboat racing

Our administration processes include maintaining membership records, investing in and operating bank accounts and insurance policies and the safety and upkeep of our clubhouse. Good administration records and reports provide valuable insight into operational procedures and challenges, incident history and trends (including types of injuries, causes etc).

The **Risk Register** is used to identify risks and to assess, prioritise, and assist management of them to an acceptable residual level of risk, using the standard techniques advised by Australian Sailing. The register is implemented and reviewed by those GFS officers directly responsible for the activities concerned and endorsed by the GFS Committee.

Risk Assessment

Risk Identification

GFS activities and risks are monitored across three operational areas, noting below some common considerations:

On water Sailing – ‘SLG’

A – Yacht racing

- i. Collision, Injury and / or vessel damage
- ii. MOB and drowning
- iii. Launching of tenders
- iv. Movements and berthing at club dock

B – Dinghy Sailing

- i. Collision, Injury and / or vessel damage
- ii. Capsize and drowning
- iii. Rigging and launching of dinghies
- iv. Launching and maintenance of RIBs

Off water and Clubhouse Infrastructure – ‘INF’

- i. Storage and maintenance of boats and safety equipment
- ii. Clubhouse infrastructure and maintenance/ environmental damage
- iii. Security and Fire/ Arson damage
- iv. Twilight catering health and safety

Club Administration – ‘ADM’

- i. Membership and administration
- ii. Sailing records
- iii. Reputation
- iv. Financial, Legal and Insurance
- v. Compliance with Government Regulations

Risk Analysis

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, ***against standard scales***.

This can be mapped to a ***Risk Impact Matrix*** to determine the *severity of the risk if controls are not put in place to mitigate the risk*. The assessment prioritises the controls to ensure vigilance of the safety culture in managing risk to a level *as low as reasonably practicable* (***‘ALARP’***).

The risk tables presented below are recommended for all Australian Sailing affiliated clubs and classes and form part of the GFS Risk Register.

Likelihood

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

LIKELIHOOD		
RATING		<i>The potential for the event to occur in one year</i>
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 consequences also include environmental damage, reputational damage, financial loss etc.

RATING	CONSEQUENCE	
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	INSIGNIFICANT	Minor injuries possibly requiring first aid. Minor damage to equipment. Minor environmental impact.

Risk Impact 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 – What is the GFS Risk Tolerance?

Australian Sailing has recommended the following minimum actions are required to be taken for events and activities that arise through the risk assessment process¹. The Risk Evaluation informs the priority for controls to be developed if a desired activity results in a high or extreme rating.

Extreme	Extreme risks that are likely to arise and have potentially serious consequences requiring urgent attention. <i>The activity related to this unwanted event cannot take place until the controls have been approved by the GFS Commodore, Vice-Commodore and Safety and Risk Committee and GFS Committee and have been fully implemented.</i>
High	High risks that are likely to arise and have potentially serious consequences requiring urgent attention or investigation. <i>The activity related to this unwanted event cannot take place until the proposed controls have been approved by the Committee Officer responsible for the activity and agreed by the Safety Committee, they are ALARP and they have been fully implemented.</i>
Medium	Medium risks that are likely to arise or have serious consequences requiring attention. <i>The activity related to this unwanted event cannot take place until the controls have been approved by the Committee Officer responsible for the activity and agreed by the Safety Committee, they are ALARP and they have been fully implemented.</i>
Low	Low risks and low consequences that may be managed by routine procedures and other similar controls.

Each of the risks in the **GFS Risk Register** has been assessed by the relevant GFS officers in terms of the Risk Evaluation matrix and endorsed by the Safety and Risk Committee.

The register describes controls or treatment necessary to reduce the residual risk (risk impact when effective controls are in place) to a level of **Medium or **Low**, in line with Risk Tolerance.**

Risk Mitigation

Risk mitigation involves selecting one or more control actions to mitigate identified risks and implementing these controls in practice. This hierarchy of preferred control involves:

- Eliminate risk
- Find an alternative to the risk behaviour/ action
- Isolate the risk
- Engineer a solution
- Establish required standard procedures (and monitor compliance)
- Impose requirements prior to operation proceeding.

In particular, **risks rated as high or extreme** require **careful consideration of** what policies, procedures and **controls can be put in place to reduce its severity and likelihood**. These include the **specific actions** to be implemented, the **timeframe** and **who is responsible** for actioning.

The **Risk Register** also **includes a list of resources that are available** as part of the risk management process. These **are essential for the effective implementation of any emergency plan**. It is critical that members or volunteers have knowledge and documentation.

¹ Australian Sailing. **Risk Management**. Presentation to 2018 Club Conferences: Slide 11.
<https://www.sailingresources.org.au/safety/risk-management> [Accessed Feb 2025.]

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 will be managed using **systematic tracking of each issue on a spreadsheet**, with **at least quarterly visibility to both the Safety and Risk Committee and the GFS Committee**, to **confirm each action identified is completed**.

As part of its **due diligence under the Safety Management System**, the **Committee will direct audit and review checks** to be made to assure that controls have been, and continue to be, implemented. These methods include:

- Independent periodic checks that procedures are being observed, and 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.

Reporting by Risk Owners

The GFS Vice Commodore and relevant Officers shall report *in writing* to the Committee **each November and May** on the implementation and/ or maintenance of their responsibilities in the risk management process, or more frequently if important issues arise.

This **Risk Management Plan** and **Risk Register** are **reviewed annually in May** to ensure that they are effective and up to date.

*The Validated Risk Register forms **Appendix 2** of this document. It is updated separately and published on the GFS website.*

Attachments

- 1 [Review of GFS Risk Maturity – April 2025](#)
- 2 [GFS Risk Register – Validated and Approved September 2025](#)

Attachment 1 Review of GFS Risk Maturity² – April 2025

A simple four stage review against the AS Framework were followed:

- 1 Not in place** risk area, take immediate action.
- 2 Developing** potentially does not meet minimum standard, take action as soon as possible
- 3 Developed** meets minimum standards and is sound process but still has improvement potential
- 4 Embedding** high level of benchmarked excellence well done and keep going

<i>Australian Sailing Risk Management in 10 Steps</i>	<i>Existing [New action in bold]</i>	<i>Maturity Level</i>
1. RESPONSIBILITY <i>Every sailing club and Discover Sailing Centre has a responsibility to keep their participants, staff and volunteers safe. Risk Management assists clubs and centres to meet their duty of care.</i>	<ul style="list-style-type: none"> Responsibility acknowledged Risk Register Aug 2021 Requires review and update 	2
2. IDENTIFY CHAMPIONS <i>Get a group of club members/staff together who are interested in risk management or have experience in risk management. Provide education, resources and support to your 'Champions'.</i>	<ul style="list-style-type: none"> CDRE and VCDR accept key responsibility Committee members contribute to risk register Safety and Risk Committee feeds into review 	2
3. RISK IDENTIFICATION <i>In as much detail as required, fill out the Club Risk Management Template. Spend the required time walking around your club and identifying any risks. Take photos of these risks and write them down. Spend time brainstorming any other risks that may not be obvious and use a variety of people to get different perspectives.</i>	<ul style="list-style-type: none"> Draft Risk Register Aug2021 identified key operational risks Requires review and updating 	2+
4. ANALYSE THE RISKS <i>Apply the guidelines and matrix provided in the Club Risk Management Template. Work through the template step by step.</i>	<ul style="list-style-type: none"> Analysis has been completed Aug2021 Needs review and amendment 	2
5. EVALUATE THE RISKS <i>Using the guidelines in the Club Risk Management Template, identify which risks need to be treated immediately.</i>	<ul style="list-style-type: none"> Original requires review 	2
6. TREAT THE RISKS <i>Develop an action plan on how to treat the risks that have been identified. Write the plan and controls down in the Risk Register provided in the Club Risk Management Template</i>	<ul style="list-style-type: none"> Original requires review 	2
7. IMPLEMENT CONTROLS <i>Develop a plan and implement the controls and procedures that have been agreed.</i>	<ul style="list-style-type: none"> Review controls and align to Safety Management action 	2
8. MONITOR THE RISKS <i>Update your Risk Management Document if something in your club changes, or if there is an incident, or otherwise on an annual basis.</i>	<ul style="list-style-type: none"> Review due 	2
9. DEVELOP INCIDENT MANAGEMENT PLAN <i>Despite thorough planning, accidents can happen. Create an Incident Management Plan using the guide in the Club Risk Management Template to ensure everyone knows the club procedures in case of emergency.</i>	<ul style="list-style-type: none"> Review of the emergency management plan in context of Safety Management action 	1
10. COMMUNICATE <i>with club members, volunteers and instructors about the risk management and emergency procedures that are in place. Conduct training and educate any new members or volunteers</i>	<ul style="list-style-type: none"> Established programs in place Further action under safety management initiatives 	3

² Assessment against: Australian Sailing. *How To Create a Risk Management Process in 10 Steps*. 2021

Attachment 2 GFS Risk Register

The current Risk Register is available on the GFS website.

The Vice Commodore owns the Spreadsheet version and incorporates regular reviews and updates.