

Risk Management Plan



Approved by the Board of Directors

Calgary Patriots Swim Club

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Reviewed For: 2026–2027 Season

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Reviewed By: R. Thompson, S. Bolitho, A. Swanson

Next Review Date: Annually

The Calgary Patriots Swim Club RISK MANAGEMENT PLAN

1. PURPOSE AND SCOPE

The purpose of this Risk Management Plan (“RMP”) is to establish a structured and proactive approach for identifying, assessing, managing, and monitoring risks associated with the governance, operations, programs, and activities of the Calgary Patriots Swim Club (“CPSC” or the “Club”).

This Plan supports the Board of Directors in fulfilling its fiduciary duties under the Alberta Societies Act and ensures alignment with Swim Alberta and Swim Canada governance, safety, and Safe Sport requirements.

This Plan applies to:

- All Board members
- Coaches
- Staff
- Volunteers
- Members
- All Club activities, programs, events, and facilities

2. RISK GOVERNANCE AND ACCOUNTABILITY

2.1 Board Responsibility

The Board of Directors retains ultimate responsibility for risk oversight and shall:

- Approve and periodically review this Risk Management Plan
- Review enterprise risks at least annually
- Ensure appropriate mitigation strategies are in place
- Conduct post-incident reviews for major events
- Integrate risk considerations into strategic and operational decisions

2.2 Operational Risk Ownership

Operational responsibility for specific risk categories is delegated as follows:

RMP Clause	Risk Area	Primary Owner
6.1	Safe Sport & Athlete Welfare	Safe Sport & Compliance Committee
6.2	Operations & Swim Activities	Head Coach
6.3	Financial & Fundraising	Vice-President Finance
6.4	Facilities & Equipment	Head Coach
6.5	Technology & Data	Vice-President Swimming
6.6	Reputation & Communications	Director-at-Large Communications
6.7	Governance & Compliance	President / Board
7	Expanded Enterprise Risks	Board (As Applicable)

3. RISK APPETITE STATEMENT

CPSC maintains:

- **No tolerance** for risks relating to:
 - Athlete safety
 - Safe Sport violations
 - Legal or regulatory non-compliance
 - Financial fraud or misappropriation
- **Minimal tolerance** for financial and operational risks undertaken in pursuit of program excellence, sustainability, and growth, provided appropriate controls are in place.

4. RISK MANAGEMENT PROCESS

CPSC applies the following continuous risk management cycle:

1. **Identify** – Recognize risks across governance, operations, programs, and activities
2. **Assess** – Evaluate likelihood and consequence
3. **Prioritize** – Determine risk rating
4. **Treat** – Apply mitigation or control strategies
5. **Monitor** – Review effectiveness and emerging risks
6. **Report** – Communicate risks to the Board and committees

5. RISK CATEGORIES

CPSC recognizes the following enterprise risk categories:

1. Governance & Compliance
2. Safe Sport & Athlete Welfare
3. Operations & Swim Activities
4. Financial & Fundraising
5. Facilities & Equipment
6. Reputation & Communications
7. Technology & Data

6. CORE BOARD RISK REGISTER

6.1 Safe Sport & Athlete Welfare

Risk	Likelihood	Impact	Rating	Mitigation	Owner	Review
Safe Sport violation or misconduct	Possible	Severe	Very High	Screening, training, reporting protocols, Safe Sport Committee oversight	Safe Sport & Compliance Committee	Quarterly
Failure to respond appropriately to complaint	Possible	Severe	Very High	Formal complaint handling procedures, Board oversight	President	Quarterly
Screening Violation	Likely	Major	High	Screening, training, reporting protocols	Screening Committee	As Required

6.2 Operations & Swim Activities

Risk	Likelihood	Impact	Rating	Mitigation	Owner	Review
Serious injury during training	Possible	Major	High	Certified coaches, EAPs, lifeguards, equipment checks	Head Coach	Quarterly

6.3 Financial & Fundraising

Risk	Likelihood	Impact	Rating	Mitigation	Owner	Review
Misuse of funds or fraud	Unlikely	Severe	High	Dual signing, audits, financial controls	VP Finance	Annual
Casino/Bingo non-compliance	Possible	Major	High	Compliance calendar, trained volunteers	Sponsorship and Gaming	Annual
Loss of major funding source	Possible	Major	High	Diversified fundraising strategy	Board	Annual

6.4 Facilities & Equipment

Risk	Likelihood	Impact	Rating	Mitigation	Owner	Review
Pool closure or loss of access	Likely	Major	High	Contingency facilities, agreements	Head Coach	As required

6.5 Technology & Data

Risk	Likelihood	Impact	Rating	Mitigation	Owner	Review
None meet criteria						

6.6 Reputation & Communications

Risk	Likelihood	Impact	Rating	Mitigation	Owner	Review
Public Safe Sport incident	Unlikely	Severe	High	Crisis communications plan	President	As required

6.7 Governance & Compliance

Risk	Likelihood	Impact	Rating	Mitigation	Owner	Review
Non-compliance with club bylaws and policies	Possible	Major	High	Annual policy audits, governance training	Board	Annual

7. EXPANDED ENTERPRISE RISKS

Risk	Category	Likelihood	Impact	Rating	Mitigation	Owner	Review
Volunteer shortage	Operations	Possible	Moderate	High	Recruitment drives, succession planning	Board	Annual
Grant non-compliance	Financial	Possible	Major	High	Grant checklists, reporting controls	Sponsorship & Gaming	Annual
Reputation damage (non-Safe Sport)	Reputation	Possible	Major	High	Crisis comms plan	President	Annual

8. RISK TREATMENT STRATEGIES

CPSC applies the following treatment options:

- **Avoid** – Cease activities with unacceptable risk
- **Reduce** – Policies, training, controls
- **Transfer** – Insurance, contracts, waivers

- **Accept** – Where inherent and reasonable (e.g., sport injuries)

All **High** and **Very High** risks must be documented within clause 6 (Core Board Risk Register) or Clause 7 (Expanded Enterprise Risks) as applicable.

9. INCIDENT RESPONSE & ESCALATION

CPSC maintains:

- Emergency Action Plans are in place for all facilities
- Safe Sport reporting pathways
- Formal incident documentation procedures
- Board notification thresholds for critical incidents

Critical incidents include:

- Serious injuries
- Safe Sport violations
- Financial irregularities
- Reputational crises

10. LIKELIHOOD & IMPACT SCALES

Likelihood Scale

Level	Description
Rare	May occur only in exceptional circumstances
Unlikely	Could occur at some time but not expected
Possible	Might occur at some time
Likely	Will probably occur in most circumstances
Almost Certain	Expected to occur frequently

Impact Scale

	Expanded Enterprise Risks	Safe Sport & Athlete Welfare	Operations & Swim Activities	Financial & Fundraising	Facilities & Equipment	Technology & Data	Reputation & Communications	Governance & Compliance
Minor	Little or no operational disruption	Minor concern resolved informally; no harm or policy breach	Minor schedule adjustment; no impact to training or meet delivery	< \$2,000 absorbed within budget	Minor equipment issue; no safety impact	Minor system glitch; no data loss	Isolated complaint; minimal visibility	Minor procedural lapse; no non-compliance
Moderate	Temporary operational disruption	Complaint requiring internal review; no formal investigation	Short-term disruption to practice or meet session	>=\$2,000 and < \$10,000	Temporary facility limitation; workaround available	Temporary system outage; no sensitive data exposed	Negative feedback within Club community	Compliance gap requiring corrective action
Major	Significant disruption, Board involvement	Formal Safe Sport complaint or investigation initiated	Cancellation or material disruption of training or meet	>=\$10,000 and <\$25,000	Facility closure or unsafe equipment requiring repair	Data loss or breach involving limited personal data	Public criticism or media attention	Regulatory non-compliance; external reporting required
Severe	Critical impact, legal or reputational consequences	Substantiated Safe Sport violation; harm to athlete	Prolonged suspension of programs or events	> \$25,000	Long-term facility loss; serious safety hazard	Major data breach involving sensitive or screening data	Significant reputational damage; loss of trust	Legal action, sanctions, or loss of standing with governing bodies

11. RISK ANALYSIS

Risk Matrix

Likelihood	Consequences			
	Minor	Moderate	Major	Severe
Almost Certain	Medium	Medium	Very High	Very High
Likely	Medium	Medium	High	Very High
Possible	Low	Low	High	Very High
Unlikely	Low	Low	Medium	High
Rare	Low	Low	Medium	Medium

12. BOARD RISK DASHBOARD (SUMMARY VIEW)

The Board shall maintain oversight of the following top enterprise risks:

1. Safe Sport violations
2. Serious athlete injury
3. Financial mismanagement
4. Facility access disruptions
5. Data security breaches

This dashboard shall be reviewed quarterly and be included in Board agendas.

13. POLICY CROSS-REFERENCES

This Risk Management Plan is directly supported by the following Club and Swim Alberta policies:

- Safe Sport Policy
- Screening Policy
- Officiating Policy
- Travel Policy
- Code of Conduct
- Conflict of Interest Policy

Each major risk must link to at least one controlling policy.

14. MONITORING AND REVIEW

The Board shall:

- Review the Risk Register annually
- Review this Plan annually
- Conduct post-incident reviews , complete Post-Incident Review (PIR) reports, and track and monitor corrective actions through the Corrective Actions Tracker to ensure timely resolution and continuous improvement.
- Update identified risks to reflect operational and regulatory changes as part of the annual review of this Risk Management Plan.

15. ADOPTION AND REVIEW

This Risk Management Plan:

- Is adopted by Board resolution
- Is reviewed annually
- May be amended by Board motion

FINAL STATEMENT

This Risk Management Plan ensures that Calgary Patriots Swim Club operates with foresight, accountability, and alignment to best practices in Canadian sport governance. It protects athletes, volunteers, directors, and the Club itself while enabling sustainable growth and program excellence.