

ATTACHMENT 1.

RISK MANAGEMENT DISTILLATION

NB - this document follows Risk Management Policy, to indicate how various areas of risk are assessed and any further actions required

Risk Management Distillation **OPERATIONAL ISSUES**

Identifiable Risk	Low	Medium	High	Action / Options
Record keeping / Data (1)		*		Members to be made aware that our U3A records are secure and not available elsewhere. We will not and do not keep sensitive material. Our official archivist may be contacted via the U3A email address. RM Committee has investigated and set out both manner and time factors relating to how long various areas of our U3A records should / need to be kept. Current acceptable practice is that 7 years is optimum for both financial and other records. U3A ensures that all financial dealings are transparent and clear. See Legal Issues Page 3 herein.
Personnel / Key Positions			*	Sourcing future key position personnel often problematic due to a general lack of enthusiasm from majority of membership. MC exploring way of surveying membership to ascertain skills, knowledge and capability among them. Will then have a Skills Register to call on. Include questions about why people come to U3A what is liked/not and what could be done better, etc. Will more clearly set out position descriptions (currently MC's in Constitution) both in MC and PC.
Succession			*	Consider understudy/"assistant to" positions with succession understood.
Retention of members	*			Unless attrition results in much lower membership, little action required at this stage.
Programs	*			MC to work on ensuring Program Committee gets whatever assistance they need for flow of programming. Keep open communication channels and work in harmony.
Events (off site excursions, etc.)	*			Refer to Leaders' Guide. All leaders /coordinators to check if anyone needs their carer but is not a U3A responsibility. Insurance coverage is in place when U3A event. See Leaders' Guide for advice on weather policy.

Risk Management Distillation: **LEGAL ISSUES**

Identifiable Risk	Low	Medium	High	Action / Options
Duty of Care		*		Emphasis on aspect that each member owns their own health condition. Ensure that members make others in their group aware of existing difficulties/conditions. Refer to Leader s' Guide for details.
Code of Conduct	*			Refer to the U3A Code of Conduct in the Program Booklet. In addition, there is a Grievance and Dispute Resolution Policy with process that should be followed if the need arises. See Attachment 1
State/Federal Action impacting U3A	*			Follow Federal law as likely to override State – except in relation to OHWS
External Regulation	*			Should only occur when a conflict of interest arises between U3A South Coast Inc and U3A SA Alliance.
Adherence to Constitution	*			At all times we follow the rules set out in the U3A South Coast Constitution
Record Keeping (2)		*		Further to Record Keeping: Operational Issues (1) page 2 . Refer to Attachment 2 of this complete document - source: https://www.nfplaw.org.au/sites/default/files/media/Keeping_and_accessing_documents_records_and_registers_SA.pdf These recommendations address the current practice and should be adhered to unless alternative arrangements are agreed by U3A South Coast Inc Management Committee at a formal minuted meeting. NB: Current practice follows legal recommendations for all financial and membership record keeping. Other requirements for record keeping areas are as per the U3A South Coast Inc.'s Constitution requirements.
	*			Follow the regulations and requirements as per U3A South Coast Incs Insurance Policy cover. Adhere to Code of Conduct and Federal / State regulations impacting our U3A

Risk Management Distillation HAZARDS

Identifiable Risk	Low	Medium	High	Action / Options
Accidents eg : Hot Water		*		Re HWS in HMVC - See Leaders' Guide re ensuring safety container under 'Kettle' HW tap in kitchen and care taken with clean up. Check safety procedures in meeting venues. Adhere to safety messages in Leaders' Guide. Ensure all chair trolleys in HMVC safely to sides of hall to avoid trip hazard. Ensure accident report filled out if accident occurs. Similarly if 'near miss' is deemed notifiable for future reference or need change to build environment or procedures.
Injuries and illness during a session		*		Adhere to policy in Leaders' Guide. Unless a person is unconscious must check with them regarding their agreement to call an ambulance. Where feasible, refer to the venue's OHS Policy and directions
Natural Disasters	*			Inclement weather identified as main likelihood and mostly affecting infrequent excursions. Refer to Leaders' Guide for information re heat policy, and/or storm/rain etc.
Food	*			Basic hygiene requirements for morning tea breaks must be adhered to at all times. Catering for events follow same requirements and adhere to regulations posted in venues.
People (anti-social or belligerent behaviour, etc.)	*			Refer to U3A Code of Conduct. Follow safety requirements set out in Leaders' Guide. Where necessary follow <i>Grievance and Dispute Resolution Policy</i> and its Procedures – Attachment 1.

Risk Management Distillation: Financial

Identifiable Risks	Low	Medium	High	ACTION
Fraud	*			Follow U3A South Coast Inc. Constitutional requirements. Ensure Qualified and trustworthy personnel in place as is current practice and situation.
Accounting		*		Follow U3A South Coast Inc. Constitutional requirements and those of SA/Federal Govt for Incorporated Bodies. Current accounting situation of low risk due to qualified and trustworthy personnel in place and ongoing auditing policy.
Cash Flow		*		U3A South Coast Inc. has solid back up funds in accounts. At the same time should not become complacent
Fund Raising			*	Few avenues of fund raising available due to constitutional and incorporation legalities. Further discussion amongst MC , Leaders and general membership regarding fees should always be ongoing and open to adjustment as needed.
Taxation /Audits	*			Follow U3A South Coast Inc. Constitutional requirements. Auditing policy in place.