Bowls ACT Risk Appetite Statement

1. Purpose

The Board of Directors of Bowls ACT acknowledges that, in pursuit of its strategic objectives, Bowls ACT will face risks related to the following matters:

- Health and safety;
- Child safety and safeguarding;
- Technology;
- Financial;
- Commercial;
- Cultural;
- Strategic;
- Reputational;
- Legal;
- Data security;
- Strategic; and
- High performance

Bowls ACT is committed to systematically and diligently managing these risks and emerging risks that may arise that have an impact on Bowls ACT strategy and operations.

This Risk Appetite Statement describes Bowls ACT approach to managing risk and provides the basis for setting acceptable levels of risk tolerance and identifying and implementing mitigation strategies. Risks residually rated as "Extreme" or "High" in Bowls ACT Risk Assessment Matrix will be subject to careful and more regular Board and Management review and, where possible, will be managed down to a residual risk rating of "Medium" or "Low".

2. Bowls ACT's Strategic Objectives

Our Vision for Bowls in the Capital Region is:

For all members of our community to connect with Bowls during their lifetime.

Our Purpose is:

To support our member clubs to CONNECT MORE PEOPLE TO BOWLS – IN MORE WAYS – MORE OFTEN.

Our Strategic Priorities are:

1. SEE IT:
   Achieving landmark visibility of Bowls to connect more people in the Capital Region with Bowling Clubs
2. SUPPORT IT:
   Tailoring our support to clubs, helping them to enhance the experience and grow Bowls locally.
3. PLAY IT:
   More people in the Capital Region playing Bowls in more ways more often.

Our Values:

Our shared values define our character and guide how we behave when it matters most, as we work together to do what is best for the future of Bowls:

Care – We passionately care about the future of Bowls and our member clubs.

Accountability – We do what we say we will do, when we say we will do it.

Respect – We value all stakeholders within the Bowls community and what they can bring to the future of our sport.

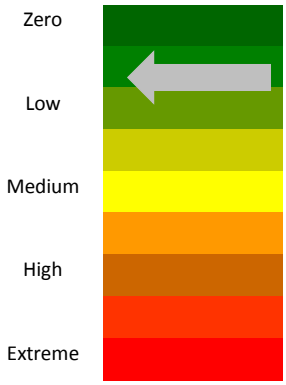
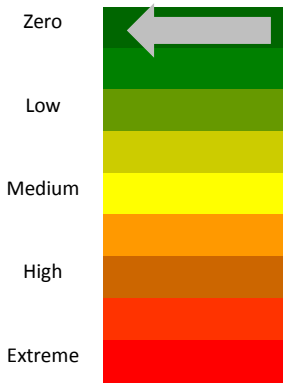
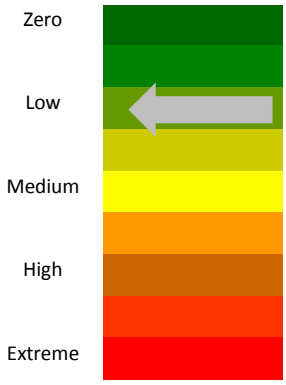
Excellence – We embrace change, have a growth mindset and strive to be better tomorrow than we are today.

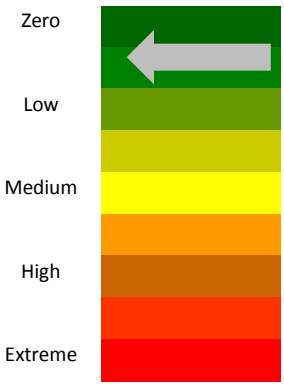
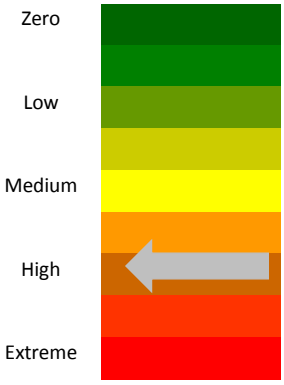
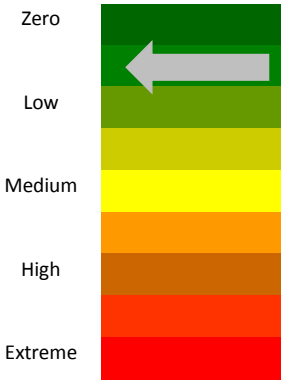
3. Risk Appetite Scale

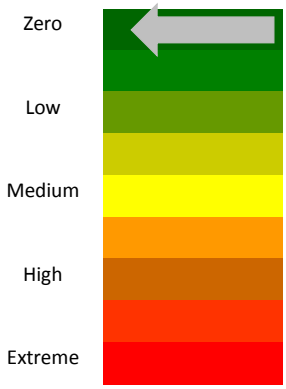
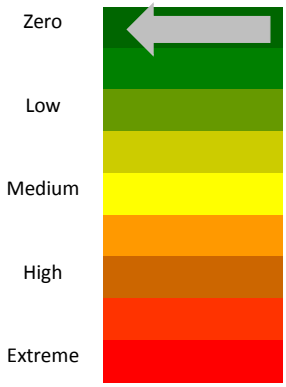
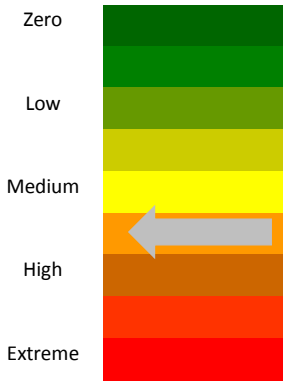
Bowls ACT assesses its risk appetite in relation to particular risks using the follow risk appetite scale:

Risk Appetite	Description	Rating
Zero tolerance	Will avoid taking on any risk	
Low	Organisational preference is to take caution and accept as little risk as reasonably possible (ALARP)	
Medium	Takes a balanced view to risk taking	
High	Willing to consider options having greater than normal inherent risk	
Extreme	Willing to take on an aggressive level of risk taking	

4. Risk Appetite Statements

Health and Safety Risks	*Health and Safety Risk Appetite*
Bowls ACT is committed to providing the highest standards of health, safety and welfare for its athletes, staff, fans and participants. Bowls ACT seeks, wherever it is reasonably practicable to do so, to avoid inherently risky activities and to manage work health and safety risks to the lowest extent possible.	
Child Safety and Safeguarding	*Child Safety and Safeguarding Risk Appetite*
Bowls ACT is committed to providing a safe and respectful environment for its staff, volunteers, athletes and participants. Staff and athletes must, at all times, be protected from physical and psychological harm and Bowls ACT is committed to eradicating all forms of discrimination, harassment and bullying. Bowls ACT has a zero-tolerance approach to any form of abuse or exploitation of its staff, volunteers, athletes and participants (including children).	
Technology Risks	*Technology Risk Appetite*
Bowls ACT's technology platform is critical to its ability to service and connect with its broad range of stakeholders. It is also a critical enabler of competition management capabilities for Bowls ACT's many associations, volunteer administrators and participants. Bowls ACT's information technology security program must be robust enough to mitigate the various cyber threats to which Bowls ACT is exposed. Bowls ACT has a low appetite for accepting risks that may compromise its ability to service and connect with its stakeholders.	

Financial Risks	*Financial Risk Appetite*
Bowls ACT is a not-for-profit organisation that exists to service its members and administer the sport of Bowls in Australia. It must remain financially sustainable to do this. As such, Bowls ACT has a low-risk appetite for the irresponsible use and allocation of its financial resources.	
Commercial Risks	*Commercial Risk Appetite*
Bowls ACT's key source of revenue is its commercial partners. Bowls ACT is looking to change this. Bowls ACT intends to be commercially nimble, entrepreneurial and look for ways to sustainably grow and diversify its revenue base through the introduction of new products and partnerships and secure the financial underpinning of its strategic objectives. Bowls ACT has a very high appetite to explore and take commercial risks, within reason.	
Reputational Risks	*Reputational Risk Appetite*
Bowls ACT operates in an issues rich environment as Bowls is well-entrenched in the Australian psyche – especially in the lead-up to and during the Commonwealth Games and World Championships. Public scrutiny of Bowls ACT competition results and administrative performance are welcomed and accepted parts of being an SSO. Conversely, scrutiny arising from controversies that can be associated with Bowls ACT can significantly damage Bowls ACT's reputation and its ability to attract and retain participants and commercial support. Bowls ACT will seek to communicate clearly and transparently at all times, subject to the various codes and policies to which Bowls ACT and its athletes are subject and will seek to ensure that key stakeholders are appropriately informed of key matters. Bowls ACT has a low appetite for any activity that may compromise our brand or credibility.	

Legal Risks	*Legal Risk Appetite*
Any failure by Bowls ACT to comply with legal, regulatory and legislative compliance requirements is almost certain to lead to financial and reputational damage for Bowls ACT and Bowls. Bowls ACT has a zero-tolerance approach to failure to comply with legal, regulatory and legislative compliance requirements to which it is subject.	
Data Security Risks	*Data Security Risk Appetite*
Bowls ACT acknowledges its obligations in respect of personal information and is not willing to accept the risk of financial loss and reputational damage associated with the breach of data protection legislation. Bowls ACT has zero tolerance for the loss, or unauthorised disclosure, of personal information or other commercially sensitive information, howsoever it may occur.	
Strategic Risks	*Strategic Risk Appetite*
Bowls ACT operates in a highly competitive environment, where multiple sports, leisure and entertainment products are competing for consumer and participant attention. Bowls ACT needs to be agile, nimble and positioned to adapt to the changing world in which it lives and operates. As such, Bowls ACT is willing to accept a moderate to high level of risk in pursuit of its strategic objectives.	

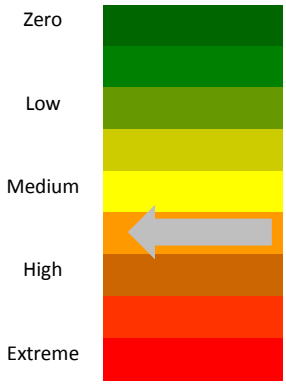
High Performance Risks	*High Performance Risk Appetite*
One of the key measures of success of Bowls ACT is the level of success of its elite teams and athletes on the national stage at The Nationals. Bowls ACT will aggressively pursue optimal high-performance outcomes using a combination of tried and tested conventional thinking, and industry leading technological advancement. This does not mean Bowls ACT sanctions any form of conduct that would be prohibited conduct under any integrity code or policy, law or regulation. Bowls ACT is willing to accept a moderate to high level of risk in pursuit of optimal high-performance outcomes.	

Table 1: Risk Likelihood Ratings

Level	Rating	Criteria
A	**Almost Certain**	• Is almost certain to occur • Risk has more than 75% chance of occurring • Will occur in the next 6 months
B	**Likely**	• The event will probably occur more than once • Risk has 50-74% chance of occurring • Will occur within 18 months
C	**Possible**	• The event might occur at some time • Risk has 25-49% chance of occurring
D	**Unlikely**	• Could occur at some time • Risk has less than 25% chance of occurring • Will occur within 54 months
E	**Rare**	• The event may occur only in highly exceptional circumstances • Not likely to occur within next 5 years

Table 2: Risk Assessment Matrix

		Consequence				
Likelihood		**1: Insignificant**	**2: Minor**	**3: Moderate**	**4: Major**	**5: Catastrophic**
	A: Almost Certain	Low	Medium	High	Extreme	Extreme
	B: Likely	Low	Medium	High	High	Extreme
	C: Possible	Low	Medium	Medium	High	Extreme
	D: Unlikely	Low	Low	Medium	High	High
	E: Rare	Low	Low	Medium	Medium	High

Bowls ACT Risk Matrix

Table 3: Consequence Descriptors

Rating	Financial	Reputational	Corporate	Legal & Compliance	People
Catastrophic	Financial impact / opportunity cost greater than $150,000	• Long term irreversible damage to reputation/brand of Bowls ACT • Continuous, sustained greater than 6 months and universal negative media coverage • Actions of individuals or the organisation resulting in loss of: ○ major sponsor(s) ○ significant government or other funding	• Full loss of office/key facility for greater than 3 months • Full loss of server/s • Loss of customer-facing system for 2 weeks • Loss of internal business critical system for 2 weeks	• Litigation with uninsured costs, damages or regulatory fine of greater than $150,000 • Criminal conviction of director, officer or employee for organisation-related issue • Proven systemic integrity breach (corruption or doping violation) involving multiple organisation personnel	• Single sport/tour related fatality of organisation personnel • Australian athlete strike • Significant widespread disengagement and loss of morale resulting in: ○ Key resignations ○ 100% staff turnover
Major	Financial impact / opportunity cost between $100,000 - $150,000	• Significant damage to reputation/brand of Bowls ACT. Continuous adverse media coverage between 1 and 6 months • Adverse media coverage resulting in: ○ 30% decline in season attendance ○ 30% decline in season registrations • Actions of individuals or the organisation resulting in loss of material funding sources • Sustained poor performance of elite team(s)/athlete(s)	• Loss of key funding source • Loss of customer facing system for 1 week • Loss of internal business critical system for 1 week • Extensive management involvement and moderate cost to restore critical processes	• Major systemic, recurring or significant breaches of contract or regulation • Litigation with uninsured costs, damages or regulatory fine of between $100,000 - $150,000 • Prosecution of director, officer or employee for ORGANISATION-related issue • Significant litigation involving full-time legal resource for greater than 3 months • Proven corruption or doping violation involving single organisation personnel	• Multiple serious sport/tour related injuries resulting in permanent disability to organisation personnel • Widespread disengagement and loss of morale resulting in recurring high staff turnover (EO)
Moderate	Financial impact / opportunity cost between $50,000 - $100,000	• Moderate damage to reputation/brand of Bowls ACT. • Adverse media coverage resulting in: ○ 20% decline in season attendance ○ 20% decline in season registrations • Actions of individual or the organisation	• Short term loss of office/key facility for > 1 month • Loss of customer facing system > 48 hours • Loss of internal business critical system > 48 hours	• Serious breach of contract or regulation with investigation, renegotiation or report to authority with damages, prosecution and / or moderate fine possible between $50,000 - $100,000 • Litigation involving full time legal resource for	• Serious tour related injury resulting in temporary disability to organisation personnel • Serious but short-term loss of morale and disengagement resulting in loss of support staff

Rating	Financial	Reputational	Corporate	Legal & Compliance	People
		resulting in loss of funding source • One-off poor performance of elite team(s) / athlete(s)		greater than 2 weeks • Systemic non-compliance by the business	
Minor	Financial impact / opportunity cost between $25,000 - $50,000	• Minor media attention. Minimal impact on public image	• Loss of minor system < 24 hrs. Temporary internal disruption	• Minor regulatory breach. Fine < $25,000. Resolved with minimal intervention	• Minor injury or short-term disengagement. • 5–10% staff turnover
Insignificant	Financial impact / opportunity cost < $25,000	• 1–2 days of negative social media or local press • No measurable impact on attendances or registrations	• No impact on core operations. Non-critical issue	• Sanctioning of athlete for low-level on-field misdemeanour	• No injuries. • <5% staff turnover. • Morale unaffected