



RISK MANAGEMENT PLAN

This Plan is to be an integral part of the Strategic Plan; and,
The concept of Risk Awareness needs to be brought to the notice of members regularly.

Part 1 Introduction

1) Overview.

- a) The Club has developed this Risk Management Plan (RMP) to identify and address the material risks (financial and non-financial) that may be faced by the Club.
- b) The Management Committee:
 - i) acknowledges that risks are inherent in many aspects of the sport of Lawn Bowls and that it faces a variety of other risks related to the pursuit and delivery of its day-to-day operations;
 - ii) has a very low tolerance for physical and psychological injuries to our members, visitors and the public, in general;
 - iii) understands the importance of a structured and systematised approach to the identification and management of risks;
 - iv) is committed to managing and minimising risk by identifying, analysing, evaluating and treating risks to ensure it has the best prospects for achieving its strategic objectives and maintaining effective and efficient operations for the benefit of its members, visitors, staff and the broader community;
 - v) will ensure that all tenants comply with leasing agreements;
 - vi) aims to develop and maintain a risk aware culture; and,
 - vii) will strive for continuous improvement in its risk management performance.

2) Executive Summary

- a) This RMP has been developed by the Management Committee to:
 - (1) align with the guidelines published by Bowls Queensland and Clubs Queensland;
 - (2) ensure that all risks present in its operating environment are, in consultation with staff and stakeholders, properly identified, assessed and managed on an ongoing basis;
 - (3) include governance structures, financial controls, physical green and clubhouse safety, OFT and OLGR compliance, volunteer management, and environmental hazards like extreme heat and severe storms; and
 - (4) reflect a point in time representation of Risk Management by the Club with risks being reviewed quarterly, and a comprehensive review undertaken annually.
- b) Specifically, this RMP:
 - (1) documents how risks have been identified, assessed and evaluated;
 - (2) identifies how risk management strategies will be developed, in order to manage the identified risks;
 - (3) identifies who will be responsible for the management of the identified risks and when those risk management strategies will be reviewed; and
 - (4) contains a register containing all risks identified as part of the RMP, with risk severity and likelihood ratings, relevant risk management strategies, responsible officers and review dates.

Part 2 Club Policy

2) Risk Identification

- a) The process of risk identification involves the Club determining which risks are likely to arise, affecting its operations and leading to potential liability.
- b) The Club will use the following strategies to identify risks such as, but not limited to:
 - a) physical inspection of site;
 - b) review of work practices;
 - c) surveying management and staff; and/or
 - d) professional consultants, if considered necessary.

- c) The Club has considered the Australian Standard for Risk Management in identifying risks. The following categories have been used to assist in the identification of relevant risks. Examples of Potential Risks are, but not limited to:
- i) Safety & Health Risk-
 - (1) A patron injured on the premises (e.g., slips and falls on a wet floor).
 - (2) Fire breaks out in the kitchen.
 - (3) Maintain the existing Register of Incidents which includes all incidents reported by members or visiting players or lessees or members of the public whilst on the premises.
 - (4) Availability of accessible and audited first-aid kits, automated external defibrillator (AED) maintenance, as well as clear ambulance access routes.
 - (5) Routine inspection schedules for clubrooms, bowling greens, and bar utilities e.g., refrigeration.
 - ii) Regulatory Risk-
 - (1) Poor Responsible Service of Alcohol practices (e.g., a minor is served alcohol).
 - (2) Privacy breach of a member's or staff person's information.
 - (3) Patron harassment or discrimination complaint.
 - (4) Timely submission of regulatory returns.
 - iii) Financial Risk-
 - (1) Cash handling errors or theft from the Club.
 - (2) Mismanagement of Club funds by a Committee Member.
 - (3) Rising supplier, energy, or wage costs exceeding revenue growth.
 - (4) Annual verification of public liability, association liability, and building/contents policies.
 - (5) Point-of-sale (POS) system failure, digital payment security, or ransomware attacks, all of which would heavily impact on cash flows in a modern club.
 - iv) Governance Risk-
 - (1) The Management Committee fails to adhere to the Rules.
 - (2) Inexperienced Management Committee's lack of financial literacy, or poor monitoring of finances.
 - (3) Failure to meet audit obligations.
 - (4) Non-compliance with the Office of Fair Trading (OFT) with regard to Regulations and the Act, and Queensland Office of Liquor and Gaming Regulation (OLGR), including responsible service of alcohol (RSA) certifications for staff/volunteers.
 - v) Operational Risks-
 - (1) Power outage during peak or busy trading hours.
 - (2) Major equipment failure e.g., kitchen, air-conditioning, bar equipment breakdown.
 - (3) Damage to property, theft, or underinsured assets.
 - (4) Ensuring that the storage and usage of hazardous goods fully comply with all regulatory requirements, including required signage.
 - (5) Maintaining entry and egress services at a safe level.
 - vi) Staffing and Human Resources-
 - (1) Negative social media publicity resulting from staff or member misconduct.
 - (2) Difficulty recruiting and retaining skilled staff.
 - (3) Non-compliance with employment law (e.g., misclassifying staff, paying incorrect wages, inaccurate record keeping or superannuation underpayment).
 - (4) Staff or volunteers engaging in inappropriate conduct toward colleagues or patrons.
 - vii) On-Green & Physical Safety-
 - (1) Guidelines for lifting heavy equipment, mat/jack placement hazards, tripping risks around the ditch and-bank.
 - (2) Procedures for UV protection, hydration breaks, and heat-stroke avoidance during high summer temperatures, plus wet-weather/lightning suspensions. (See relevant Policy Documents)
 - (3) Workplace Health & Safety (WHS)-
 - (a) Meeting QLD WHS obligations regarding safe storage of greenkeeping chemicals.
 - (b) safe volunteer work practices.
 - (c) Emergency Evacuation drills and assembly point clarity. (See Emergency Evacuation Procedures)
 - (4) Child & Vulnerable Person Safety-
 - (a) Mandatory Blue Cards (Working with Children Check) for relevant volunteers, coaches, and junior coordinators under QLD legislation.

3) Risk Analysis and Evaluation

- a) The process of risk analysis and evaluation involves the Club determining the likelihood and severity of the identified risk.
- b) The likelihood of a risk occurring is a qualitative measure of probability that the risk will emerge. The following categories have been developed as a qualitative measure:
 - a) Not likely - the event is unlikely to occur under normal circumstances.
 - b) Likely - the event could occur occasionally; there is a reasonable chance it might happen.
 - c) Very likely - the event will probably occur at some point; the risk is significant and should be actively managed.
 - d) Almost certain - the event is expected to occur frequently; it is almost inevitable without intervention.
- c) The seriousness of a risk is a qualitative measure of the impact the risk may cause. The following categories have been developed as a qualitative measure:
 - a) Minor – negligible impact, little or no disruption.
 - b) Moderate – manageable impact, some disruption to operations.
 - c) Major – significant impact on operations, safety, reputation or finances.
 - d) Catastrophic- extreme impact, potential for major financial loss, serious injury, or regulatory/legal consequences.
- d) The RMP of the Club has adopted the following grid rating method of identifying risks:

Likelihood and Severity of a Risk occurring				
Severity	Not likely	Likely	Very likely	Almost certain
Minor				
Moderate				
Major				
Catastrophic				

- a) Examples are, but not limited to:
 - (1) A person slips on a wet floor- Not likely but could be Major in its severity.
 - (2) Improper Cash handling- Not likely but could be Major, irrespective of the amount.
 - (3) Major equipment failure- Likely but possibly Major, depending on the item.
 - (4) Safe storage of chemicals- Not likely but could be Catastrophic

4) Monitor and Review

- a) The Risk Management Plan and the Risk Management Action Plan should be continually monitored by the Management Committee and be included as an essential tool in the Club's Strategic Plan.
- b) The Identified Risks on the Risk Management Action Plan will be reviewed quarterly.
- c) The RMP, as a whole, will be reviewed annually.

5) Risk Management Action Plan

- a) The Risk Management Action Plan sets out identified risks, the likelihood and severity of such risks occurring, measures taken to mitigate such risks, who is responsible for such actions and relevant review dates, costs etc.
- b) The Risk Management Action Plan (See proforma below) is to be reviewed in accordance with paragraph c) above

	Description of Identified Risk	Likelihood	Severity	Mitigation	Mitigation Cost	Responsible Officer	Review Date
1.							
2.							
3.							
4.							
5.							
6.							
7.							
8.							
9.							
10.							

Part 3 Administrative details

Risk Management Plan

- a) First issued: draft pending approval 11th September 2026
- b) Current Version: 01
- c) Approved/Issued draft pending approval 11th September 2026
- d) Review: as required but no later than the end of November each year.

Identified Risks on the Risk Management Action Plan (as part of the RMP)

- a) Review: no later than the end of each quarter viz. February, May, August, November