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ClubED

Bite-Sized Learning

CEI Monthly Newsletter



Club Education Institute

Bite-Sized Learning Newsletter — October Edition.

Risk management is central to governance responsibility — but effective risk oversight isn't just about avoiding danger, it's about enabling innovation while protecting what matters most.

Top 10 Risk Questions Every Club Director Should Ask

1. Are we compliant? Are we meeting all legal and regulatory obligations?

Example: Has your club recently reviewed its compliance with liquor licensing laws, AML/CTF regulations or updated its policies in line with Fair Work changes?

2. Are we financially sustainable? Do we have robust financial systems and controls?

Example: Does your club rely heavily on gaming revenue? What's the plan if that revenue stream declines due to regulatory changes?

3. Is our reputation protected? What could threaten our club's brand and public trust?

Risk comes from not knowing what you're doing.

Warren Buffett

Example: Do you have a media response plan in case of a member misconduct incident that goes public?

Crisis management plans, stakeholder communication strategies and media protocols should be documented and rehearsed.

4. Is our strategy still relevant? Are we adapting to external changes?

Example: Has your club considered how changing demographics or digital engagement trends like AI can affect your strategic plan?

Clubs must assess whether their mission and ethos remain aligned with member needs and trends. Empowering staff to make agile decisions within clear parameters is key.

5. Are our governance structures fit for purpose?

Example: Are board members stepping into operational decisions or is there a clear

delegation to the secretary manager? Are governance practices current and regularly reviewed?

Strong structures protect against internal threats and ensure accountability.

6. Are our operations resilient?

Example: If your club's booking system or EFTPOS network went down on a Friday night, is there a backup plan?

What operational risks could disrupt service delivery—such as tech failures or staff shortages? Clubs should have contingency plans and regularly test their systems.

7. Are we managing our people risks? How are we supporting staff and volunteers?

Example: Are your volunteers trained in WHS procedures and do you have a clear process for handling grievances?

Recruitment, retention, training, performance management and WHS compliance are all critical. A healthy workplace culture reduces risk and boosts engagement.

8. Is our data secure? Are we protecting member and staff information?

Example: Is your membership database password-protected and regularly backed up? Are staff trained in privacy protocols? Do we have cyber-security measures in place?

9. Are our fundraising practices ethical and effective? Do our fundraising strategies comply with legal and moral standards?

Example: If your club runs raffles or charity events, are you meeting all legal requirements and reporting obligations?

10. What is our risk culture? Have we defined our risk appetite?

Example: Is your board too cautious to trial a new member engagement app or too quick to approve capital projects without a full risk analysis?

A well-crafted risk appetite statement helps boards and executives align on what risks are worth taking and which are not.

Conclusion

Risk management isn't just a checklist, it's a mindset. By asking the right questions, club directors can foster a culture of informed decision making, strategic agility, and member trust.



Customised Training

Interested in bespoke or mandatory training for your board or region? We're ready to deliver face-to-face sessions for groups of 10 or more! To discuss your learning needs, email me at RMendes@clubsnsw.com.au.