Risk Management Policy

Contents

1. Purpose

This document explains the process of risk management and how it is applied on strategic and operational levels at Kandersteg International Scout Centre. The Risk Management policy addresses the following goals:

1. Ensure a safe environment for all guests and Staff at KISC and keep them safe from harm
2. Detect potential risks
3. Monitor existing and potential risks in a structured way and define how to address them
4. Develop and execute measures to mitigate risks
5. Define roles and responsibilities for all involved parties
6. Ensures that all Committee members and staff have sufficient knowledge and competencies to deal with the risks inherent in the operations
7. Comply with all relevant laws and regulations
8. Changes to the document are to be approved by the KISC Association Committee.

2. Process

2.1. Process Overview

Risk management is an ongoing process that ensures that KISC treats risks adequately and avoids negative impacts from such risks.

2.2. Risk Assessment

2.2.1 Risk Identification

The strategic risk assessment has a wide scope to cover all risk elements that potentially impact KISC. A comprehensive risk radar gives a structure to detect such risks. In addition, learnings and observations from the day-to-day operations have to be considered as well.
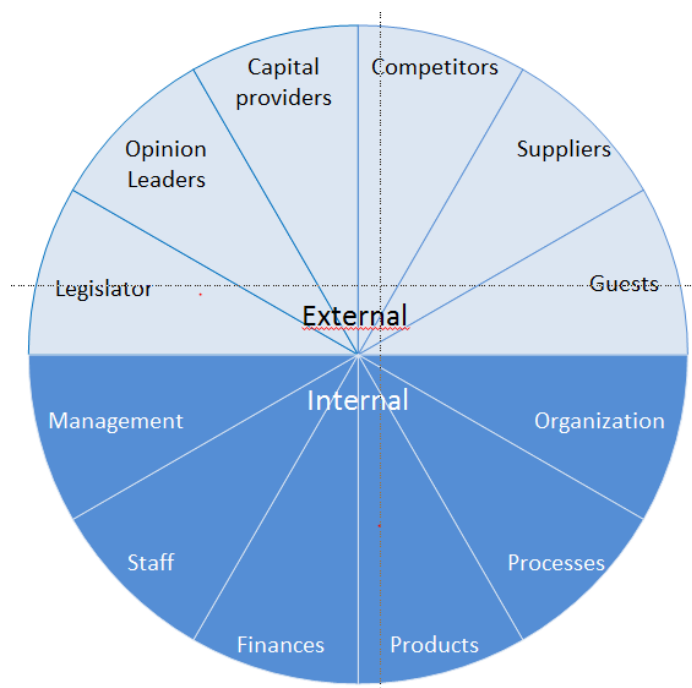
2.2.2 Risk radar

The risk radar derives from a long list of potential risks that are considered to significantly impact KISC, its guests and staff. The selection is based on two key drivers:

Probability: The probability that an incident will occur is high

Impact: When an incident occurs, the negative consequences (harm to persons, financial consequences) seriously impact the reputation and stability of KISC. For the sake of simplicity, this impact is measured in monetary values.

The following graph shows how these two drivers are divided into categories. The combination of the two drivers groups the risk into Major, Medium and Minor risks.

Major risks are considered of strategic relevance and are the responsibility of the KISC Committee. The Committee also provides overall guidelines to other identified risks that are relevant for our guests and staff and may impact the reputation of KISC.

Medium and Minor risks are considered as operational risks.

			Minor Risks (low impact and probability)				
			Medium Risks (Impact and probability to be taken seriously)				
			Major Risks (Impact life threatening, propability very high)				

		Bottom line impact in CHF	Probability of incurrance within 3 year period					
			1	**2**	**3**	**4**	**5**	**6**
			< 5%	<10%	< 25%	< 50%	< 66%	66% +
Financial Impact of an incident	1	< 5	Green	Green	Green	Green	Orange	Orange
	2	> 5	Green	Green	Green	Orange	Orange	Orange
	3	> 10	Green	Green	Orange	Orange	Orange	Red
	4	> 25	Green	Orange	Orange	Orange	Red	Red
	5	> 75	Orange	Orange	Orange	Red	Red	Red
	6	> 250	Orange	Orange	Red	Red	Red	Red

2.3. Risk Strategy

2.3.1 Risk Management Principles

The risk strategy aims to reduce KISC's vulnerability to risk by reducing the probability and/or the impact. There are four ways to address a risk.

Treatment	Characteristic	Strategy
Accept	Chances are higher than threats Part of the core business	Risk has to be covered by financial reserves
Share	Other parties are willing to cover the impact of risk against remuneration	Insurance
Reduce	Can be influenced by internal processes and measures	Issue policies and procedures
Avoid	The impact is in no relation to the benefits	Stop activity

For any recognised Major risks, the management of this specific risk has to be described in detail.

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Identified Minor and Medium risks may be dealt with in groups, and the management of those is described in specific policies and procedures.

Where necessary third party experts (lawyers, insurance and risk management consultants) are consulted to provide professional expertise on how to deal with particular risks.

2.3.2 Policies and procedures

Policies and procedures are issued to define a risk management framework in particular areas and are outlined in section 3. These policies and procedures must be comprehensive enough so that no essential element of the risk management is lost or bypassed.

2.4. Risk Management

In order to ensure that risk management procedures and policies are followed, measures have to be established.

Measures have to be tracked and documented. It is the duty of the monitoring body to review yearly that the risk management processes are conducted according to the policies and procedures.

2.4.1 Staff Recruitment and Training

All involved persons need to have the capabilities to deal with the risks in their area of responsibility. Such requirements are to be defined in the job descriptions. Recruitment of qualified Staff and ongoing training is a key element in risk management.

For recruitment, the following minimal conditions apply for staff being employed by KISC:

1. To be at least 18 years of age
2. To be a member of an association recognised by WOSM or WAGGGS
3. To be able to communicate in English
4. To provide a Medical Certificate declaring physical and mental health to be able to work at a high altitude and multicultural environment

For jobs with specific requirements, a job description is necessary that outlines the requirements for potential candidates. In the annex, responsibilities for the Director, the SLT, LTS and STS including seasonal helpers are stated in detail.

Considering the high turnover in staff, training in risk awareness is an instrumental element in risk management. The SLT defines training plans and content (job description). These training plans ensure that each staff member receives all relevant instructions and knowledge to be capable to conduct their role in a safe way. Where necessary, assessments and tests may be included to prove the required capabilities.

2.4.2 Emergency Procedure

Serious incidents such as natural disasters may occur anytime and unexpectedly. An emergency procedure is in place to safeguard the continuation of operations to the extent possible and can reach out for support if needed. This process is managed by the Director and ensures that it is available at 7 days and 24 hrs.

Accident and emergency procedures are established so that staff can react correctly at any time.

2.5. Review and Reporting

2.5.1 Reviews

Regular reviews and reporting ensure that the risk management covers all potential risks. Reviews take place as follows:

Risk category	Frequency	Activities	Responsible
Strategic Risk (Major risks)	Yearly	Review overall risk radar Analyse and verify assumptions Verify the accuracy of risk management procedures Provide Report to Committee for approval	SC
Operational risks (Medium & minor risks)	End of Season	Review feedback from operations (Staff, guests) Analyse and verify assumptions Verify whether risk management procedures are still valid and serve the purpose Provide Report to Steering Committee for approval	SLT

2.5.2 Reporting

Based on the reviews, a report is issued to the monitoring body. The report includes a status of the risk assessment and highlights changes made in the risk management processes.

The following reports are issued:

Report	Content	Frequency	Issuer	Recipient
Risk Radar Review	Review of major risks Summary of Safety report	Yearly	SC	COM
Safety Report	This reporting outlines incidents with severe injuries and statistics of reported safety incidents during a season.	Season	SLT	SC

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2.6. Roles and Responsibilities

Risks involve people on every level, meaning it is imperative to involve all of them in the risk management process.

Ultimately the Committee is in charge and responsible for ensuring that all necessary measures are being established and executed (duty of care).

As a general overview, roles and responsibilities are divided as indicated in the table below.

Specific details on each role and responsibility are stated in the annex.

A:	Approve	COM:	Committee
D:	Develop	SC:	Steering Committee
E:	Execute	DIR:	Director
M:	Monitor	SLT:	Senior Leadership Team incl. Director
S:	Support	LTS:	Long Term Staff
		STS:	Short Term Staff

Tasks	Role				
	COM	SC	DIR	SLT/LTS	STS
Risk Strategy	A/M	D	S	S	
Risk Assessment		M/S	E	E	S
Strategic Risks	A/M	D/E	S		
Operations		A/M	D/E	S	S
Risk management procedures			E	E	S
Review	M	M	E	E	
Operations		M	E	S	S

3. Specific Risks

3.1. Safe from Harm

KISC is responsible for providing an environment for guests as well as staff that is safe from harm. The aim of KISC's safety commitment is to provide a safe yet stimulating environment in which young people may develop spiritually, mentally, physically and socially.

The following policies are put in place to ensure a safe from harm environment:

Policy	Purpose	Issuer
Work Culture	Framework of behaviour for staff	SLT
Alcohol Policy Staff	Regulations on consumption of alcohol while acting as KISC staff	SLT

Alcohol Policy Guests	Regulations on consumption of alcohol for all guests staying at KISC	SC
Child protection policy	Guidelines on how to promote child protection and how to deal with incidents	SC

3.2. Hygiene Risks

By law and to maintain the catering licence KISC is required to fulfil hygienic standards of the HACCP concept for its catering activities.

3.3. Programme Activities

Many of the provided programme activities include a certain risk level. To ensure that guests participating in such activities meet the necessary skills, the following regulations or guidelines are applied.

Guideline	Purpose
Programme activity assessment	Assess and monitor all activities for their potential risks and take necessary measures
Specific programme staff training and assessment	Provide adequate training and assess the ability of KISC staff to guide KISC activities
Guest Information & Declaration	KISC provides adequate and easy-to-understand information to its guests that outline the necessary steps to provide a safe stay at the centre and during their activities. The KISC website has all the essential information for groups to decide about the suitability of an activity and to prepare accordingly. Safety information is given before and during their stay and includes: General rules at the centre incl. Child Protection and Alcohol Policy Specific safety information for activities Check list for guided activities The leader of all groups, before or upon arrival at the Centre, must sign the Guest Declaration (sent to them in advance for their information). In it, the named leader accepts responsibility for the group and for ensuring their group's safety, as detailed in the Guest Declaration. The Guest Declaration states that the leader is responsible for ensuring that the rules of their National Scout Association and Swiss law are obeyed.

3.4. Financial risks

The financial policy outlines the principles to secure sound financial management and protect KISC's assets and business continuity.

3.5. Infrastructure

KISC's infrastructure has to ensure a safe surrounding for its guests and staff. The following measures and activities are implemented to meet legal requirements and prevent incidents.

Measure/Activity	Purpose
Fire alarm system	Every accommodation building is equipped with a fire alarm system. Staff are trained regularly on how to react in case of a fire alarm.
Evacuation	Evacuation plans and emergency exits are in place and checked by the authorities
Property Walk	Yearly walk through the infrastructure to monitor its status,
Compliance	All buildings comply with legal requirements (at the time of construction) and are approved by the authorities.

3.6. Suppliers and third-party activities

For some programme activities, KISC refers its guests to third-party suppliers. KISC negotiates prices and conditions for its guests with these suppliers.

KISC contracts must include:

1. A declaration that third party complies with the regulations of the national body for their business area, including valid permissions (e.g. HACCP for Food deliveries) and Swiss law
2. Indication of adequate insurance coverage for the service they provide
3. Provision of proof of evidence for the above criteria at any time

When entering into business relationships with third-party suppliers, the following applies:

1. Suppliers are being made aware of specific circumstances at KISC (e.g. Voluntary and international staff, frequency of changes, behaviour and expectations of KISC/Scout Guests)
2. Contracts are negotiated and signed by the responsible member of the Senior Leadership Team. If in doubt the SLT Member asks for professional advice before signing a contract.
3. The suppliers confirm the requirements stated above in a written contract and show a proof of evidence.

Contracts are reviewed on a yearly basis. Suppliers must prove renewal of expiring permits.

Any concerns or irregularities that come to the attention of KISC staff have to be reported to the SLT immediately. The SLT decides on further actions.

4. Annex

4.1. Overview Risks

	Risk	Impact	Probability	Description Risk and Impact on organisation
Strategic risk	Too great diversification of income/ business model leading to review of financial tax exemptions / special circumstances regarding GAV (sector minimum wages)	6	2	A review of the financial tax exemptions to KISC could lead to less favourable tax arrangements resulting in higher or new tax brackets affecting the financial result of the centre.
	Lack of diversity & youth involvement in the KISC Committee (reputation & image)	2	4	
	Lack of diversity in the KISC Staff team	3	4	Due to Visa restrictions and pool of applicants KISC may lose some diversty within the team. This could have a negative affect on the image of KISC
	Lack of innovation: lose attractiveness	3	3	There is not enough effort taken on development and innovation of our products, therefore sales numbers decline.
	Loss of focus, dilution of core product due to strategy not visible, too vague or wrong	5	1	The product is unknown to our customers and therefore the potential cannot be fully covered.
	Unresolvable disagreement in management (incl. committee)	3	2	Disagreements and disputes within the management team lead to inefficiencies
	Bad image	5	2	KISC suffers a decline in customers due to a bad reputation
	Bad investments (poor planning, not linked to strategy)	4	2	Bigger investments are made without proper planning and control.
	Disrupted Partnerships	5	2	Major Partnerships (WOSM, ESR, PBS, BSA, UK Scouts) get disrupted and support from partners is capped
	Dependency on key committee members or loss of knowledge due to poor succession planning	4	3	A sudden drop-out of the Chairperson or other members of the Committee has a negative effect on medium term. There is no succession planning and insufficent documentation, that can cause problems handing over the business

Financial Risks				
	Debtor default	2	3	Many customers do not pay their bills on time or not at all, resulting in large defaults.
	Resources / energy	3	3	Resources and energy used by KISC get more expensive, which has a negative effect on the margin
	Price pressure - Steep increase in prices due to cost of services	3	6	Price pressure due to the high living standards and exchange rates
	Insurance	3	5	3
	Theft of cash/fraud	3	2	Staff member steals money (cashier) systematically over a longer period
	E-banking fraud	5	2	Staff member or hacker transfers funds away from bank account
	Accounting procedures	3	3	Accounting procedures are insufficient and accounts do not reflect the correct financial situation. Restatements and corrections result in financial losses
	Budget and investment planning	3	2	Detailed budget and investment planning are not done thoroughly, which results in unexpected costs
	Liquidity	4	2	The company no longer has sufficient liquid funds to meet their demands

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	Keeping policy (e.g. refund policy) flexible enough to be financially sound but not turn away guests	3	2	
	Dependency on suppliers	3	2	KISC is highly dependent on a few key-suppliers.
	Breakdown IT infrastructure	3	2	The IT infrastructure fails for several days.
	Data loss	4	1	Important data is lost (including all backups)
	Criminal/violent situation	3	2	A criminal / violent situation happens on our property
	Failure of equipment	2	3	An important element of equipment (e.g. washing machine) fails.
	Product liability	3	2	There is a product liability case which pulls a bad reputation with it.
	Troublesome / disruptive guests	3	2	Criminals, extremists, delinquents, etc. on our property impact our reputation
	Poor quality products / services	4	3	The quality of our products/services is insufficient over a long period (12 mths.+)
Operational Risks	Safety	3	4	Lack of training and safety regulations cause an accident
	Dependency on key-staff	4	4	1-2 key-staff drop out, delegates are poorly regulated and the tasks are poorly documented
	Sick leave	4	3	Many staff are off work due to sickness or an accident
	Death of a staff-member	4	2	Affects operations, motivation and financial loss
	Death of a SLT-member	5	2	Affects operations, motivation and financial loss
	Major accident on guided activity	5	3	Can result in financial problems as well as reputation.
	Major medical incident/death of a guest	2	5	
	Major accident on unguided activity	3	5	High probability due to unfitness and unawareness of guests.
	Mismanagement	4	3	The management team takes wrong decisions, which have a negative effect on the business.
	Poor maintenance	4	4	Infrastructure and machinery take damage due to insufficient maintenance or wrong handling, accellerated aging leads to early replacement, no guarantee or insurance coverage as self inflicted
	Child abuse	5	3	A child abuse situation happens on our property or during a guided activity

External Risks	Political surrounding	3	1	The political situation outside Switzerland has a negative effect on performance.
	Environmental regulations	2	1	Changes in environmental regulations have an negative effect on performance
	Sabotage / theft	3	2	Third party caused theft and damage to property or disclosure of confidential information.
	Amendment in law	3	3	Changes in law have a negative effect on business
	Seasonality	2	3	Guest numbers are difficult to plan, as they depend a lot on seasonality. The risk is that winter season looses attractiveness and as a business we are too havily dependant on our high seasons at KISC (Summer)
	Elementary events	5	3	Flooding, erosion, wind, avalanches and other natural disasters lead to significant damage.
	Fire	3	3	A fire in a KISC Building affects the progress of KISC's activities significantly.
	Dehydration of labor market / restrictions in ability to obtain working visas for international staff	5	5	It is not possible to find enough qualified staff.

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Risk related responsibilities

4.1.1 Committee

1. Issues directives and guidelines to the KISC Association Steering Committee and the Director in order for them to develop, implement, execute and maintain the risk management process
2. Approves the risk management policy and its revisions
3. Ensures by appropriate controls and sufficient resources that the KISC Association Steering Committee is fulfilling its duty of care

4.1.2 Steering Committee

1. Supervises the development, implementation, execution and maintenance of the risk management process
2. Reviews the risk radar once a year with the Director and the Senior Leadership Team and proposes measures when necessary
3. Reviews the existence and compliance of risk management measures as defined by policies and procedures
4. Reviews and ensures adequate insurance coverage
5. Ensures that changes in the legal framework are incorporated into the risk radar
6. Ensures that the Director has sufficient resources to fulfil their duty of care

4.1.3 Director

General

1. Report to the Steering Committee and the Committee
2. Responsible for managing operational risks and implements risk management measures
3. Maintain and review the Safety Policy, according to the directives and guidelines given but also according to the needs established from the Risk Assessment
4. Report on accidents, incidents and 'Near Miss' situations to the Steering Committee
5. Provide the means for staff at every level to execute the risk management policy and safety systems
6. Keep detailed records about accidents, incidents and 'Near Miss' situations that take place
7. Keep the staff informed of any changes in KISC policy and, where necessary, advise on the training or recruitment of staff
8. Inform the staff about the directives issued by the Committee and make them aware of their responsibility to themselves and others regarding safety
9. Provide the opportunity for staff to feed safety issues back and implement improvements

Activities

10. Gather information from Long Term Staff about the activities which are taking place, the location of those activities and the staff being used to provide the activities

11. Ensure that no guest participates in activities for which they do not fulfil the requirements as detailed in the Declaration Form

Guests & Staff

12. Gather information from Long Term Staff about the work taking place in different areas and departments and the staff working in these areas

4.1.4 Senior Leadership Team

General

1. Know and execute their duty of care (tasks hereunder)
2. Maintain the Risk Assessment for all areas of the Centre, and review it at least once per year or more often if necessary
3. Keep detailed records of the ability, skills and training of staff, including all relevant certification (including First Aid)
4. Provide training for staff members within the KISC guidelines and keep records of the training completed
5. Ensure that the requirements for External Suppliers, as defined in Chapter 6 are fulfilled

Activities

1. Ensure that the necessary safety procedures and documentation for activities identified in the Risk Assessment are produced
2. Ensure that all Guests and participants in activities are informed about the safety requirements prior to their arrival and/or start of the activity

Guests & Staff

1. Evaluate the Policies, Procedures and Guidelines for each work area and department and monitor their implementation
2. Ensure that the necessary safety procedures and documentation for work areas identified in the Risk Assessment are produced and adhered to
3. Ensure that all Guests and Staff are informed about safety information prior to their stay
4. Ensure that no Staff undertakes work for which they do not fulfil the requirements

Programme Director

In addition to the above, the Programme Director has the following specific directives:

1. Maintain, develop and review the Activity Safety Management procedures

4.1.5 Members of the Long Term Staff

General

1. Know and execute their duty of care (tasks hereunder)

2. Exercise sound judgement in all situations based on your training and experience
3. Provide all relevant certification relating to your qualifications and training
4. Ensure other staff and group leaders present at the Centre are aware of their responsibility to themselves and others regarding safety
5. Know and follow the Accident & Emergency Procedures, and ensure that the First Aid Log Book, Incident Report Forms and Near Miss Report Forms are completed

Activities

1. Ensure and assess that you have suitable staff to lead each activity, taking into account appropriate training, qualifications and experience
2. Ensure and assess that each Staff Guide is familiar with and follows the Rules, Procedures and Guidelines appropriate to each activity
3. Ensure that each activity leader is aware of the risk assessment and the safety measures for the activity
4. Ensure that each activity leader is operating within the Rules, Procedures and Guidelines for their activity
5. Communicate relevant information to group leaders before their arrival and/or prior to the start of the activity. For example personal equipment, required experience, conditions, etc.
6. Know the Risk Assessment and the proposed measures to limit risks for your activity
7. Complete any activity registration forms required by KISC (Route Cards, Group Check List etc.) prior to the activity
8. Do not lead activities under hazardous conditions or in a location which is not part of the KISC programme as specified in the Safety Policy, unless approval has been granted by your superior or you act under your own responsibility in an emergency
9. Brief any assistant leader (e.g. bottom person for abseiling, second guides etc.) on your activity in advance of what may be required of them. As activity leader you must be satisfied that assisting staff will enhance the overall safety of your group

Guests & Staff

1. Ensure and assess that you have suitable staff to work in your area, taking into account appropriate training, qualifications and experience in that area
2. Ensure and asses that each Staff member is familiar with any Rules, Procedures, Guidelines or safety measures appropriate to that work area
3. Ensure that each Staff member is working within the Rules, Procedures and Guidelines for their area
4. Do not work in an area or use tools, equipment or chemicals which you are not permitted or trained for
5. Follow the Rules, Procedures, Guidelines and safety measures for the area you are working in
6. Brief staff in your work area in advance on what may be required of them. You must be satisfied that all staff are working to ensure the safety of Guests and Staff in the area

4.1.6 Short Term Staff Members (incl. Seasonal Helpers)

General

1. Know and execute their duty of care (tasks hereunder)
2. Exercise sound judgement in all situations based on your training and experience
3. Provide all relevant certification relating to your qualifications and training
4. Ensure group leaders present at the Centre are aware of their responsibility to themselves and others regarding safety
5. Know and follow the Accident & Emergency Procedures and ensure that the First Aid Log Book, Incident Report Forms and Near Miss Report Forms are completed

Activities

1. Know the Risk Assessment and the safety measures to limit risks for your activity
2. Complete any activity registration forms required by KISC (Route Cards, Group Check List etc.) prior to the activity
3. Do not lead activities under hazardous conditions or in a location which is not part of the KISC programme as specified in the Safety Policy, unless approval has been granted by your superior or you act under your own responsibility in an emergency
4. Follow the Rules, Procedures and Guidelines for each activity
5. Brief any assistant leader (e.g. bottom person for abseiling, second guides, etc.) on your activity in advance of what may be required of them. As activity leader you must be satisfied that assisting staff will enhance the overall safety of your group
6. Thoroughly complete an Activity Evaluation

Guests & Staff

1. Know the safety measures to limit risks in the area you are working in
2. Do not work in an area or use tools, equipment or chemicals which you are not permitted or trained for
3. Follow the Rules, Procedures and Guidelines for the area you are working in
4. Brief other staff in your work area in advance on what may be required of them. You must be satisfied that all staff are working to ensure the safety of Guests and Staff in the area

4.2. Glossary & Abbreviations

Committee	COM	The KISC Association Committee is elected by the General Assembly of the Kandersteg International Scout Centre (Switzerland) Association and consists of up to 12 elected and 4 nominated members. Members are elected for a period of 4 years and serve as volunteers.
Steering Committee	SC	The KISC Association Steering Committee is appointed by the KISC Association Committee and consists of up to 7 members of the full Committee who serve as volunteers.
Director	DIR	The Director is employed by the KISC Association. They are selected by a group comprising members of the KISC Association Committee and appointed by the KISC Association Committee. The Director is responsible for the strategic development and long term operation of the Centre.
Senior Leadership Team	SLT	The Senior Leadership Team consists of the Director, Programme Director, Guest Services Director, Infrastructure and Finance Director and Staff Development Director. The five members are jointly responsible for the daily operations of the Centre.
Long Term Staff	LTS	The Long Term Staff at KISC are selected and employed by the Director and work for between 4 and 36 months. Each has a specific area of responsibility.
Short Term Staff, High Season Staff and Helpers	STS	Short Term Staff, High Season Staff and Helpers at KISC are selected and employed by the Director. The Short Term Staff work for a 3 month season and High Season Staff and Helpers usually work for a shorter period. They work in all areas of the Centre, as their abilities allow.
Policy		A policy gives binding directives to all persons involved in KISC including rules applicable for staff and guests. Unless otherwise mentioned, policies are issued by the SLT.
Procedure		A procedure is a defined and documented sequence of actions and controls. The body responsible for execution of a particular risk management task is responsible for documentation.
Guidelines		Guidelines are recommendations to staff and guests to create risk awareness. They do not have binding character as policies do.

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The KISC Association Committee approved this document at its meeting on 19.11.2022.

Kandersteg, 19.11.2022

Aidan Jones, Chairperson