New South Wales Christadelphian Committee (NCC)

Risk Management Policy

Draft Version 2 – 28/11/2023

Contents

Policy revision is based upon the Association of Australian Christadelphian Ecclesias Inc (AACE) Risk Assessment Template Version DR1.1

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This document reflects the Risk Assessment template as provided by the Association of Australian Christadelphian Ecclesias (AACE) as a suggested basis for the formulation of such a Policy by each Australian Ecclesia.

1.   Introduction

1.1.   In simple terms, risk management is a structured process for identifying what could go wrong and finding ways to reduce the possibility of it happening and/or the consequences if it does.

1.2.   It is important to note that risk management is not just the identification of risk: it is the whole process of identifying a hazard, assessing the risk and implementing and monitoring treatments.

1.3.   When asked what the great commandment in the Law was, Jesus replied:

NRS Matthew 22:37-40 37 Jesus said to the lawyer, "'You shall love the Lord your God with all your heart, and with all your soul, and with all your mind.' 38 This is the greatest and first commandment. 39 And a second is like it: 'You shall love your neighbor as yourself.' 40 On these two commandments hang all the law and the prophets."

Jesus illustrates what love for one's neighbour means in the parable of the Good Samaritan (Luke 10:30-37). It is obvious that Bible teaching compels us to be concerned for the welfare of each other, our families, friends and members of the public who attend our activities.

1.4.   Our aim is to use risk management as a tool which can help us fulfil our responsibility for each other's health and wellbeing in a structured way.

2.   Purpose

2.1. This is the Risk Management Policy of the NCC.

2.2. The policy defines how the NCC will manage risk for its various functions, events and activities to fulfil its responsibilities for the health and well-being of its members, sub committees and the public.

3.   Scope

3.1. This policy defines:

- Who is responsible for managing risk;
- How risk is to be assessed and managed; and
- The level of risk which is acceptable.

3.2.   This policy applies for all events and activities conducted under the auspices of the NCC, as approved by the NCC Committee.

3.3.   The policy is primarily aimed at safety risks – those which affect the health or well-being of members or the public – but the risk framework can also be applied to other types of risk if desired.

   Note: For other risk categories see, for example, [Risk Management for Not-For-Profit Organisations](), NSW Volunteering.

3.4.   Specific requirements apply for managing risks which may affect children (refer to the NCC Child Safety Policy).

4.   Responsibilities

4.1. The NCC is responsible for:

4.1.1. Maintaining the master copy of this policy;

4.1.2. Implementing the requirements of this policy;

4.1.3. Assessing and managing risks for routine combined NCC activities;

4.1.4. Making this policy and related documents available:

- To members of the NCC, and
- For the information of NCC Sub Committees conducting events and activities under the auspices of the NCC;

4.1.5. Arranging the review of this policy in accordance with Section 5.6; and

4.1.6. Document management of risk assessments and related records (Section 5.7).

> *Note: The NCC or NCC Sub Committees may appoint persons to help coordinate some of these responsibilities; however, the NCC or the NCC Sub Committee retain overall accountability for risk management.*

4.2. An Event Coordinator or NCC Sub Committee Coordinator is a person appointed by the NCC to be responsible for an NCC or NCC Sub Committee event or activity. If no Event Coordinator is formally appointed, the chairperson for the activity is the Event Coordinator. An Event Coordinator is responsible for:

4.2.1. Assessing and managing risks for the event or activity for which that person has been nominated as the coordinator;

4.2.2. Keeping a record of the risk assessment as required by this policy; and

4.2.3. Implementing treatments, including advising nominated persons of their responsibilities, and monitoring their effectiveness.

5.   Requirements

5.1.   Assess and Manage Risk for NCC Events and Activities

5.1.1. The NCC must arrange for risks to be assessed and managed for all NCC events and activities.

5.1.2. The NCC may delegate risk assessment and management to an Event Coordinator. For example, the Armidale Spring Bible Week may be requested to conduct a risk assessment for its event.

5.1.3. For the purposes of assessing and managing risk, NCC events and activities may be considered as 'routine' (i.e. regularly occurring) or 'special' (i.e. unique or infrequent) as shown in Table 1.

Table 1: Examples of Types of NCC Activities

Routine Activities (regularly occurring)	Special Activities (unique / less frequent)
• SCYP Class • Combined Memorial Meeting • Speaking Plan • Isolation Support • Support Network	• SCYP Social Activities • SCYP Camps • Children's Camp • Armidale Spring Bible Week • Newstart • PraiSing • Women at the Well • Family Conferences • Hat Head Camp • Northern Combined Weekend • Family Week

5.1.4. Risk management should be consistent with the principles, framework and process guidelines of AS/NZS ISO 31000:2018 as shown in Figure 1, Figure 2 and Figure 3. The process steps in Figure 3 contain cross-references to relevant policy sections.
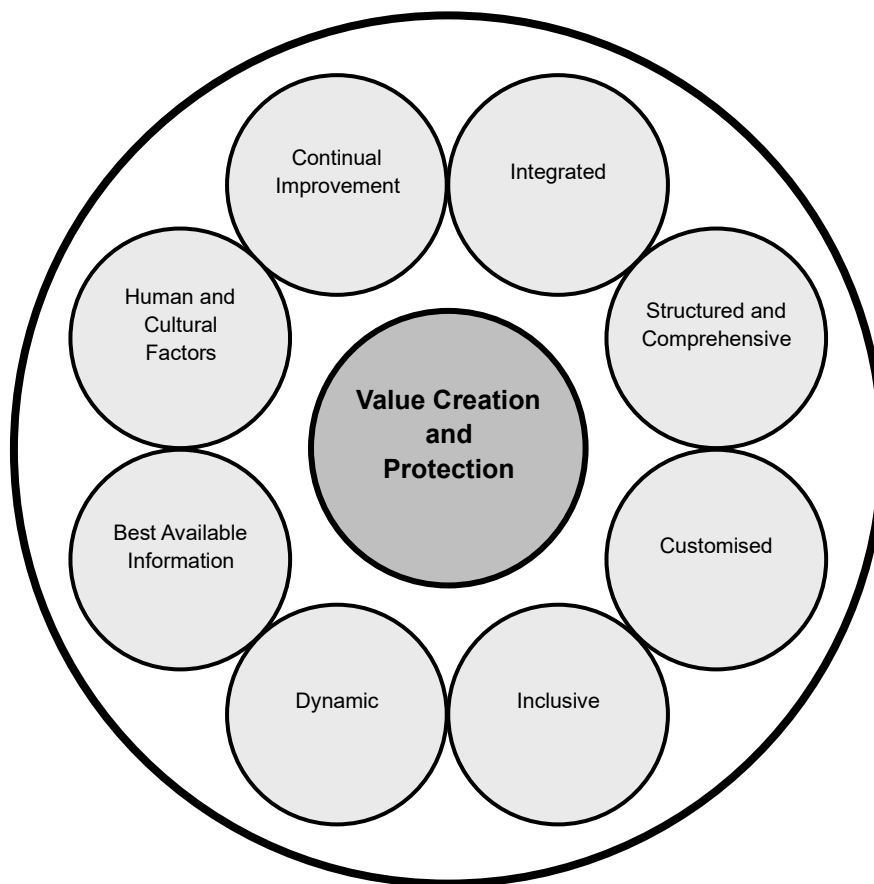
Figure 1: Risk Management Principles (adapted from AS ISO 31000:2018)
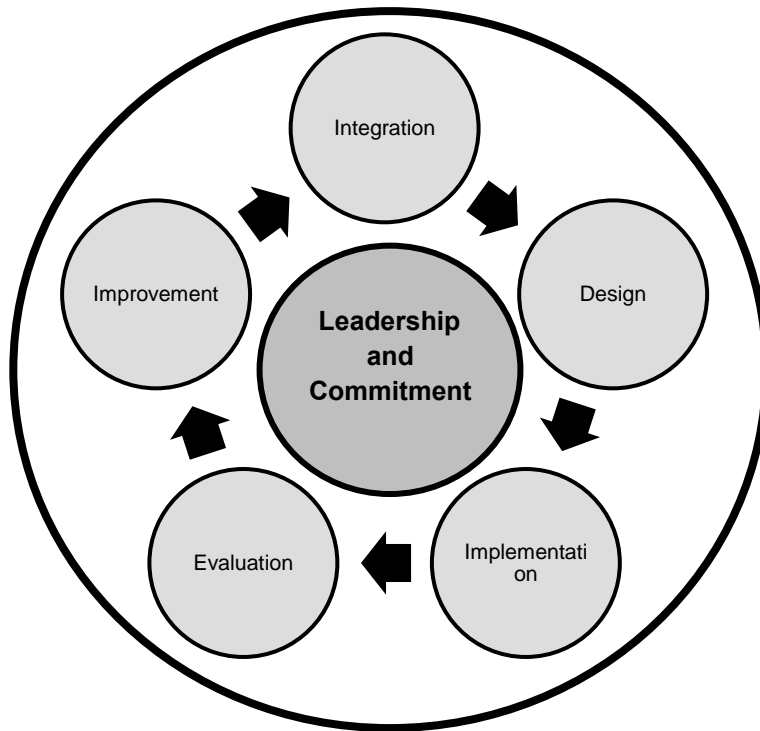
Figure 2: Risk Management Principles (adapted from AS ISO 31000:2018)

Integration

Improvement

Leadership and Commitment

Design

Evaluation

Implementation

Establish scope, context and criteria (**Error! Reference source not found.**)

Communicate and consult (**Error! Reference**

Monitor and review (**Error! Reference source not**

Assess risk (**Error! Reference**

Identify risk

Analyse risk

Evaluate risk

Apply risk treatments

Record and report (**Error! Reference source not**
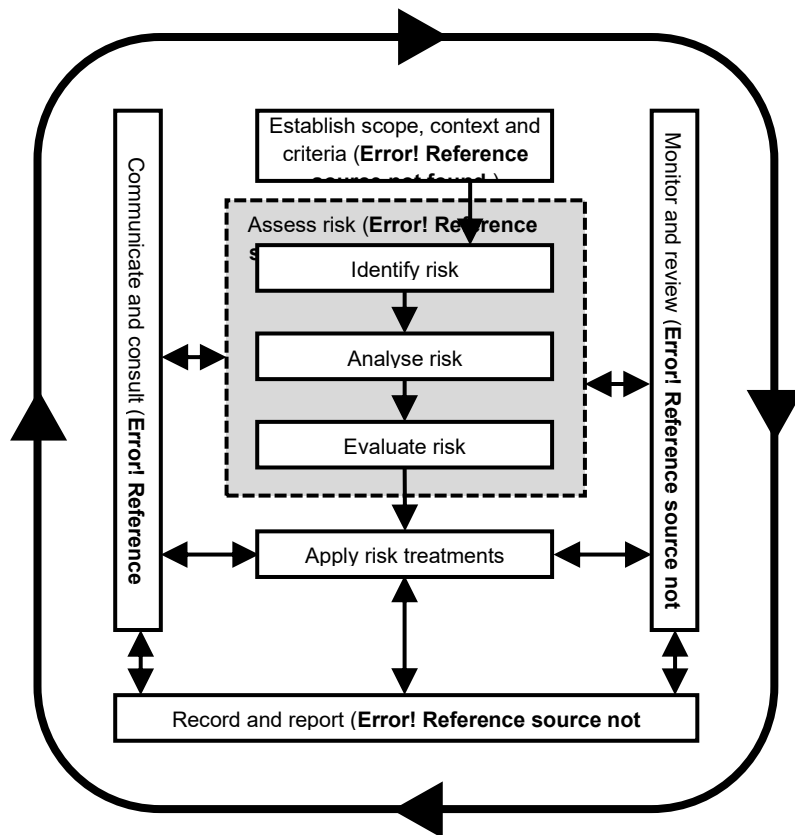
Figure 3: Risk Management Process (adapted from AS ISO 31000:2018)
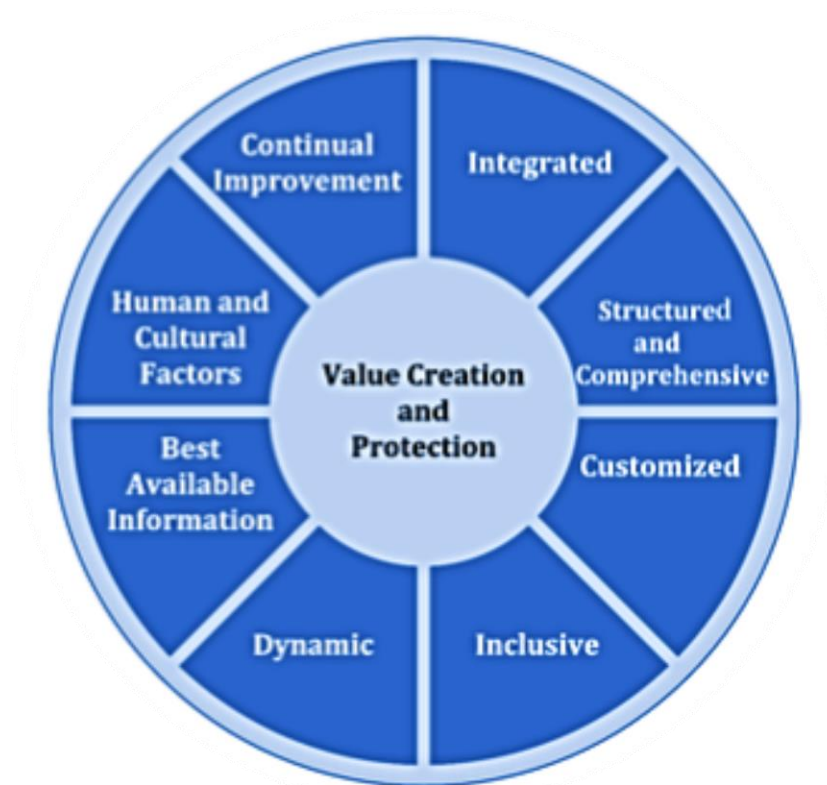
Figure 4: Risk Management Principles, Framework & Process (adapted from AS ISO 31000:2018)

5.2. Communicate and Consult

5.2.1. Communication and consultation with stakeholders should take place during all stages of the risk management process.

5.2.2. Stakeholders will differ from activity to activity and may include:

- Attendees.
- The Event Coordinator.
- Ecclesial members performing designated functions at the activity.
- The NCC Management Committee.
- Venue owner / manager (for activities not held in an ecclesial hall).
- Ecclesias who offer their halls available for use.

5.2.3. Effective collaboration with stakeholders may:

- Help establish the context appropriately;
- Ensure that the interests of stakeholders are understood and considered;
- Help ensure that risks are adequately identified;
- Bring different areas of expertise together for analysing risks;
- Ensure that different views are appropriately considered when defining risk criteria and in evaluating risks; and
- Assist with management of identified risks and implementation of treatments.

5.3. Establish Scope, Context and Criteria

5.3.1. Clearly establish the scope, context and criteria for the risk assessment, considering:

- The venue at which the activity will take place;
- Environmental factors (particularly for outdoor activities);
- Who will attend the activity;
- The nature of the activity (e.g. an outdoor social activity has different potential hazards to a Family Week at Rathmines);
- The scope of the assessment – what will be included and/or excluded (e.g. will potential hazards be limited to the activity itself or will it include associated activities such as travel, setup, packup etc).

5.4. Assess Risk

5.4.1. Risk assessments must consider, but not be limited to, hazards in these areas:

- Safeguarding of children and vulnerable adults
- Personal injury

  Note: Appendix A contains a guide to potential safety hazards. Also refer to *Risk Management for Not-For-Profit Organisations*, NSW Volunteering.

5.4.2. Risk assessments may be conducted:

- By an individual (such as the Event Coordinator); or
- By a group or committee.

5.4.3. If conducted by an individual, that person must arrange for the risk assessment to be reviewed by at least one other member who is familiar with the requirements of this policy.

5.4.4. The inherent risk for identified hazards must be assessed using the consequence and likelihood criteria in Appendix B. This is a simple, semi-quantitative method of risk assessment. Other methods are acceptable provided they are not less rigorous.

__Note__: Refer to AS ISO 31000:2018 for more information.

5.4.5. Inherent risk must be assessed considering the effectiveness of treatments already in place.

5.4.6. Risks should be assessed for most likely and credible worst-case scenarios. As a minimum, treatments must be assigned to the scenario with the higher risk outcome. The example in Figure 4 illustrates assessment of most likely and credible worst-case scenarios scored using the criteria in Appendix B.

Hazard:	Hot water urn on serving table
Risk event:	Risk of injury due to burn from hot water
Most likely:	Minor burn, treat with cold water or ice pack Likelihood 2 + Consequence 1 = Risk 3 (low)
Credible worst-case:	Severe burn requiring hospital treatment Likelihood 2 + Consequence 3 = Risk 5 (moderate)

__Table 1__: Example of worst-case and most likely risk scenarios (scored using the criteria in Appendix B)

5.5. Apply Risk Treatments

5.5.1. Acceptable treatments are those which directly modify the likelihood and/or consequence of the hazard event.

5.5.2. Treatments for risks to health and safety must be assigned to mitigate risk so far as is reasonably practicable considering the hierarchy of control measures (Figure 5).

- Always aim to eliminate risk.
- If this is not reasonably practicable, seek to minimise the risk by substituting the hazard with a safer alternative, isolating the hazard from people or applying an engineering control.
- Minimise remaining risk, so far as is reasonably practicable by implementing administrative controls then by ensuring the provision and use of personal protective equipment.

__Note__: A combination of the controls may be used to minimise risks, so far as is reasonably practicable, if a single control is not sufficient for the purpose.
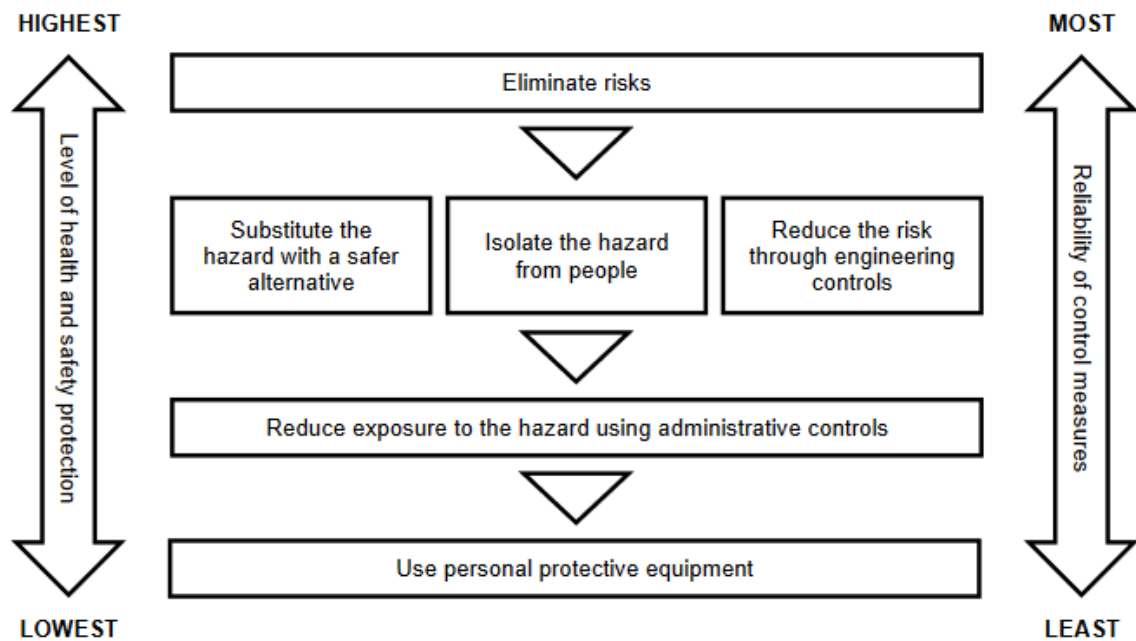
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HIGHEST                                                              MOST

  ↑        ┌─────────────────────────────────────────────────┐        ↑
  │        │                  Eliminate risks                 │        │
  │        └─────────────────────────────────────────────────┘        │
  │                              ▽                                     │
Level of health and safety protection                    Reliability of control measures
  │   ┌──────────────┐  ┌──────────────┐  ┌──────────────┐            │
  │   │ Substitute the│  │ Isolate the  │  │ Reduce the risk│          │
  │   │ hazard with a │  │ hazard       │  │ through        │          │
  │   │ safer         │  │ from people  │  │ engineering    │          │
  │   │ alternative   │  │              │  │ controls       │          │
  │   └──────────────┘  └──────────────┘  └──────────────┘            │
  │                              ▽                                     │
  │   ┌─────────────────────────────────────────────────┐            │
  │   │ Reduce exposure to the hazard using administrative controls │ │
  │   └─────────────────────────────────────────────────┘            │
  │                              ▽                                     │
  │   ┌─────────────────────────────────────────────────┐            │
  │   │        Use personal protective equipment         │            │
  ↓   └─────────────────────────────────────────────────┘            ↓

LOWEST                                                               LEAST
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Figure 4: The hierarchy of control measures (adapted from the *How to manage work health and safety risks* Code of Practice, Safe Work Australia)

5.5.3. A treatment must have an individual person assigned to be responsible for its implementation and effectiveness. If a responsibility is assigned to a person not involved in the risk assessment process, it is the responsibility of the person coordinating the risk assessment to communicate with the person nominated and obtain their agreement for that responsibility.

5.5.4. Once treatments are assigned, residual risk (i.e. the inherent risk as modified by the implementation of the additional treatments) must be assessed using the consequence and likelihood criteria in Appendix B.

5.5.5. Residual risk must be approved in accordance with Appendix B.

5.6. Monitor and Review

5.6.1. As a minimum, any treatments assigned to manage inherent risks scored as high or extreme must be monitored for effectiveness by the person/s who conducted the risk assessment. Treatments for less severe risks may be monitored if desired.

5.6.2. The NCC Management Committee must review risk assessments for routine ecclesial activities:

- At least every two years;
- Following any substantial change to the activity (e.g. venue); and/or
- Following any significant incident

5.6.3. The NCC Management Committee must arrange for this policy to be reviewed:

- At least every two years; and/or
- Following any significant incident

5.7.   Record and Report

5.7.1. The NCC must keep risk assessments of events on file:

- Permanently for routine activities; and
- For a minimum of 3 months after special event and activities.

6.   NCC Support

6.1 Insurance

- The NCC will assess risk as required during its meetings.
- Where necessary the NCC will make modifications to its insurance policy. A statement of risk will be forwarded to the insurance broker.
- The NCC insurance policy covers public liability ($20 million), handling of money, and voluntary workers cover. These will be reviewed annually upon renewal. It does not cover personal accident.

6.2 Public Liability

- This covers events under the NCC auspices, usually combined activities not under specific individual ecclesial direction.
- Organising committees should be aware of specific activities to ensure that there is not unnecessary risk to any individual.
- The NCC Secretary will forward the certificate of currency from the insurance broker upon request to any Sub Committee or organisation that requires it.
- The NCC Secretary will retain public liability insurance records in perpetuity in case there is a need to prove coverage several years after an event.

7.   Related Documents

Document	Title
	Work Health and Safety Act 2011 (Federal)
	Work Health and Safety Regulations 2011 (Federal)
	NCC Child Safety Policy
AS ISO 31000:2018	Risk Management – Guidelines
	Risk Management – Exercising a Duty of Care, Association of Australian Christadelphian Ecclesias, v1.1
	Code of Practice: How to manage work health and safety risks, Safe Work Australia
	Code of Practice: Work health and safety consultation, cooperation and coordination, Safe Work Australia
	Risk Management for Not-For-Profit Organisations, NSW Volunteering

Table 2: Related Documents

8. Document Change History

Version	Change Details	Date of Issue
1	*Adopted by the NCC in November 2009*	*24th November 2009*
DR1.0	AACE Initial draft	3 September 2021
DR1.1	AACE Revised draft for alignment with risk management requirements of revised Safeguarding Children and Vulnerable Adults Policy	22 May 2023
2	Adopted by the NCC November 2023	28th November 2023

Appendix A: Definitions

A.1.   Terms used in the policy have the meaning given in Table 4.

Table 4: Definitions

Term	Definition
consequence	Outcome of an event affecting objectives. Notes: 1. A consequence can be certain or uncertain and can have positive or negative direct or indirect effects on objectives. 2. Consequences can be expressed qualitatively or quantitatively. 3. Any consequence can escalate through cascading and cumulative effects. (Source: AS ISO 31000:2018)
control	Measure that maintains and/or modifies risk Notes: 1. Controls include, but are not limited to, any process, policy, device, practice or other conditions and/or actions which maintain and/or modify risk. 2. Controls may not always exert the intended or assumed modifying effect. (Source: AS ISO 31000:2018)
treatment	Alternative term for a control.
event	Occurrence or change of a particular set of circumstances Notes: 1. An event can have one or more occurrences and can have several causes and several consequences. 2. An event can also be something that is expected which does not happen, or something which is not expected which does happen. 3. An event can be a risk source. (Source: AS ISO 31000:2018)
hazard	A source of potential harm, e.g. in terms of human injury, damage to property or other loss. A hazard can be a risk source.
inherent risk	The risk considering existing controls.

Term	Definition
Likelihood	Chance of something happening Notes: 1. In risk management terminology, the term "likelihood" is used to refer to the chance of something happening, whether defined, measured or determined objectively or subjectively, qualitatively or quantitatively, and described using general terms or mathematically (such as a probability or a frequency over a given time period). 2. The English term "likelihood" does not have a direct equivalent in some languages; instead the equivalent term "probability" is often used. However, in English, "probability" is often narrowly interpreted as a mathematical term. Therefore in risk management terminology, "likelihood" is used with the intent that is should have the same broad interpretation as the term "probability" has in many languages other than English. (Source: AS ISO 31000:2018)
residual risk	Risk considered after the implementation of all controls, i.e. the inherent risk as modified by the application of additional controls.

reasonably practicable	In relation to a duty to ensure health and safety, means that which is, or was at a particular time, reasonably able to be done in relation to ensuring health and safety, taking into account and weighing up all relevant matters including:
	a) the likelihood of the hazard or the risk concerned occurring; and
	b) the degree of harm that might result from the hazard or the risk; and
	c) what the person concerned knows, or ought reasonably to know, about:
	  • the hazard or the risk; and
	  • ways of eliminating or minimising the risk; and
	d) the availability and suitability of ways to eliminate or minimise the risk; and
	e) after assessing the extent of the risk and the available ways of eliminating or minimising the risk, the cost associated with available ways of eliminating or minimising the risk, including whether the cost is grossly disproportionate to the risk.
	(Source: Work Health and Safety Act 2011 (Federal))
	Note: Further information is available in the SafeWork Australia Guide: How to determine what is reasonably practicable to meet a health and safety duty and the model Code of Practice: Work health and safety consultation, cooperation and coordination. Appendix B of the Code of Practice contains practical examples and scenarios of the risk management process.

Risk	Effect of uncertainty on objectives Notes: 1. An effect is a deviation from the expected. It can be positive, negative or both and can address, create or result in opportunities and threats. 2. Objectives can have different aspects and can be applied at different levels. 3. Risk is usually expressed in terms of risk sources, potential events, their consequences and their likelihood. (Source: AS ISO 31000:2018)
risk source	Element which alone or in combination has the potential to give rise to risk (Source: AS ISO 31000:2018

Appendix B: Risk Framework

B.1.   Table 5 and Table 6 contain likelihood and consequence criteria for determining the risk result from the matrix in Table 7.

Table 5: Likelihood Criteria

Likelihood	Description
Almost certain	Almost certain to occur in most circumstances
Likely	Likely to occur frequently
Possible	Possible and likely to occur at some time
Unlikely	Unlikely to occur but could happen
Rare	May occur, but only in rare and exceptional circumstances

Table 6: Consequence Criteria

Note: 'Safeguarding' in this table refers to risks to the safety of children and of vulnerable adults.

Consequence	Category	Description
Catastrophic	Injury	Death, or injury with significant residual effects / debilitation.
	Safeguarding	As for injury, plus stress/trauma event requiring extensive clinical support for multiple individuals. High level of distress to other parties.
	Other	Irreparable damage / lasting impact to the NCC and/or affected individuals.
Major	Injury	Injury requiring hospitalisation.
	Safeguarding	As for injury, plus a child or vulnerable adult: • goes missing from main group, and/or • is at risk of abuse. Stress/trauma requires ongoing clinical support.
	Other	Significant impact on the Ecclesia and/or affected individuals. External investigation and/or prosecution may occur.
Moderate	Injury	Injury requires professional medical treatment (other than first aid) and has residual effects affecting the period of recovery.
	Safeguarding	As for injury, plus complex welfare and/or health issue with serious stress/trauma event requiring professional support.
	Other	Some impact on the ecclesia and/or affected individuals. Requires changes to policy or procedures to prevent recurrence.

Consequence	Category	Description
Minor	Injury	Injury requiring first aid treatment only. Minor support for residual stress/ trauma may be required.
	Safeguarding	As for injury, plus minor behavioural issues.
	Other	Negligible, short-term impact on the Ecclesia.
Insignificant	Injury	Minor injury, altercation, or mishap. No first aid or support for stress/ trauma required.
	Safeguarding	As for injury.
	Other	No impact on the NCC and others.

Table 7: Risk result Matrix

Risk Result		Likelihood				
		Rare	Unlikely	Possible	Likely	Almost Certain
Consequence	Catastrophic	Medium	High	Extreme	Extreme	Extreme
	Major	Medium	Medium	High	Extreme	Extreme
	Moderate	Low	Medium	High	High	Extreme
	Minor	Low	Low	Medium	High	High
	Insignificant	Low	Low	Low	Medium	High

Table 8: Risk Approval

Risk Result	Approval	Notes
Extreme	Not applicable	Risk is unacceptable and activity **must not** proceed. Redesign the activity and / or treatments to reduce risk.
High	NCC Committee or Sub Committee	NCC Committee or NCC Sub Committee must review and approve before the activity may proceed.
Medium	Event Coordinator	Acceptable if as low as reasonably practicable.
Low	Event Coordinator	Acceptable if as low as reasonably practicable.

Appendix C: Risk Assessment Template

C.1.   This appendix contains a template for a risk assessment of hazards consistent with the risk framework in Appendix B. Final Risk Assessments need to be forwarded to the NCC.

Risk Assessment

(complete risk assessments with reference to the Risk Management Policy)

Activity:	
Activity time and date/s:	
Venue:	
Event Coordinator:	

Risk assessment completed by:	
Risk assessment date:	

Context / Notes:

Risk tolerability framework for risk result:
- Extreme — Unacceptable
- High — Management Committee approval required
- Medium — Acceptable if as low as reasonably practicable
- Low — Acceptable if as low as reasonably practicable

Hazard	Risk	Inherent Risk			Treatment (Responsibility)	Residual Risk		
		Likelihood	Consequence	Risk Result		Likelihood	Consequence	Risk Result