

Peninsula Pedallers Incorporated

(Reg No A 0020338T)

Risk Management Policy

1. Background

Peninsula Pedallers is an Incorporated Association whose affairs are controlled and managed by a Committee Of Management (the Committee) as provided under the Rules of the Association. Members of the Committee are elected by Peninsula Pedallers members at annual general meetings.

Following considerable investigation and debate, the Committee has determined that the Association should introduce a formal policy covering the management of risk in all of the activities carried out by Peninsula Pedallers. This document defines that policy and identifies risks and how they will be managed. The Committee determined at its July 2004 meeting that this policy become effective immediately.

All members of Peninsula Pedallers are responsible for managing risk in the activities they undertake with the association. The Management Committee is responsible for developing, implementing and the ongoing review of this policy. The Committee welcomes comments and suggestions on this policy.

2. Purpose

The purpose of this Risk Management Policy is to identify as far as is possible the range of risks Peninsula Pedallers faces in carrying out its activities, and to propose measures to minimise damage to the Association, its members and the public. This policy document is intended for the guidance of all members of Peninsula Pedallers. It is intended to be used in a common-sense fashion, recognising that the Association is an organisation managed by volunteers on behalf of all of its members.

3. Overview

Peninsula Pedallers was established to;

1. Promote Cycling Generally ie. for recreation, competition and commuting.
2. Promote safe cycling and organise a range of activities in these areas.
3. Hold monthly meetings.
4. Become a source of cycling information in the community generally.
5. Hold bike maintenance classes / demonstrations.

Peninsula Pedallers is active, and carries out all of the above activities. Its focus is on planning and running a program of bicycle rides for its members. Guests and potential members interested in learning more about the Association are welcome to participate in

these rides. Peninsula Pedallers generally nominates a ride leader for each programmed ride.

4. Risk Identification and Treatment

Risks most likely to be encountered by Peninsula Pedallers fall into the following categories;

1. Legal - breaching legal obligations
2. Management & Operational - duty of care and management issues
3. Physical - injury or damage to persons and or property
4. Financial - loss of assets of the organisation

The following table details the risks likely to be encountered and the Association’s policy to manage them.

Category	Risk Identification	Risk Assessment		Risk Management
		Probability	Severity	
Legal	Failing to renew Incorporation.	Low	Medium	Secretary to maintain a diary of required actions and key dates, and table and report on this at AGM.
	Failing to submit annual accounts.	Low	Medium	Secretary to maintain a diary of required actions and key dates, and table at AGM. Treasurer to report at AGM
	General			<p>Management Committee meets as required by Association rules, with minutes of the meetings properly recorded.</p> <p>Management Committee members remain familiar with, and ensure compliance with, the Association’s rules.</p> <p>Office Bearers be competent to carry out the duties of the positions they hold.</p> <p>Elections are conducted in accordance with the Association’s rules.</p>

	Holding bike maintenance classes / demonstrations	Low	Low	<p>All ride participants, including non members, must sign the Association's "Conditions Of Participation" form.</p> <p>Ride Leader to arrange for a suitably competent rider to stay at the back of the riding group.</p> <p>Ride Leaders to report all accidents or incidents to the Committee using the attached form.</p> <p>The Committee to review operational risk issues at each management meeting.</p> <p>Members to exercise particular care when leading classes or demonstrations, stressing the need for expert maintenance where appropriate.</p>
Physical	Damage suffered by a member or others, or to property, as a result of the Association's activities.	High	Low to High	Members to be encouraged to obtain their own personal accident insurance.

Financial	Loss of Income and/or cash flow difficulties	Low	High	<p>Treasurer to maintain budget and cash flow predictions, and report to AGM.</p> <p>Aim to maintain or increase membership numbers.</p> <p>Work with Council and other bodies to maintain a high profile.</p>
	Impact of insurance excess in event of a claim.	Low	High	<p>Demonstrate community benefits such as better bicycle facilities and social rides.</p>
	Misappropriation of Funds	Low	Medium	<p>The Association's insurance policy does not include any excess payments.</p> <p>Financial transactions be recorded on an on-going basis throughout the year.</p> <p>Annual accounts be reported and distributed at the AGM</p> <p>All cheques require two signatories. Signatories are current Committee members.</p>