

## **Risk Management Policy**

### **POLICY**

The Caledon Soccer Club and its Board of Directors (the "Club") recognizes the need for a comprehensive risk management program to protect the Club and its members. In particular, the Club seeks to ensure the safety of its minor children and has appointed a risk management committee to oversee the implementation and adherence to its policies, as well as to develop and improve the Club's risk management program.

### **PROCEDURE**

#### **Background Checks:**

All team officials, volunteers and employees must supply the Club with a voluntary disclosure statement as well as be subject to submission of a Vulnerable Sector Screen Form to the proper authorities.

The Club reserves the right to seek additional background information on all team officials, volunteers and employees, at its own cost and to act appropriately on the information obtained during the inquiries.

Vulnerable Sector Screening results will be maintained in a secure and confidential location and destroyed in a timely manner. These documents shall not be made available to anyone outside the responsible parties as described below, and shall in no way be disclosed to the public without the affected individual's consent or a court order.

Two Directors, as appointed by the Board, are responsible for reviewing the results of background checks (and in turn review each other's background check results). At the discretion of these Board members, discrete action may be taken to expel individuals found to have any history of violent crimes, indecent or sexual abuse/assault, or corruption of minors. Should the two Directors disagree on the action to be taken, or seek further guidance on a concern raised during background checks, they may seek a hearing of the full Board of Directors on the issue, keeping the names at issue confidential.

Individuals supplying documents with satisfactory responses shall be cleared to participate in Club activities. Failure to supply these documents as requested shall disqualify the individuals in question from participating in Club activities as a coach, manager, employee or other representative.

#### **Mandatory Checks (High & Medium Risk)**

Development and Competitive team officials

Traveling Recreational team officials (including All Star, Select, NPHSL)

All Board members

All employees

#### **Optional Checks (Low Risk)**

Recreational team officials U4 up to and including U14 (non-travelling teams)

Convenors, all youth divisions

At the discretion of the Board, all other volunteer(s) as identified

### **Adult Presence Policy:**

It is imperative that adults that lead teams of youth players as a coach, assistant coach, or manager, ensure that they do not find themselves as the only adult present during club-sanctioned activities such as practices or games while with a child or group of youth. In order to mitigate against the risks created by such a circumstance, team officials (coaches, managers) should ensure that a second team official is present, or that at least one coach and one team parent are present for a given team activity. Should only one adult be present at the time of any Club event, coaches are advised to cancel, postpone or delay the start of any Club event, practice or otherwise.

Parents must ensure that they are not placed in a situation where they are alone with another parent's child without the specific consent of that child's parent(s), for example, in the case of providing rides to and from team events. The Club and its representatives (coaches, assistant coaches and managers) are not responsible for ensuring that this policy is followed, except as it applies to their own children. Parents must also ensure that their own children are not left unattended at team events, or that arrangements are made regarding a child's attendance, arrival and departure from a club-sanctioned event.

### **Minor Supervision:**

All Club coaches, volunteers and employees must have at least one other adult with them at all times when working with minor children. All children must have a responsible adult present during Club activities who maintains medical instructions for the care of the child.

Disciplinary action involving the removal of a child from play/practice shall include an explanation to the responsible adult.

### **Field Conditions:**

Fields shall be free of debris and uneven playing surfaces. Coaches are responsible for clearing fields of debris before play and for alerting the Club of playing surface concerns, marking off areas of concern (with cones, paint) and not playing on these surfaces until problems are resolved. Areas adjacent to playing fields shall be monitored for potential hazards and coaches shall alert parents and the Club about such hazards immediately.

### **Goal Anchoring:**

The leading cause of severe injury and accidental death in soccer is falling goals. We must act to prevent these unnecessary tragedies. All Club coaches are required to ensure there is a stable and secure anchor on all Club goals. All Club coaches are required to report damage to nets, anchors and posts immediately to a Board Member or Club staff member so that repairs can be made.

All Club coaches are to check and secure goals (especially when relocating the moveable goals) before each match or practice session, as well as, to act as the responsible adult to prohibit anyone from climbing, pulling or hanging on our goals. Goals and other Club equipment must be used and maintained as directed for Club purposes. All goals shall be anchored at all times when in use by the Club and properly stored and secured when not in use. Coaches are responsible for the proper use of Club equipment and concerns should be raised immediately.

### **Lightning/Severe Weather Policy:**

This policy is in effect for ALL instructional and travel practices, games, as well as all other Club related outdoor activities. Anyone caught not abiding by the Lightning/Severe Weather policy may face disciplinary action or possible expulsion from the Club.

The Club complies with the Ontario Soccer Association's Lightning Safety/Severe Weather Policy and applies the 30/30 rule.

If lightning is seen and time that passes before thunder is heard is less than 30 seconds, all players, coaches and spectators are to leave the playing field area immediately and seek proper shelter. Practices and/or games may be resumed no less than 30 minutes after the last thunder is heard.

No place outside is safe during thunderstorms. The best shelter is a large, fully enclosed, substantially constructed building. A vehicle is a reasonable second choice.

The match official has the final say over delay or restart of a match due to weather conditions.

### **Insurance Compliance:**

All Club coaches are required to report all injuries during Club play/practice within two days of the injury or as soon as possible if the injury is not apparent at the time of incident.

All Club coaches planning on travelling for any match or event as a Club team beyond its District must complete a Permit to Travel form to obtain proper travel insurance for that group of players.

For travel outside the province, proof of additional personal insurance is required from each staff and member of the team.

Under no circumstances will Caledon Soccer Club be responsible for accidents or expenses related to non-permitted groups. Please note tragedies do occur beyond our borders and coaches are then personally responsible.

### **First Aid Certification:**

Caledon Soccer Club has identified the safety of all players as an important priority. Parents, in particular, with children involved in the game need to be assured that the leaders in the soccer community have the basic information and skills necessary to ensure an appropriate response to any event that might occur. Whether in practice or game play, these individuals are often called to make important assessments of situations in less than a minute.

Caledon Soccer Club will be mandating that:

1. At least one individual from each of our Development/Competitive Teams (Head Coach, Assistant Coach, Manager or Parent) be certified.
2. Offer the certification course to a reasonable number of recreational team coaching staff.
3. Have a list of Club approved individuals who will be on an Emergency Call List should any safety Issues arise. The Club goal is to maintain a list of at least 10 certified first aid persons.

The Club will offer the course prior to the outdoor season and will fully/partially compensate individuals who choose to take the course.

### **Injury Management Policy:**

Caledon Soccer Club is committed to ensuring that all injuries that occur during competitive games and practices are assessed and managed as soon as possible. Early assessment and management can minimize the long term repercussions for our participants and ensures a quick return to an active lifestyle.

### **Procedure:**

Coaches shall take children out of game/play situations if any injury is suspected. Injuries shall be assessed and the responsible adult guardian for the child shall take action. Coaches shall carry a cellular phone for emergencies and apply topical aid (i.e. ice, bandages, wraps, etc.) and are to treat an injury within their competency, seeking professional help immediately.

Children with head, back or neck injuries are not to be moved unless by a medical professional.

The Concussion Policy is posted on the Club website and should be reviewed by all Club officials.

A Player Injury Report form is to be completed and forwarded to the Club within 24 hours.

### **Fiscal Policy & Procedures:**

Maintaining meaningful and well-constructed fiscal policies and procedures is a critical component of the Club's strong financial management system. As per the Club's Constitution, the Club's Board of Directors shall decide on all matters of finance relating in any way to the Club, directly or indirectly.

A financial statement following the end of the fiscal year on September 30th, audited and approved by the Board of Directors, consisting of a balance sheet and statement of income and expenditure shall be available for all members before January 31 and is made public at the Annual General Meeting. Additionally, competitive teams have a financial policy that is provided to the Team Manager twice per year at seasonal financial meetings.

### **Accounting Procedures:**

- The Club uses the accrual basis of accounting, whereby revenue and expenses are identified and recorded as incurred.
- All bank statements are opened and reviewed by the bookkeeper in a timely manner and bank reconciliation and approval will occur within 30 days of the close of the month.
- All transactions are prepared by the bookkeeper on a monthly basis, reviewed and coded by the Club Treasurer, and then provided to the Club's Accountant for entering into the Club's financial statements.
- All cheques must be co-signed by two of the three Club's signing authorities.
- All financial records (statements, bills, cheques, deposit records, etc.) are kept for a minimum of seven years.
- All current year financial records are kept in the Accountant's office with access by way of appointment for the bookkeeper and the Treasurer; however, all records are available to view by any Club member through appointment arranged by the bookkeeper or Treasurer.

### **Internal Controls:**

- All financial policies and annual budgets are approved by the Board of Directors.
- All monthly financial transactions are entered by the bookkeeper and reviewed by the Treasurer.
- All employees, contractors, and members of the Board of Directors are expected to use good judgement, to adhere to high ethical standards, and to act in such a manner as to avoid any actual or potential pecuniary conflict of interest.

- The Club's financial duties (approvals, accounting entries, signing authority, etc.) are distributed among multiple people to help ensure protection from fraud and errors and this distribution of duties aims for maximum protection of the Club's assets while also considering efficiency of operations.
- The Club maintains physical security of its financial assets to ensure that only people who are authorized have physical or indirect access to money and/or securities.
- All Club fundraising activities must have the prior approval of the Board of Directors.

#### **Development/Competitive Teams Funds/Sponsorship:**

- Teams may maintain their own bank accounts at a financial institution of their preference for such purposes as fundraising, savings, tournament entry fees, and other legitimate team needs.
- To open a team bank account, the Club will provide the team with a letter confirming the name of the team, affiliation with Club, and signing officers on the account. This letter will be addressed to the specific financial institution selected by the team. The Club will retain a copy for record purposes.
- All bank accounts shall have at least two signatures required for all chequing and withdrawal procedures and these two people must be registered officials with the team.
- All teams shall keep and maintain basic minutes of team meetings where financial decisions are/or team bank account decisions are made.
- The Club will administer all sponsorship funds and each sponsor will receive a plaque and income tax receipt, if required. Any funds channelled through the Club will be returned to the team.
- Any funds collected (not channelled through the Club) and held on account by the team will be the sole responsibility of the coaching staff. The coaching staff will provide plaque(s) to these sponsors.
- Any money collected by the coaching staff (coach, asst. coach or manager) for the purpose of team funds will be duly documented. A statement to include all revenue and expenses must be provided to each parent with a copy to the Caledon Soccer Club at end of each season, i.e. indoor and outdoor.
- Teams may engage in individual team fundraising through sponsorship or other lawful means but all such efforts are subject to the common sense of good taste for a youth sports club, consistent with Club objectives, Club Constitution and with Club approval. Fundraising activities should be conducted with the safety of youth players and all participants as the paramount consideration and the parents of these children are at all times responsible in that regard.

#### **Development/Competitive Teams Funds/Sponsorship: (cont'd)**

- The Club's Treasurer may at any time examine any and all aspects of team finances and the team officials will co-operate immediately and fully with any such examination. In any event, a brief financial statement of team account, together with the most recent bank statement, shall be received by the Club semi-annually by May 31<sup>st</sup> and October 31<sup>st</sup>.
- Deposit balances in team accounts are for the benefit of the team and are non-refundable in whole or part to any player or their family after that player leaves the team for any reason. The sole exception is that deposit balances in team bank accounts shall be returned to the Club at the time of dissolution should the team in question be dissolved by the Club for any reason. After all Club, League, and Association fees, and balances are paid, the remaining money, if any left in the team account, will be dispersed at the discretion of the Club Executive.

#### **Registration Fees:**

- All players must pay registration fees as set out by the Caledon Soccer Club. Fees must be paid in full by the date set by the Club or upon request from the Club.

- Players who have failed to pay the designated fees, upon written or verbal request from the Club, will be suspended from all Club soccer participation. The player must also return his or her uniform upon request from the Club.
- Registration fee is not a guarantee of the amount of playing time a player will be allocated to play by a team's coach. The fees are to cover the player's expenses such as cost of uniform, trophy, team pictures, and other incurred expenses by the Club.

### **Refunds:**

- The Club will not issue any refunds for the outdoor season after the third Friday in May and no refunds after October 31<sup>st</sup> for the indoor season.
- Before any refunds are issued or considered, the request must be submitted in writing and approved by the President and/or a designated Board Member.

### **Financial Planning & Reporting:**

- The Club's annual financial statements are prepared in accordance with Generally Accepted Accounting Principles (GAAP). Revenues are classified when realized or realizable and earned. Accordingly, the net assets of the Club are classified as unrestricted, temporarily restricted and permanently restricted, and these are reported accordingly at the Annual General Meeting.
- The Club's annual budget is prepared and approved annually for all divisions. The budget is prepared by the Treasurer, in conjunction with other Board Members. The budget is to be approved by the Board of Directors prior to the Annual General Meeting.
- The bookkeeper prepares regular financial reports for the Board of Directors as needed.
- Tax forms are prepared and filed by the Club's accountant annually.
- Quarterly and annual payroll tax report and filing for all employees, if any, is completed by the bookkeeper and reviewed by the Club's accountant.

### **Revenue & Expenses:**

- All revenue is deposited on a weekly basis to ensure a regular healthy cash flow for the Club.
- All revenues are recorded in accordance with GAAP and credited to the appropriate revenue stream of the Club.
- Employees, if any, are paid over a 26 week pay cycle. All employees are required to record time worked, holidays, and leave taken for payroll benefits tracking and cost allocation purpose.

Any payroll changes are finalized and approved by the Board of Directors.

- All invoices over \$500.00 must be approved by the Treasurer or the Director for the area for which the expense was incurred. Approved invoices will be processed by the bookkeeper within 30 days of receipt.
- Large expenditures (uniforms, equipment, etc.) should have bids from three (3) suppliers if possible. These bids will be reviewed by appropriate Board members. Board approval is required for purchases over \$3,000.
- The bookkeeper will keep a petty cash box not to exceed \$700. Petty cash will be used primarily to purchase office supplies, snacks, delivery tips, etc. Petty cash will be kept in a lockbox that is locked in a cabinet and keys to the cash box and cabinet are kept by the bookkeeper. Receipts are required for all petty cash requests.
- Employees and Board of Directors may be reimbursed for reasonable and customary expenses. Receipts are required.
- The Accountant will record and provide a report detailing the amount of funds that were paid to board members, the Club Administrator, and their family members on an annual basis.

### **Asset Management:**

- The Club maintains an investment account which is reviewed annually. The Club's accountant reports on this investment in the annual financial statements and at the Annual General Meeting.
- The Club's accountant reassesses all capital assets on an annual basis. Depreciation is posted to the general ledger annually by the accountant and reported in the Club's annual financial statements.
- The Club's inventory is maintained by appropriate staff and all changes in inventory are recorded accordingly and posted by the Club's bookkeeper. The Club accountant reviews the Club's inventory account on an annual basis.

Adopted by the Board of Directors on September 27, 2015.

Revised by approval of the Board of Directors on March 8, 2016.