



Biathlon East Australia

RISK MANAGEMENT POLICY

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Biathlon East Australia Risk Management Policy

Table of Contents

Preamble	2
Purposes	2
Definitions	3
Scope and Authority	3
Policy	3
The Risk Management Process	3
Insurance	5
Reporting and Communication	5
Risk Management Policy Program Matrix	A-1

Biathlon East Australia

Risk Management Policy

Preamble

Biathlon East Australia Association Incorporated (BEA), the State Sporting Organisation that governs Biathlon in New South Wales, recognises that there are risks inherent in all facets of our governance, program delivery and business operations.

BEA is committed to managing risks to both BEA and individual members. We take the safety, well-being and satisfaction of our members, volunteers and participants seriously. While we are not averse to taking organisational risks and pursuing beneficial opportunities, we will do so thoughtfully and in an informed manner.

Purposes

The aim of this policy is to provide a guiding statement on how risk management is to be performed within BEA. In general, we view risk management as a comprehensive approach to improving organisational performance. This policy has several more specific purposes:

- Reinforce an understanding of risk management as having a broad focus, beyond merely preventing financial losses;
- Draw attention to the key areas of risk facing our organisation;
- Assign responsibility for implementing and monitoring measures to address these key risk areas;
- Perform an educational function for Board Members, coaches, volunteers, and members;
- Over the longer term, contribute to enhancing a 'risk management culture' within BEA.

Ultimately, successful risk management has the following benefits for BEA:

- Prevents or limits injury or losses to members, participants, and volunteers;
- Helps to protect BEA and its members against litigation;
- Ensures that BEA is compliant with current laws, regulations and standards;
- Improves the programs and services that BEA provides to its members, participants, and sponsors;
- Promotes improved business management and human resource management practices;
- Enhances BEA's brand and image in the community;
- Overall, enhances BEA's ability to achieve our strategic objectives and preserve our reputation.

Definitions

The following definitions are adapted from the Australia/New Zealand Risk Management standard – AS/NZS ISO 31000:2009 Risk Management: Principles and guidelines.

- **Risk** – the effect of uncertainty on achieving desired outcomes;
- **Risk Management** – a process of continuous review of policies and systems to minimise the impact chance has on achieving the desired outcomes; and
- **Risk Management Program** – the formal commitments BEA makes to monitor and evaluate its risk management strategies.

Scope and Authority

The Directors of BEA are responsible for the implementation, maintenance and communication of this policy. This policy applies to all activities undertaken by BEA.

Policy

- All activities and events undertaken by BEA will be analysed from a risk management perspective, with a view to protecting BEA and its members against possible risks;
- Systematic and explicit steps will be taken to identify, measure and control both predictable and unforeseen risks facing BEA;
- Risk control strategies will be reasonable and will reflect the given “standard of care” in any circumstance (where standard of care is determined by written/ published standards, industry practices, established case law precedent, and common sense);
- BEA acknowledges that risk management is a broad activity and a shared responsibility. All Directors, coaches and volunteers have an ongoing responsibility to take appropriate measures within their scope of authority and responsibility to identify, assess, manage and communicate risks; and
- The Directors of BEA are responsible for developing and implementing a Risk Management Program Matrix, attached hereto as Annex “A” that identifies accountabilities and gives effect to this policy within BEA’s operations.

The Risk Management Process

Managing risks involves three steps:

- 1) identify potential risks using an informed, environmental scan approach,
- 2) assessing the significance of a risk by considering its possibility and consequences, and
- 3) developing and implementing measures to address those risks deemed significant by reducing possibility, consequences or both.

Risks arise from a number of categories of BEA’s operations. In the sport domain, facilities, equipment, people and programs all give rise to potential risks. According to the Institute of Chartered Accountants of Australia, risks are defined as both threats and potential barriers to opportunities. BEA has determined that the following categories will be used when identifying risks:

- **Operational/program** risks – the risk of poor program delivery, in attention to the risks inherent in events and activities, and misuse or neglect of members, volunteers and other resources;
- **Compliance** risks – risk of fines or other penalties for failure to adhere to laws, regulations, standards and reporting requirements;
- **Financial** risks – risk of fraud, financial mismanagement or poor financial decision making;
- **External** risks – risk of losing the support of funding agencies or other partners, or failing to respond to economic, demographic or other trends;
- **Governance** risk – risk of ineffective leadership, decision-making or organisational oversight;
- **Communication** risks – risk of ineffective internal and external communications; risks that information technologies will not provide dependable service and accurate, secure information that is available when needed; risk that social media communication channels will be used by members to the disadvantage and/or detriment of the organisation
- **Reputation** risks – risk of losing goodwill, status in the community, confidence of sponsors, and ability to generate funds and recruit volunteers; and
- **Strategic** risks – risk of failing to keep the organisation vibrant and relevant.

All risks faced by BEA can be addressed by one or more of the following four general strategies:

- **Retain** the risk – no action is taken because the possibility and consequence of the risk is low. It may also be that the risk is inherent in the sporting activity itself and thus can be accepted in its present form.
- **Reduce** the risk – steps are taken to reduce the possibility of the risk, and/or its potential consequences, through efforts such as improved planning, policies, organisation, delivery, supervision, monitoring or education.
- **Transfer** the risk – accept the level of risk but transfer some or all of it to others through the use of insurance, waiver of liability agreements or other business contracts.
- **Avoid** the risk – eliminate the risk by avoiding the activity giving rise to the risk – in other words, simply decide NOT to do something, or to eliminate some activity or initiative.

The above general strategies translate into a variety of risk control measures, which may include (but are not limited to):

- Policy development;
- Communication and education;
- Ensuring a core set of organisational values have been identified, defined and communicated throughout the sport;
- Instruction or special training;
- Application of mandatory qualifications or certifications;
- Use of robust and legally sound contracts (eg. athlete and coach agreements, employment agreements, contractor agreements and sponsorship agreements);
- Supervision and monitoring;
- Establishing and communicating procedures to handle concerns, complaints and disputes;

- Purchasing appropriate insurance coverage and reviewing regularly;
- Preparing emergency systems and procedures and protocols for crisis management; and
- Use of warnings, signage, participation agreements and waiver of liability agreements.

Insurance

Insurance is one of the principal risk management measures that BEA employs:

- *BEA Insurance Program* – NSW Biathlon maintains an insurance policy on behalf of the directors, officers, and members of BEA. The coverage in force is a Third Party Sport Liability Policy that includes Directors and Officers Errors and Omissions. Upon annual renewal of this policy, NSW Biathlon consults with the insurance provider to determine if there are any emerging gaps, issues or concerns to be addressed through insurance renewal.
- *Management of Insurance* – merely identifying possible risks does not mean that an event or activity is automatically covered by NSW Biathlon's insurance policy. Therefore a proactive and focused effort will be made to ensure that all BEA events and activities are evaluated to determine their importance to the organisation, their associated risks and whether these risks are insurable. Wherever possible, steps will be taken to ensure that there is insurance coverage for all essential activities that pose significant risks.
- *Insurance Responsibility* – BEA's Directors are responsible for the administration of BEA's insurance program. Matters of concern regarding insurance are provided on a needs basis with periodic updates provided to keep the full BEA Board abreast of arising issues, and agree on course of action and advise to insurers.

Reporting and Communication

To ensure that risk management remains a high priority within BEA, and to promote an organisational culture that embraces a risk management perspective, the following reporting requirement is in effect:

Biathlon East Australia Board of Directors – the BEA Risk Management Program is on the BEA Board Meeting agenda on a needs basis, but are reviewed on a minimum quarterly frequency in BEA Board Meetings so that Directors can provide and consider updates on risk management as required.

BEA recognizes that communication is an essential part of risk management. This Policy, and our corresponding commitment to risk management, will also be communicated frequently to our coaches, athletes, committees and other stakeholders. We will encourage members to communicate to BEA their risk management issues and concerns.

Risk Management Policy Program Matrix

The following risk management matrix has been developed to assist BEA as it strives to ensure it manages all risks related to programs/operations, compliance, finances, image ,external, governance, communications , and strategic. When scanning for risks, BEA Officers, coaches and volunteers may determine that the best risk treatment strategy is to develop a risk registry that captures the organisation's commitment to managing each risk in a documented, methodical, logical, and proactive manner. These individual risk registries will serve as a corporate memory of the organisation's actions and commitments to managing known risks according to BEA's risk management policy.

Risk Category	Significance	Risk Control Measures	Responsibility	Reporting/Communication
Operational/Program Risks Risk related to key programs in the areas of coaching and athlete development; human resources management risk; capacity requirements to meet member and program expectations; BEA sanctioned events; succession planning for officers, coaches and key volunteers in this area.	Medium/High	Administer the Insurance and Workplace Safety Programs (refer to separate documents for details of each of these programs Develop Race hosting and Technical policies Service Agreements with other bodies Coaches and officials training and certification programs in conjunction with the NF. . Athlete and Coach Agreements Member Protection Policy including: <ul style="list-style-type: none"> Athlete and Coach Codes of conduct Dispute resolution policy BEA Board meets on a regular periodic scheduled basis (or on needs basis for some matters) to ensure that all BEA programs are operating as they should. Matters discussed cover operational risks that are addressed to either eliminate risks or mitigate these.	BEA Board Members	BEA is committed to proactive communication of BEA expectations related to operational and programs risks. Ensuring that its members are receiving the information they require to adhere to BEA standards is a critical aspect of managing this risk area. All policies, procedures and processes should be available on the BEA website. Changes should be communicated in a timely manner. BEA Board Meetings regularly confirm that the BEA Insurance and Workplace Safety Programs are operating as they should. Minutes of all BEA Board meetings are kept for record keeping and accountability purposes and complete actions to ensure all BEA programs are operating as they should.

Risk Category	Significance	Risk Control Measures	Responsibility	Reporting/Communication
Compliance Risks Risk related to existing laws and regulations for employment, operating solvently, workplace safety, tax and charitable status, anti-doping standards, contractual standards, Sport standards for funding, and Working with Children responsibilities.	High	Adherence to applicable laws, regulations and standards Athlete and Coach agreements Service Agreement with other bodies Anti-doping Policy Annual reporting and compliance Working with Children Policies Member Protection Policy	BEA Board Members	The BEA is committed to being proactive in communicating new changes to meet compliance requirements in a planned and phased-in manner. The objective is to ensure that its coaches, and volunteers, have adequate time to adhere to any new regulations. This means that BEA must plan its communications activities proactively.
Financial and Reputation Risk Risks related to management of good financial practices; operating solvently minimizing unethical practices; greater flexibility to direct funds; sponsorship retention; management of endowment and sport funding funds; long-term financial sustainability.	High	Regular Financial Updates and Variance reporting Annual reporting Develop Conflict of interest policy Athlete and Coach agreements Service Agreement with other bodies Anti-doping Policy Member Protection Policy Working with Children Coach and Volunteer screening Sponsorship Policy and servicing	BEA Board Members	Communicating expectations and standards is a critical aspect of managing this risk. Regular review of Financials at BEA Board meetings, to confirm operating solvently and good financial practise Sponsorship Management discussed and actively reviewed at both BEA Board meetings In BEA obtain Agreement between Board Members on core activities, selection processes etc., to ensure practises are ethical. Regular updates from BEA WWCC Officer on status of WWCC check processes and kid safe operations.
External Risks Risks that are not in direct BEA's control – State Government funding frameworks, IBU relations, ASC, AOC and OWI relations, SSA and NSW Snowsports relationships, athlete and coach involvement, weather, race calendar, etc.	Medium	Continually monitor external environment for risks and adapt as required	BEA Board Members	By analysing these risks in a thoughtful and proactive manner, BEA is able to communicate more effectively with external partners to help avoid, reduce or eliminate risks for BEA coaches, athletes and members in this category.

Risk Category	Significance	Risk Control Measures	Responsibility	Reporting/Communication
Governance Risks Risks related to decision-making and oversight; organisational structure and performance; management of conflict among members, coaches and volunteers; succession planning for Board and committees; charitable status, etc.	Medium	Develop a Board Governance Policy Further develop Board Member Job Descriptions and Terms of Reference Grievance, dispute resolution and appeal policies Services Agreement with other bodies Member Protection Policy Nominating practices	BEA Board Members	Many of these risks can be avoided by ensuring that people have access to the information they need to make better decisions. Using BEA's values in a more proactive manner can help ensure that decisions reflect BEA's culture.
Communication Risks Risks related to internal and external communications; information management systems; crisis and issues management; media relations; risks related to managing reputation; image management; missed opportunities to promote and meet success outcomes; intellectual property; social media management; confidentiality.	Medium	Ensure adequate resources are dedicated to communication risks Develop a communications plan and matrix identifying responsibilities (including development of social media policy and components) Controls in place to check information on Web, publications, newsletters etc. are checked first by a BEA Director prior to release Develop a policies to protect privacy, confidentiality and security of data and information (including back-up of data) Develop a PR Crisis management plan in the event of adverse communications or publicity	BEA Board Members	Having up-to-date policies in place can help to reduce these risks – ensuring that policies are not outdated is a critical aspect of managing IT related risks. Anticipating communication risks will allow BEA to prepare for contingencies and plan to address issues. Planning ahead of time what BEA will do in the event of a crisis and ensuring that its key coaches and volunteers are aware of what to do when a crisis happens is a critical aspect of managing communications-related risks.
Strategic Risks Internal risks within BEA control taking into account strengths, weaknesses, opportunities, aspirations and results; remaining vital and relevant; accommodating current trends; planning for the future; retention and transfer of knowledge; Board, coach and key volunteer succession.	Medium	Strong commitment to strategic planning process Place priority on identification, recruitment and retention and succession planning for Board members, coaches and key volunteers	BEA Board Members	BEA will continue to assess the environment when making decisions. Using environmental scan analysis enriches the decision-making process and further assists BEA in managing risks in an informed manner.