**CATHOLIC CROSSCULTURAL SERVICES**

**RISK MANAGEMENT POLICY**

# Policy

Catholic Crosscultural Services believes that all employees and volunteers are responsible for planning and implementing sound risk management procedures. CCS is committed to educating all staff and volunteers with the knowledge skills and resources to carry out their risk management duties.

**Definition of Risk Management**

Risk management deals with the possibility that some future event will cause harm. It provides strategies, techniques and an approach to recognizing and confronting any threat faced by an organization or program in fulfilling its mission. Risk management may be as simple as asking and answering the following three questions:

* What can go wrong?
* What will we do to reduce the chances of something going wrong?
* What will we do if [despite our efforts) something does go wrong?

**Types of Risk**

Risk is divided into two main types.

* **External** – risks that originate outside the organization that it cannot directly control but may be able to mitigate (e.g. legislative or funding changes). Scanning the external environment ensures the Board and management of CCS is not taken by surprise and enables them to be proactive in managing the impact of these changes.
* **Internal** - risks that originate inside the organization's structure, systems, policies and practices. These are risks over which the agency has control (e.g. staffing, budget, program quality). Identifying and managing internal risks ensures that CCS and its programs are effective and that harm does not occur to participants, staff, and property.

Internal risks are associated with the following:

* + People - Board members, volunteers, employees, participants and the public
	+ Property - buildings, facilities, equipment, materials
	+ Income
	+ Goodwill - reputation, stature in community.
	+ Severe weather policy [hot/cold)

# Responsibilities for Risk Management at CCS

The Board is responsible for ensuring that there is an adequate and up-to-date Risk Management Policy. Senior management is responsible for implementing the Policy and all staff and volunteers are responsible for adhering to the Risk Management Policy and its resulting guidelines on both an organization wide and program specific basis. Risk management reports will be submitted by staff to the Board on an annual basis. This report will identify organization wide policies and procedures, which need to be reviewed. The report will also include highlights from the risk management policies and procedures in the programs and a status report on adherence.

1. **ORGANIZATION WIDE POLICIES AND PROCEDURES**

At CCS the following organization- wide risk management policies and/or procedures are in place. These policies address risks to the organizational and financial viability of the agency, its reputation and risks to employees, volunteers, participants and donors.

Policies [to be reviewed every three years)

* Board Governance Policy
* Board Orientation and Training Materials
* Anti-Harassment Policy
* Financial Policy
* Serious Occurrence Policy
* Conflict of Interest Policy
* Confidentiality Policy

# Procedures

* Annual Planning Cycle includes environmental scan
* Sound employment practices
* Adherence to Employment Standards
* Job descriptions include risk management perspective by including the skills and experience required for each job.
* Directors and Officers Liability insurance
* Property insurance
* Screening of volunteers
* Health and Safety Committee
1. **INDIVIDUAL PROGRAM POLICIES**

At CCS, individual programs use the following risk management process. Individual programs conduct the following exercise on an annual basis. As part of this process programs also review serious occurrence reports and their existing risk management policies and practices.

**Risk Assessment Process for Programs**

* + Imagine worst case scenarios and plan for preventing them and containing damage to participants, staff, volunteers and the organization
	+ Share ideas with other programs in CCS and in our networks
	+ Be conscious of balancing between:
* Security versus accessibility (serving the most marginalized)
* Consistent practices versus allowing judgment to respond to specific circumstances
	+ Policies and procedures on paper versus training and supervision and role modeling to build confidence and judgment (a variable here is the length of time staff are in the organization -e.g. summer staff may need detailed procedures manual while long-term staff learn to combine procedures with judgment)

# Areas of Potential Risk:

Personal Health and Safety including the following:

* Food (preparation, storage, serving, cleaning)
* Cleaning and maintenance (building and equipment, bodily fluids)
* Mental health crises
* Physical health crises ( allergic reactions, overdoses, medication problems, strokes and heart attacks, diabetic and epileptic crises, animal bites, contagious diseases)

Activities and Outings:

* + Conflicts and fights
	+ Improper relationships (sexual, dependency, financial)
* Signs of neglect or abuse
* Breach of confidentiality
* Theft of CCS property or personal property, unpaid loans

Special consideration are required for vulnerable people:

* Children, seniors and people with disabilities