



SAVVY Services Pty Ltd

Operational & Strategic Risk Plan

Executive Summary

1. The SAVVY Comprehensive Risk Plan ('Risk Plan') was developed to codify and outline the risks that SAVVY faces in the normal operation of its business as well as the subsequent controls that it has implemented to mitigate these risks.
2. This document is designed as the overarching governance document that is used by SAVVY Board of Directors as part of the organisations overall Governance Model, to ensure that appropriate delegations are in place to manage risk to safeguard all accreditation, operational and legislative requirements.
3. This document contains an outline of the Governance Model as developed by SAVVY management and endorsed by the Board of Directors.
4. The Governance Operating Model is comprised of four interlocutory components, namely the Governance Framework, Governance Operating Model, Governance Operation Model Controls and Change Governance.
5. The interlocutory nature of the Governance Operating Model creates a dynamic and multi-layered approach to the management of risk. It also allows for the adoption of targeted risk mitigation and management controls, ensuring the safety of SAVVY participants and staff.
6. Further, this Risk Plan identifies more than 150 risks that are present within SAVVY's day-to-day operations. The Risk Plan includes a likelihood and consequence assessment, which has allowed the rating of areas of effort accordingly.
7. The document then describes the individual controls that have been implemented by the SAVVY Board of Directors to mitigate the likelihood and consequence of each of these risks.
8. Based on the descriptions of individual controls, this document acts as the seminal document outlining SAVVY's approach to risk governance and thereby aims to ensure SAVVY's participants and staff.

Table of contents

Executive Summary	2
1. Introduction	5
1.1 Importance of identifying and recognising risk	5
1.2 Risk within disability care and the broader health industry	5
1.2.1 The need to comply with the NDIS Act, Rules and Regulations.....	5
1.2.2 The need to do the right thing by our participants and staff.....	8
2. Methodology	9
2.1 Governance within SAVVY	9
2.1.1 SAVVY Governance Framework.....	10
2.1.2 SAVVY Governance Operating Model	11
2.1.3 Governance Controls.....	15
2.1.4 Change governance.....	18
2.2 Risk Register	21
2.2.1 Overview	21
2.2.2 Step 1: Identify risk	21
2.2.3 Step 2: Assess likelihood.....	22
2.2.4 Step 3: Assess impact	23
2.2.5 Step 4: Generate risk rating.....	24
2.2.6 Step 5: Identify Controls	24
3. Organisational Risk Plan	25
3.1 Compliance and statutory	26
3.1.1 Description	26
3.1.2 Risk sub-categories	26
3.2 Legal and commercial	26
3.2.1 Description.....	26
3.2.2 Risk sub-categories.....	26
3.3 Political and economic	26
3.3.1 Description.....	26
3.3.2 Risk sub-categories	26
3.4 Financial and funding	27
3.4.1 Description.....	27
3.4.2 Risk sub-categories.....	27
3.5 Management	27
3.5.1 Description.....	27
3.5.2 Risk sub-categories.....	27

3.6 Operational.....	28
3.6.1 Description.....	28
3.6.2 Risk sub-categories.....	28
3.7 Human Rights.....	28
3.7.1 Description.....	28
3.7.2 Risk sub-categories.....	28
3.8 Service delivery.....	29
3.8.1 Description.....	29
3.8.2 Risk sub-categories.....	30
3.9 Work Health and Safety.....	30
3.9.1 Description.....	30
3.9.2 Risk sub-categories.....	30
3.10 Human Resources.....	31
3.10.1 Description.....	31
3.10.2 Risk sub-categories.....	31
3.11 Stakeholders and suppliers.....	31
3.11.1 Description.....	31
3.11.2 Risk sub-categories.....	31
3.12 IT/information management.....	32
3.12.1 Description.....	32
3.12.2 Risk sub-categories.....	32
3.13 Security.....	32
3.13.1 Description.....	32
3.13.2 Risk sub-categories.....	32
3.14 Reputational.....	33
3.14.1 Description.....	33
3.14.2 Risk sub-categories.....	33
4. Conclusion.....	33

1. Introduction

1.1 Importance of identifying and recognising risk

SAVVY Services Pty Ltd ('SAVVY') understands that all its operations possess inherent risk. Given the nature of the SAVVY service offering it is essential that both the SAVVY Board of Directors and SAVVY Executive Management (i) develop a comprehensive understanding of the risk(s) associated with the SAVVY service offering, (ii) demonstrate that appropriate controls exist to mitigate the identified risks, and (iii) demonstrate that the weighting of risk has been considered in the organisational response.

This Comprehensive Risk Plan ('Risk Plan') is designed to be the cornerstone of SAVVY's approach to (i) risk identification, and (ii) risk mitigation. This document outlines SAVVY's approach to risk management, and (ii) sets out a proposed the Governance Model. Further, the Risk Plan details all known risks and details the activities that SAVVY has undertaken to mitigate these risks.

It is intended that the Risk Plan be presented to the SAVVY Board of Directors (the Board) for endorsement, and that the Risk Plan be regularly reviewed by the Board during Board meetings.

The Governance Operating Model as outlined within this document is designed to ensure compliance with the *National Disability Insurance Scheme Act 2013* (Cth) (the NDIS Act) and the current and future rules outlined in the series of National Disability Insurance Scheme Rules, Guidelines and Regulations from 2013 - 2019 (the NDIS Rules). The Risk Plan prioritises the safety of SAVVY staff and participants, whilst preserving the spirit of 'Choice and Control' as is contemplated in across the NDIS Act and various NDIS Rules.

1.2 Risk within disability care and the broader health industry

1.2.1 The need to comply with the NDIS Act, Rules and Regulations

SAVVY possesses accreditation to provide core supports, capacity building supports, and high-intensity care supports to participants of the National Disability Insurance Scheme (NDIS). To improve the quality and safety of NDIS supports and services, the NDIS Quality and Safeguards Commission (the Commission) was established via enactment of the *National Disability Insurance Scheme Amendment (Quality and Safeguards Commission and other Measures) Act 2017* (Commission Act).

The Commission Act also outlines the functions of the Commission which include:

- i. functions relating to the quality and safety of services and supports provided to people with disability; and*
- ii. registering and overseeing the operation of NDIS providers; and*
- iii. managing and resolving complaints about NDIS providers; and*
- iv. providing leadership in relation to behaviour supports.¹*

In order to fulfil its regulatory role, the Commission has instigated a Quality and Safeguarding Framework. The Framework provides a nationally consistent approach to help empower and

¹ National Disability Insurance Scheme Amendment (Quality and Safeguards Commission and Other Measures) Act 2017 [C2017A00131], Section 8

support NDIS participants to exercise choice and control, while ensuring appropriate safeguards are in place, and establishes expectations for providers and their staff to deliver high quality supports.²

The following principles underline the Framework that has been adopted:

- i. **Human rights:** Measures within the Framework are designed to uphold and respect the human rights of people with disability.
- ii. **Choice and control:** Developmental measures within the Framework are designed to empower and support people with disability to make informed decisions about providers and supports.
- iii. **National consistency:** The Framework is designed to ensure that people with disability have the same protection, regardless of where they live in Australia.
- iv. **Proportionality:** The regulatory requirements for workers and providers are tiered to ensure regulation is proportionate to the level of risk associated with the type of support offered and the needs of the participants supported.
- v. **Presumption of capacity:** The Framework, like the NDIS, starts from the presumption that all people with disability have the capacity to make decisions and exercise choice and control.
- vi. **Minimisation of red tape:** The Framework streamlines requirements so the system is easier for people with disability to navigate and red tape is reduced for providers.
- vii. **Efficiency and effectiveness:** The Framework is designed to support the development of an efficient and effective NDIS market.

The framework incorporates functions that are developmental, preventive and corrective, and target individuals, the workforce and providers to:

- i. strengthen and build capacity
- ii. prevent harm and improve the quality of services
- iii. resolve problems and provide oversight.

In reflection of the commissions approach, SAVVY's Risk Framework will reflect a similar methodology incorporating participants, employees and organisation to develop, prevent and resolve issues arising.

Furthermore, the commission in realising the framework through a range of mechanisms which SAVVY will be required to comply with, these are outlined in the NDIS Rules and include, but are not limited to;

- i. Provider registration and quality assurance through the registration and bi-annual renewal process
- ii. Compliance with the NDIS Code of Conduct
- iii. Complaint handling system
- iv. Serious incident notification, including the use of unauthorised restrictive practices
- v. Investigation and enforcement
- vi. Worker screening (currently in the process of being implemented)

As a Registered NDIS Provider, SAVVY will be subject to bi-annual audits and interim annual audits, with the objective of ensuring safe and high-quality supports that offer participants the opportunity to exercise their choice and control.

² NDIS Quality and Safeguarding Framework, <https://www.dss.gov.au/disability-and-carers/programs-services/for-people-with-disability/ndis-quality-and-safeguarding-framework>, accessed 2020

SAVVY will be assessed against the Quality Indicators as conforming, minor non-conformance or Major non-conformance. All minor and major non-conformance areas must be addressed in an action plan and the execution of this action plan will impact SAVVY's ability to gain or maintain accreditation, and therefore it's operating capability. These non-conformance issues will also be published by the commission, affecting SAVVY's trust with participants and stakeholders. SAVVY seeks to achieve fully compliant status in every audit conducted into its operations. This Risk Plan provides a roadmap for how that objective can be achieved.

Irrespective of registration, the Commission Act also outlines obligations for unregistered providers which include; acting in accordance with the NDIS Code of Conduct and effective management of consumer complaints.

In addition to the NDIS Act and establishment of the Commission, several rules have been developed which affect SAVVY operations. At the date of writing, these rules include, but are not limited to;

- i. Worker Screening – *Crimes Amendment (National Disability Insurance Scheme – Worker Screening) Regulations 2019*
- ii. Worker Screening – *National Disability Insurance Scheme Amendment (Worker Screening Database) Act 2019*
- iii. Notice of Changes and Events – *National Disability Insurance Scheme Amendment (Registered NDIS Provider Notice of Changes and Events) Guidelines 2019*
- iv. Provider Registration and Practice Standards Amendment – *National Disability Insurance Scheme (Provider Registration and Practice Standards) Amendment (2019 Measures No.1) Rules 2019*
- v. Code of Conduct – *National Disability Insurance Scheme (Code of Conduct) Rules 2018*
- vi. NDIS Provider Definition – *National Disability Insurance Scheme (NDIS Provider Definition) Rules 2018*
- vii. Practice Standards – Worker Screening – *National Disability Insurance Scheme (Practice Standards – Worker Screening) Rules 2018*
- viii. Provider Registration and Practice Standards – *National Disability Insurance Scheme (Provider Registration and Practice Standards) Rules 2018*
- ix. Complaints Management and Resolution – *National Disability Insurance Scheme (Complaints Management and Resolution) Rules 2018*
- x. Restrictive Practices and Behaviour Support – *National Disability Insurance Scheme (Restrictive Practices and Behaviour Support) Rules 2018*
- xi. Incident Management and Reportable Incidents – *National Disability Insurance Scheme (Incident Management and Reportable) Rules 2018*
- xii. Procedural Fairness – *National Disability Insurance Scheme (Procedural Fairness) Guidelines 2018*
- xiii. Worker Screening – *Crimes Act (National Disability Insurance Scheme – Worker Screening) Act 2018*
- xiv. Children – *National Disability Insurance Scheme (Children) Rules 2013*
- xv. Nominees – *National Disability Insurance Scheme (Nominees) Rules 2013*
- xvi. Risk – *National Disability Insurance Scheme – Risk Management Rules 2013*
- xvii. Plan Management – *National Disability Insurance Scheme (Plan Management) Rules 2013*
- xviii. Provider Definition – *National Disability Insurance Scheme (NDIS Provider Definition) Rules 2013*
- xix. Supports for Participants – *National Disability Insurance Scheme (Support for Participants) Rules 2013*
- xx. Registered providers of Supports – *National Disability Insurance Scheme (Registered Providers of Supports) Rules 2013*

- xxi. Protection and Disclosure of Information – *National Disability Insurance Scheme (Protection and Disclosure of Information) Rules 2013*
- xxii. Accounting for Compensation – *National Disability Insurance Scheme (Supports for Participants – Accounting for Compensation) Rules 2013*

1.2.2 The need to do the right thing by our participants and staff

SAVVY wants to exceed the requirements outlined in the NDIS Quality Standards as captured in section 1.2.1. As an organisation that prides itself on delivering true choice and control for its participants, SAVVY believes that the Standards set a minimum threshold. As an organisation, SAVVY is committed to delivering beyond these requirements and acting as a market leader, not just in the quality-of-service delivery but also in relation to organisational governance.

Consequently, this Risk Plan enumerates a framework that is designed to hold all SAVVY staff accountable, to ensure that we continue to prioritise the wellbeing of all of participants and staff and deliver safe Participant Directed Care in every single service that SAVVY delivers.

2. Methodology

2.1 Governance within SAVVY

The SAVVY Governance Model, as depicted in Figure 1, is dynamic and is predicated on the need for (i) transparency, and (ii) the ability to appropriately respond to the existence of risk. It is important to note at the offset that the purpose of the governance model is not to eliminate risk, but rather to provide an appropriate vehicle for the management of risk.

The SAVVY Governance Model is comprised of four interlocutory components. The first component is the SAVVY Governance Framework, which structurally outlines SAVVY’s organisational approach to risk. The second component is comprised of the Governance Operating Model, which illustrates the structural components of SAVVY’s Governance Framework and outlines how the framework interacts with different organisational actors. The third component illustrates the governance controls that SAVVY monitors as part of its operating model to ensure rapid identification and response to risks. The final component of the SAVVY Governance Model is the Change Governance process which captures how SAVVY makes changes to its existing risk structure. This cumulative nature of the interlocutory components is illustrated in Figure 1:

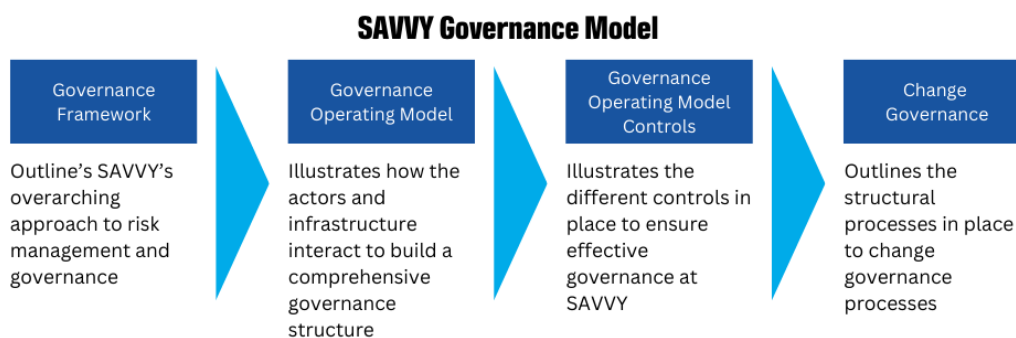


Figure 1. SAVVY Governance Model

Each of these components are discretely outlined in sections 2.1.1, 2.1.2, 2.1.3 and 2.1.4. of the Risk Plan.

2.1.1 SAVVY Governance Framework

SAVVY's Governance Framework outlines the various elements of the SAVVY governance model and depicts how these elements interrelate to a given risk. The SAVVY Governance Framework as outlined in Figure 2, leverages best practice as espoused by Deloitte³ and tailors it to the industry in which SAVVY operates. It illustrates the appropriate relationship between the different elements:



Figure 2. SAVVY Governance Framework

The SAVVY Governance Framework is encircled by board governance, as the Board of Directors is the ultimate accountable authority for all risk within SAVVY. Despite being ultimately responsible for the governance and performance of the organisation, the Board's responsibility, and participation in the various elements in the Governance Frameworks varies from active involvement to an oversight role only. The elements in which the Board is more actively engaged are placed at the top of the framework and are marked in a light grey. On the other hand, and despite remaining accountable, the Board has delegated the responsibility for elements marked in the dark grey, such as operations and training to the management team and assumed an oversight posture only.

The next layer of the framework is the corporate governance infrastructure which is comprised of the people, processes and systems that have been put in place to govern the day-to-day operations of SAVVY. Examples of the corporate governance infrastructure includes, but is not limited to, extensive policies and procedures that govern the conduct of employees, the relationship between SAVVY and our participants as well as the technology systems that are in place to ensure accurate rostering and financial information.

Within the corporate governance infrastructure layer are the individual elements of the Governance Framework. The top half of the framework depicts the areas where the Board's responsibility is typically more active. These areas are defined as follows:

³ Deloitte Touche Tohmatsu Limited, 'Developing an effective Governance Operating Model – A guide for financial services boards and management teams (2013).

Governance – The Board is ultimately accountable and therefore actively engages in the governance of SAVVY

Compliance – The Board is actively involved in SAVVY’s compliance. At SAVVY, compliance is defined as adherence to SAVVY’s legislative accreditation requirements, and all legal requirements mandated by law to (i) engage employees and volunteers, and (ii) provide services to participants.

Strategy – The Board is responsible for setting the corporate strategy. This includes, but is not limited to, consideration for business expansion, workforce strategies and changes in operational capabilities.

Talent – The Board is actively involved in ensuring that SAVVY has the right talent and capabilities within the organisation to be successful. This involves ensuring key positions are filled and any capability gaps are adequately addressed.

Key Performance Indicators – The Board is actively engaged in setting the key metrics that the organisation’s performance will be measured against. This involves establishing, monitoring and if required acting on a broad range of indicators.

In addition to being actively engaged in the elements, the Board also assumes an oversight role for the following areas despite having delegated responsibility to the management team:

Planning – Day to day planning is the responsibility for SAVVY’s management team. This involves establishing short to medium term objectives that will assist in the organisation delivering on the Key Performance Indicators as set by the Board.

Reporting – Financial, operational and risk reporting is delegated to management. The reports produced by Management inform planning and operations, and act as a guide for Board level decision making.

Operations – The management of the Day-to-Day operations, such as rostering, participant intake and contract negotiations with third party suppliers are delegated to the Management team.

Training – Any training and development of the staff that is required is the purview of the Management team with oversight from the Board. Gaps in capabilities that cannot be addressed through training will need to be addressed by the Board through external recruitment.

The central component of the SAVVY Governance Framework is the risk encircled by culture. This culture focuses on the NDIS Quality and Safeguards framework, that develops the capacity of the organisation, employees and participants to take actions to prevent and where necessary take corrective action where there is risk to a participant, employee or the organisation.

SAVVY operates on the principle that it is everyone’s responsibility to mitigate risk to participants, employees and the organisation in every activity. As such, the first treatment to any risk is a risk conscious organisational culture that recognises, escalates and takes appropriate steps to mitigate the likelihood and consequence of the risk at the source.

2.1.2 SAVVY Governance Operating Model

The SAVVY Governance Operating Model, as outlined in Figure 3, is comprised of several different components and sub-components. The four key components of the operating model are i) structure of the organisation, ii) oversight responsibilities, iii) people and culture and iv) infrastructures. The subcomponents are captured in Figure 3:



Figure 3. Components of Governance Operating Model

The subcomponents outlined in Figure 3 are deeply intertwined to form the operating model. In developing the operating model SAVVY considered the best practice principles as outlined by McKinsey & Co⁴ for a lean, high performing next generation operating model. These principles are:

1. Lean process redesign
2. Digitisation
3. Intelligent process automation
4. Advanced analytics
5. Business process outsourcing

For the Risk Plan and Governance Operating Model, lean process redesign, digitisation, and analytics were essential. SAVVY believes that adopting these principles will enable it to minimise overheads to deliver on its primary objective of delivering choice and control for its participants.

Levering the above principles, SAVVY has established the governance model outlined in Figure 4. This model aims to minimise duplicative processes by (i) assigning clear responsibilities, (ii) establishing single points of contact, and (iii) streamlining channels of

⁴ McKinsey & Company, 'Introducing the next-generation operating model' (2017)

communication to ensure that information is distributed to the point of requirement as expeditiously as possible:

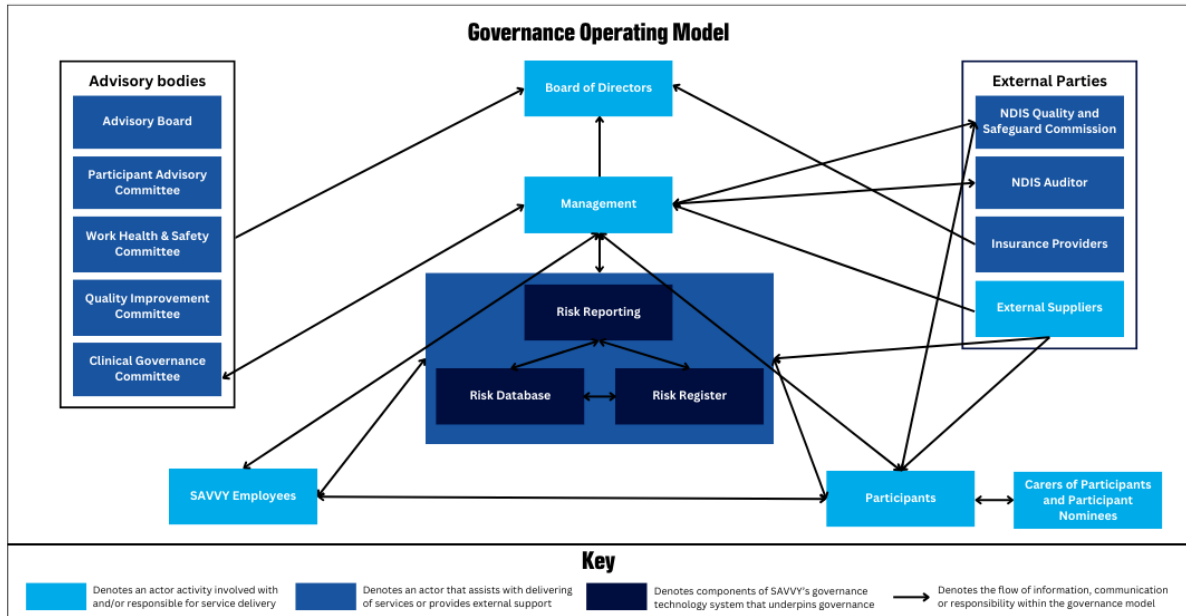


Figure 4. Governance Operating Model

This model illustrates how the SAVVY governance model comprises a variety of different actors, some more active in-service delivery than others, that are responsible for mitigating risks within the organisation.

The following actors are actively involved with or responsible for services delivery;

Board of Directors – As mentioned earlier herein, the Board of Directors is the ultimate accountable authority at SAVVY. The Board makes decisions such as what controls are in place for what risks, what level of risk is deemed to be acceptable and what risks can be shared by other parties.

Management – Management is responsible for managing day-to-day operations and executing on the strategy set by the Board. This involves (i) engaging with key stakeholders, (ii) safeguarding participant satisfaction, (iii) safeguarding staff satisfaction, and iv) delivery of other objectives as set by the Board.

Participants – Participants are the individuals and groups that receive services from SAVVY.

Employees – Employees are the individuals with which SAVVY has entered in a contract of employment. In the context of this report, employees are discussed separately from Management. This cohort is comprised of, but not limited to, (i) Disability Support Coordinators, (ii) Care Support Workers, (iii) Learning and Development Coordinators, and (iv) relevant support staff. This cohort has the right to be always safe during their employment.

Suppliers – Suppliers are third parties external to SAVVY who are contracted to deliver products and/or services to SAVVY and its participants. This cohort may include gardeners, cleaners, tradesman, equipment retailers, physiotherapists, and allied health professionals.

Like employees, suppliers are also entitled to, and responsible for, creating a safe environment that seeks to mitigate risks.

Carers of Participants and Participant Nominees – This cohort is comprised of those that care for SAVVY participants. This cohort may include family members, friends, community members or any other third parties with a caring relationship. Participant nominees are a specific cohort, who could be a guardian, parent or other person who provides decision making support for the participant. SAVVY considers it our responsibility to work with carers and nominees to ensure our participants receive the best level of care possible.

In addition, the above listed actors, there are also several actors that assist with risk mitigation. These actors either advise on the risks that are faced by the organisation, make suggestions on how to improve SAVVY's policies and procedures or share SAVVY's risk through insurance policies. These actors are outlined below:

Participant Advisory Committee – The Participant Advisory Committee is comprised of current SAVVY participants, whom are invited to provide feedback on SAVVY's service delivery. The Participant Advisory Committee provides feedback based on their own lived experience, as well as representing the experience of peers. The Participant Advisory Committee also contains a number of SAVVY staff members who act as the conduit of the information shared by the entire Participant Advisory Committee.

Work Health & Safety Committee – The Work, Health & Safety Committee is comprised of current SAVVY participants, staff, and management team members. The Work, Health & Safety Committee is responsible for providing recommendations and suggestions to the Board on how SAVVY can exceed statutory workplace health and safety requirements.

Quality Improvement Committee – The Quality Improvement Committee is comprised of current SAVVY participants, employees and members of the management team and is responsible for reviewing SAVVY policies and procedures. The Quality Improvement Committee makes recommendations to the Board on how SAVVY policies and procedures can be improved.

NDIS Quality and Safeguards Commission – The NDIS Commission provides a critical oversight role in the Disability sector through administering provider registration, complaints handling and reportable incidents. The Commission also monitors and enforces compliance with the NDIS Code of Conduct, worker screening, behaviour support and workforce capability.

NDIS Auditor – An auditor appointed by SAVVY to carry out the initial Registration audit and interim registration audit in relation to SAVVY's Registration groups. The appointed auditor provides support along with their findings on SAVVY's compliance with the NDIS Practice Standards.

Insurance providers – Insurance providers are external third parties that financially indemnify SAVVY against different risks. This indemnification is provided in exchange for the provision of an annualised fee.

The actors within the SAVVY governance model are supported by technology infrastructure, which ensures that the correct information is relayed to the correct actor as the correct point in time. This technology infrastructure is comprised of the three components that are outlined below:

Risk register – The risk register is a comprehensive list of individual risks that are present within SAVVY’s operations. The risk register provides a description of the risk, comments on the likelihood of the risk occurrence and provides an assessment as to the consequence of the risk eventuating. The risk register then assesses whether SAVVY intends to accept the existence of the risk, reduce the risk through mitigating activities or transfer the risk to a third party, when it is safe to do so. The Risk Register then provides an outline of the controls that SAVVY has implemented to mitigate the relevant risk occurring, as well as minimising the likelihood of the risk occurring. The risk register is attached to this document as Appendix A.

Risk database – The risk database captures all incidents and hazards as they are reported by SAVVY staff and suppliers. It then matches reported incidents and hazards with the risks enumerated within the risk register.

Risk reporting – The risk database allows SAVVY to prepare detailed reporting, supported by a rich dataset. The underlying dataset allows SAVVY to obtain insight into which risks are occurring, what the consequence is of those risks and what decisions SAVVY may take to mitigate those risks.

The final component of the Governance Operating Model, as illustrated in Figure 4, is the organisational flow of information. These flows are designed to minimise duplicative processes whilst still establishing clear feedback loops and reporting lines.

2.1.3 Governance Controls

The SAVVY Governance Operating Model is supported by a series of governance controls, which are designed to (i) develop capability to manage risk (ii) prevent or mitigate risk, (iii) alert both management and the Board to the existence of risk and (iv) respond to and resolve risks that occur.

These controls are outlined in Table 1 below:

Table 1. List of controls

Number	Control	Description
1	Policy and procedures	Documents that govern the rights and responsibilities of SAVVY employees, participants and the organisation itself
2	Education, training and risk culture	The training and risk culture that exists to ensure that employees and volunteers are adequately equipped to deliver safe and high-quality participant care
3	Comprehensive Risk Plan	The document that outlines SAVVY’s approach to risk and governance including the Governance Operating Model
4	Quality Improvement Committee	An advisory body that reviews and suggests recommendations to the SAVVY board on to improve and optimise the policies and procedures
5	Advisory Board	An advisory board comprised of Subject Matter Experts that directly advises the board on various matters including corporate strategy, finance and governance
6	Business rules	Documents that outline the processes to be followed for given tasks. For example, completion of risk assessments prior to social activities, form required for participant onboarding

7	Reconciliations	Reconciliations that are performed between two or more data sources to ensure accuracy of information within SAVVY
8	Professional Indemnity and Medical Malpractice insurance	Insurance to mitigate the risk of negligence, error or omission during the delivery of services to SAVVY participants
9	Public Liability insurance	Insurance to protect SAVVY against legal action as a result of a third party or their property is injured or damaged whilst at SAVVY premises.
10	Workers compensation insurance	Insurance to protect SAVVY employees designed to cover the loss of wages, medical and rehabilitation expenses for work related injuries or illnesses
11	Credit facility	Ensures that SAVVY has in place sufficient working capital to ensure it can meet all of its short to medium term financial obligations as they fall due
12	Cash flow management	Careful management of cash flows to ensure that SAVVY has sufficient capital on hand by minimising slippages to meet its financial obligations
13	Management meetings	Meetings with the management team to discuss day to day operations which aim to identify opportunities to improve the quality and safety of service delivery at SAVVY
14	Participant feedback forms	Forms that outline how participants can provide feedback on the services delivered by SAVVY as well as outline different channels through which feedback can be provided
15	Incident and hazard forms	Forms that can be completed by SAVVY employees to report the occurrence of incidents and hazards as well as the response taken because of the event
16	SAVVY Newsletter	The quarterly newsletter which contains information about the organisation and provides participants with information about how to provide feedback and complaints
17	Contractual agreements with suppliers	Contracts that are in place with third party providers of services that stipulate minimum standards of service as well as other expectations
18	Individual participant budgets	A financial accounting method to manage the risk of either significant underspent or overspent at an individual participant level which assist with the provision of Participant Directed Care
19	Clinical Governance Committee	An advisory body comprised of medical, psychosocial and mainstream health practitioners, Management team members, employees and consumer representatives, which assists in the clinical oversight of SAVVY.
20	Participant Advisory Committee	An advisory body comprised of Subject Matter Experts that provides input in the corporate strategy, processes and arrangements in place at SAVVY
21	Non-compete agreements	Agreements signed between SAVVY and staff members that stipulates conditions of working for competitors to protect SAVVY's participant base and intellectual property
22	Technology	The systems in place at SAVVY to standardise processes and ensure that the right information is available to the right person at the right time to inform decision making
23	Participant statement review	Monthly review of participant statements prior to distribution to ensure accuracy of information and identify participants who have deficits and surpluses in their account balance
24	WH&S Committee	An advisory body comprised of SAVVY staff, management and participants to reduce the impact of WH&S issues and associated rehabilitation

25	Participant education	Assisting participants by educating them on the Disability ecosystem as well as products, processes and initiatives they can implement to improve their own quality of life
26	SAVVY Roadshows	Roadshows that are facilitated by senior management to ensure that all staff gets exposure to management and an opportunity to provide feedback
27	Employee Engagement Surveys	Quarterly surveys that are distributed to employees to gain an understanding of how the SAVVY workforce is feeling and to identify pain points in service delivery
28	Individual care plans	Care plans that are tailored specifically to meet individual participant goals and objectives are provided to each participant and individual risks are identified and addressed.
29	Employee assistance programs	Formalised program that is in place across the SAVVY organisation to ensure the wellbeing of all of SAVVY's staff including both physical and mental wellbeing
30	Staff interviews	Regular interviews, which can be in the form of informal conversations, are conducted to pulse check employee satisfaction and solicit feedback
31	NDIS Registration Audits	A program of audits carried out by SAVVY's appointed auditor to assess SAVVY's compliance with the NDIS Practice Standards as part of the registration and renewal process.
32	Reportable Incidents Process	SAVVY's legal obligation to report incidents which are deemed reportable incidents through the NDIS Commission
33	Complaint Handling with NDIS	SAVVY's promotion of the NDIS complaints portal to participants and SAVVY's cooperation in investigating and resolving complaints made directly to the commission
34	Worker Screening	Process of risk assessing all roles and SAVVY and, for those deemed at risk, completing and maintaining appropriate worker screening checks for employees in those roles
35	Restrictive Practices Reporting	In addition to the reporting of any unauthorised use of a restrictive practice, SAVVY is responsible for notifying NDIS of authorised restrictive practices and their usage.
36	NDIS Code of Conduct	The rules applied to all people who provide support to participants of the NDIS, irrespective of NDIS Registration, including suppliers and advisory committees.

The thirty-six controls that are outlined in Table 1 above are part of the Governance Operating Model, and are designed to (i) develop capability to manage risk (ii) prevent or mitigate risk, (iii) alert both management and the Board to the existence of risk and (iv) respond to and resolve risks that occur.

Figure 5 outlines how the controls are integrated with the structure of the Governance Operating Model:

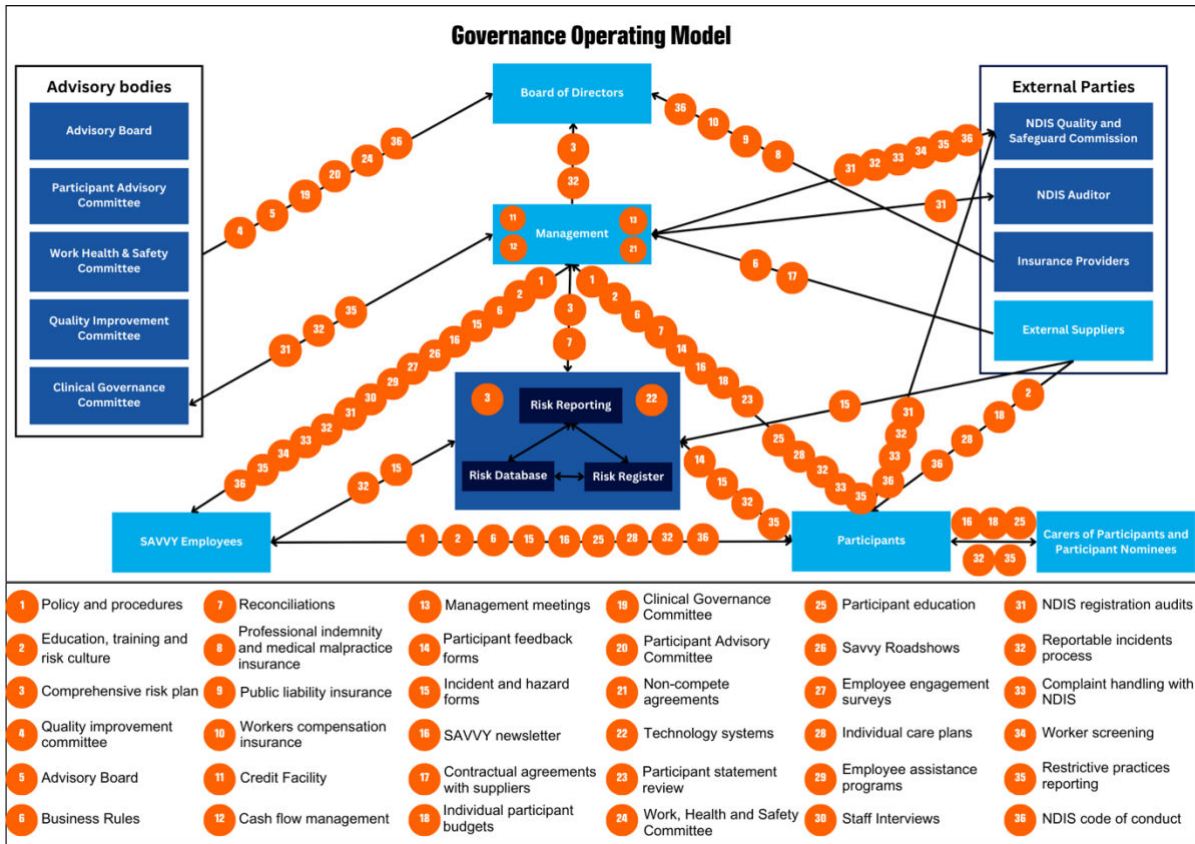


Figure 5. Governance Operating Model with integrated controls

As illustrated by a Figure 5, SAVVY has adopted a multi-pronged approach to its Governance Operating Model by carefully integrating a significant number of different controls, which cumulatively work to mitigate risk. This multipronged approach is reflected within SAVVY’s risk register, which isolated each specific risk faced by SAVVY and the multiple controls that are in place to mitigate these risks.

2.1.4 Change governance

SAVVY recognises that this operating model cannot be static as the risk that the organisation, its participants and staff faces is dynamic and fluctuates over time. As such, it is imperative that the Governance Operating Model outlined in section 2.1.4 is dynamic and able to effectively respond to risks within appropriate time frames. When changes are made, it is important that these changes are efficiently and appropriately communicated to the relevant parties.

To achieve this, SAVVY has implemented a five-stage process to making changes to the governance structure. This process is highly consultative, and evidence based to ensure that the decision makers can make informed decisions that seek to improve the Governance Operating Model.

This process is outlined below in Figure 6:

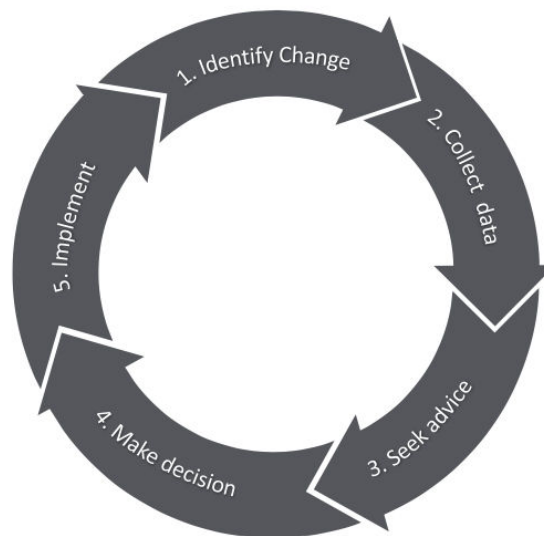


Figure 6. SAVVY Governance Change Process

The 5 stages of the Change Process form a continuous loop illustrating SAVVY’s continuous and dynamic approach to risk and governance which continuously focuses on identifying opportunities that could improve the Governance Operating Model. Each of the stages are outlined below:

1. **Identify change** – The first step is to identify potential changes to the Governance Operating Model. There are a variety of triggers that can help identify these potential changes. For example, a specific incident recorded in an incident and hazard form could prompt a change in the Governance Operating Model. Alternatively, a care worker may identify that SAVVY’s risk register does not account for a specific risk in service delivery and as such should be added.
2. **Collect data** – A change to the operating model or the components of the Governance Operating Model, such as altering the risk register, should only be actioned if there is sufficient data to warrant such change. This evidence could be a number of different data points suggesting a change is necessary or it could be a significant incident required immediate change. It is imperative that any suggested change is supported by evidence.
3. **Seek advice** – SAVVY has in place advisory bodies that are able to leverage their subject matter expertise or relevant personal experience to assist SAVVY with fulfilling its governance obligations. As a result, any proposed change to the Governance Operating Model should be consulted with the appropriate advisory body to ensure the change will be effective in improving the quality and/or safety of service delivery and aligns with SAVVY’s accreditation requirements.
4. **Make decision** – Following consultation, it is up to the relevant body to decide whether to implement the suggested change to the operating model. For minor changes, it is likely that the management team will have sufficient authority to act on the decision. However, for more significant and structural changes to the Governance Operating Model, it is likely that Board of Director approval is required.
5. **Implement** – Once the relevant approval has been provided, the change must be implemented. This can either be a rapid implementation or be actioned over a more prolonged period. However, it is essential that all involved in stage 1 – 4, irrespective of

the outcome of the decision in stage 4, are kept informed of the outcome of the final decision.

These stages will continue to iterate consistently to ensure that SAVVY’s Governance Operating Model effectively addresses all the risks that are faced by the organisation. However, SAVVY acknowledges that where required, it may be relevant to engage an external party to audit the Governance Framework to ensure it is fit for purpose. Such action would only be taken at the direction of the Board.

To illustrate this process, Figure 7 outlines three examples where a change to the SAVVY Governance Operating Model may be required:

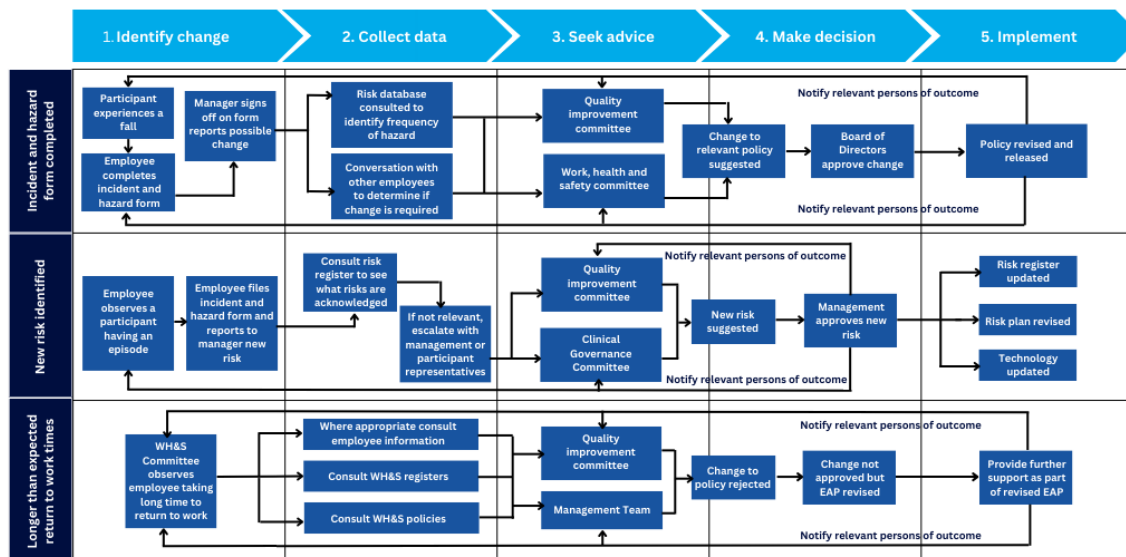


Figure 7. Examples of change governance

It should be noted that the Risk Plan which codifies the entire change governance process is also subject to review and approval on an annual basis to ensure that the identified risks and subsequent controls still adequately protect SAVVY’s participants and employees.

2.2 Risk Register

2.2.1 Overview

The Governance Operating Model as outlined in this Risk Plan is supported by SAVVY's Risk Register. The Risk Register is the document used to identify and recognise risks to SAVVY and is appended to the Risk Plan as Appendix A. The register is comprised of a detailed list that comprehensively captures all of the risks that SAVVY faces in the course of business activity. These risks are wide ranging and include categories such as potential legal actions, service delivery risk and risks associated with financial management.

To develop the register, SAVVY undertook a five-step approach for each risk:

1. Identify risk
2. Assess likelihood
3. Assess impact
4. Generate risk rating
5. If required, identify controls for the risk

Each of these steps are outlined in further detail below.

2.2.2 Step 1: Identify risk

The register was assembled following consultation with a wide range of stakeholders. To ensure that all risks are mutually exclusive and collectively exhaustive, the risks were stratified into nine discrete categories. These categories are covered in further detail in section 3 of this document but are replicated below:

1. Compliance and statutory
2. Legal and commercial
3. Political and economic
4. Financial and funding
5. Management
6. Operational
7. Human Rights
8. Service delivery
9. Work Health and Safety
10. Human resources
11. Stakeholders and suppliers
12. IT/information management
13. Security
14. Reputational.

In addition to this initial taxonomy, each of these risk categories are broken down further in functional categories based on conversations with relevant stakeholders. These categories are further described in section 3.

Finally, each of the risks are stated in a cause-and-effect relationship. For example, 'Risk of injury or damage caused by slippery surfaces' clearly illustrates the cause (slippery surface) as well as the effect (injury or damage). This structure allows for a clear understanding of the driver of the risk as well as the potential consequence of the risk to minimise the risk of ambiguity or confusion about the interpretation of the register.

2.2.3 Step 2: Assess likelihood

Even though risk exists within each business activity, the likelihood of certain risks eventuating varies across each individual risk. Given resource and practicality constraints, it is impossible for any organisation to effectively eliminate every single risk within their organisation. To help prioritise risks that require treatments, it is important to understand how likely a given risk is to occur. Generally, the greater the likelihood of a given risk, the greater the need to implement controls to minimise the chance of occurrence of the risk.

To assess the likelihood SAVVY adopted the criteria as shown in Table 2. This criterion leverages best practice work and is aligned to the likelihood and consequence criteria used in the incident and hazard forms:

Table 2: Likelihood criteria

Likelihood	Frequency	Description
Almost certain	>95% to 100%	Highly likely to happen at any time
Likely	>75% to 95%	Will probably occur in most cases
Possible	>30% to 75%	Occurred a few times in the past at SAVVY
Unlikely	>5% to 30%	Could happen on rare occasions at SAVVY
Rare	<5%	Could happen but probably never will

Based on SAVVY's previous experience, existing data points and conversations with subject matter experts, the likelihood of each risk occurring was assessed against the criteria in Table 2. Using this approach, SAVVY was able to compare the likelihood of each of the identified risks.

2.2.4 Step 3: Assess impact

Similar to the likelihood, the impact, that is the consequence of the risk occurring also varies between risks. For example, certain risk may result in the loss of accreditation and subsequently have an almost unrecoverable impact on the business whereas other risks can be recovered from. As a general rule, the greater the impact, the greater the need for SAVVY to implement a treatment to mitigate the impact or the likelihood of the risk occurring. To identify risks that require treatments based on the severity of the impact that they have, SAVVY used an impact matrix to assess the impact of each risk. There are number of ways in which the organisation can be impacted as is reflected in Table 3 outlined below:

Table 3. Impact assessment criteria

Impact	Catastrophic	Major	Moderate	Minor	Insignificant
Participant care and safety	Death or total permanent disability	Critical injury or psychological impact resulting in long-term partial disability	Very serious injury or psychological impact which could lead to hospitalisation	Minor injury or psychological impact which could lead to 1-7 days recovery or psychological support	Minor injury requiring first aid or psychological impact requiring carer support
Service delivery	Unplanned cessation of a critical service with no opportunity to transfer high needs participant	Unplanned cessation of a program or service in one location with possible flow on to other locations	Unplanned restrictions to services in multiple locations	Unplanned service delivery delays	Minimal disruptions to service delivery
Staff and workforce	Death or total permanent disability	Critical injury or psychological impact resulting in long-term partial disability	Very serious injury or psychological impact which could lead to hospitalisation &/or greater than 7 days off work	Minor injury or psychological impact which could lead to between 1-7 days off work	Minor injury requiring first aid and or minor emotional reaction resulting in less than 1 day off work
IT and assets	Loss or permanent damage of major assets, records, IT data systems and communications resulting in prolonged suspension of service delivery	Damage of major assets, or restriction of or prolonged service disruption to some utilities, records, IT and communication systems	Temporary suspension of work due to damage to property, assets, records or access to IT systems	Localised damage to property, assets or records and restricted access to IT or communication systems	Minimal effect on property, assets, records, IT and communication systems
Financial	> \$1,000,000 loss	>\$500,000 - \$1,000,000 loss	>\$25,000 - \$500,000 loss	>\$1,000 - \$25,000 loss	<\$1,000 loss
Reputation	Negative major State or National media coverage	Significant negative regional media coverage	Negative regional & suburban media coverage	Negative suburban media coverage	Media enquiry / Letter to the Editor

Accreditation	Loss of accreditation	More than 3 minor non-conformities against a single standard or a major non-conformity.	Multiple minor non-conformities across different standards	Single minor non-conformities identified by Auditors/Accreditors	Self-assessment identifies improvements
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Based on previous data points and conversations with subject matter experts, each risk was assigned an impact rating which can be found in Appendix A.

2.2.5 Step 4: Generate risk rating

Combining the assessment of the likelihood and impact of a given risk, SAVVY was then able to assign a risk rating for each of the individual risks using the matrix outlined in Table 4:

Table 4. Risk rating matrix

	Impact				
	Catastrophic	Major	Moderate	Minor	Insignificant
Almost certain	Extreme	Extreme	High	High	Medium
Likely	Extreme	High	High	Medium	Low
Possible	High	High	Medium	Medium	Low
Unlikely	High	Medium	Medium	Low	Low
Rare	Medium	Low	Low	Low	Low

The respective risk rating has implications for SAVVY’s employees and participants as it provides some indication for the level of effort and number of controls that need to be implemented to mitigate the risk.

2.2.6 Step 5: Identify Controls

Once the risk ratings were assigned for each individual risk listed in the register, the management team analysed SAVVY’s appetite for each individual risk to determine whether SAVVY should avoid, reduce, share or transfer or accept the risk based on the risk rating. Subsequently, the management team implemented controls to deliver on their assessment of the risk.

As outlined in the Governance Operating Model, SAVVY uses a multipronged approach to risk management and as such, there are often a number of different controls in place to mitigate each individual risk. These controls are outlined in the Risk Register which can be found in Appendix A. The next section of the Risk Plan outlines in detail each of the risks, the assessment and provides a description of the controls in place to mitigate the risk.

3. Organisational Risk Plan

The organisational Risk Plan describes how each of the controls aim to mitigate the risk for each of the identified risks as captured in the Risk Register (Appendix A). The remainder of this document outlines each of the risk categories based on the taxonomy outlined in Table 5 to ensure that all risks are mutually exclusive and collectively exhaustive:

Table 5. Risk register taxonomy

Risk	Risk category	Risk sub-category
Risk	Compliance and statutory	Legislation
	Legal and commercial	Accreditation
		Legal action
	Political and economic	Funding changes
	Financial and funding	Liquidity
		Insolvency
		Cost management
	Management	Business continuity
		Productivity
		Task responsibilities
	Operational	Rostering
		Invoicing
		Feedback
		Communication
	Human Rights	Dignity of risk
		Abuse and neglect
		Restrictive practices
	Service delivery	Participant intake and exit
		Driving to the participant's home
		The physical environment outside the participant's home
		The physical environment inside participant's residence
		The physical environment in the community
		Activities of daily living
		Activities of domestic assistance
		Activities of social connection
		Providing supported holidays
		Specialist support coordination
		Infectious conditions
		Psychosocial issues
		Emergencies
		Mental health
	Fatigue	
	Work, Health & Safety	Incident or hazard management
		Injury or harm response
		Return to work
	Human Resources	Training
		Onboarding/Termination
		Remuneration
		Rostering
	Stakeholder and suppliers	Payment
		Quality control
IT/information management	Data integrity	
	Data security	
	Privacy	
Security	Physical security	
Reputational	Media	

3.1 Compliance and statutory

3.1.1 Description

Compliance and statutory risk is focused entirely on breaches of legislation and regulations that pertain to SAVVY's operations and structure. This includes breaches of workplace health and safety legislation, breaches of employment and industrial relations legislation, breaches of taxation laws and regulations, breaches of the *Corporations Act 2001* (Cth) as well as breaches of the NDIS Act and relevant Rules. In recognition of the seriousness of this risk category, SAVVY has implemented a number of different controls to mitigate the risk of breaching relevant legislation.

3.1.2 Risk sub-categories

The scope of the compliance and statutory risk category is narrow and as such, the only sub-category of risk are focused on breaches of relevant legislation.

3.2 Legal and commercial

3.2.1 Description

The legal and commercial risk category is focused on risks associated with breaches of accreditation and legal actions. Legal actions are defined as legal actions brought by staff or third parties against SAVVY, or any of its associated entities.

3.2.2 Risk sub-categories

This risk category is comprised of two subcategories: i) accreditation and ii) legal action. The first subcategory, accreditation, refers to risks that may impact SAVVY's level of accreditation. The second subcategory is legal action which refers to the risk of external parties bringing a legal action against SAVVY.

3.3 Political and economic

3.3.1 Description

As the Disability Support industry is largely funded by the Commonwealth Government, SAVVY is significantly influenced by macro political and economic actors. In particular, the political climate may influence the amount of Government spending on Disability Support services. Similarly, the economic climate may affect the amount of funding that the Government has available to spend on disability services. This risk category is intended to recognise the existence of these types of risks, and where possible seek to mitigate them.

3.3.2 Risk sub-categories

Even though political and economic risk are different risks, the only subcategory that impacts SAVVY are fluctuations in the Government's funding levels as a result of changed political

priorities or the economic landscape. The change in funding level refers to the risk of downwards changes in funding levels for programmes that SAVVY delivers.

3.4 Financial and funding

3.4.1 Description

The financial and funding risk category contains all risks that affect the financial position and performance of SAVVY. As such, it includes illiquidity risk, insolvency risk and the risk of rising costs. Even though this is primarily the responsibility of management to ensure a healthy financial position for the organisation, the Governance Operating Model, as outlined in this document has also implemented a number of controls to mitigate any financial and funding risk.

3.4.2 Risk sub-categories

The financial and funding risk category is comprised of three risk sub-categories, namely i) liquidity, ii) insolvency and iii) cost management. Liquidity refers to risks of not having sufficient working capital available to meet short-term and medium-term obligations as they fall due. Insolvency risk refers to a situation where SAVVY does not have the resources or capital available to meet its present obligation. Cost management risk refers to risks associated with management ineffectively managing growing cost pressures thereby adversely affecting SAVVY's financial position.

3.5 Management

3.5.1 Description

The management risk category captures all the risks associated with incorrect management and its allocation of resources. The management team is a crucial component of the SAVVY operating model and governance structure. In the current context, it includes the constitution of the management team, as well as the decisions made by this team. The risks associated with management include business continuity, productivity and task responsibilities. The SAVVY Governance Operating Model has implemented a number of controls to ensure effective management of SAVVY and minimise the risks of inefficient allocation of resources.

3.5.2 Risk sub-categories

The management risk category is comprised of three subcategories. These are i) business continuity, ii) productivity and iii) task allocation. Business continuity risk is described as the risk of key personnel exiting the organisation. This may cause the loss of participants or a loss of key knowledge or capability within SAVVY. The second risk subcategory is productivity which refers to loss of productivity as a result of poor management processes. The third subcategory is task allocation which refers to the risk of management incorrectly allocating tasks to staff resulting in a loss of efficiency within the organisation.

3.6 Operational

3.6.1 Description

The operational risk category comprises all risks that occur during delivery of Participant Directed Care, and permitted clinical care. As a result, it comprises the risks associated with the supporting activities that are necessary to effectively support Participant Directed Care, and permitted clinical care. This includes activities such as the scheduling of services as well as the subsequent invoicing for services delivered. Any risks associated with a breakdown of these activities will have a negative effect on the experiences of SAVVY's participants and staff.

3.6.2 Risk sub-categories

The operational risk category is comprised of four subcategories. These are i) rostering ii) invoicing iii) feedback and iv) communication. The rostering subcategory refers to risks associated with the incorrect scheduling of services to be delivered by SAVVY staff. The invoicing subcategory refers to inaccuracies associated with incorrect billing of services delivered to participants. The feedback subcategory refers to the risk of not effectively listening and actioning feedback within the organisation. The final risk subcategory, communication, refers to the risk associated with miscommunication between staff members within the organisation.

3.7 Human Rights

3.7.1 Description

The Human Rights risk category comprises specific risks where a participant's Human Rights are at risk or infringed upon during the course of delivering SAVVY Services and Supports. Any risks associated with a participant's Human Rights reduces a participant's right to exercise choice and control and are therefore a focus of activities for SAVVY to eliminate, prevent and or reduce.

3.7.2 Risk sub-categories

The Human Rights risk category is comprised of three subcategories. These are i) Dignity of risk ii) Abuse and neglect and iii) restrictive practices.

The Dignity of risk refers to risk associated with a participant's choice to refuse or withdraw from services and any potential conflicts with SAVVY's duty of care. The Abuse and neglect risk refers to any form of abuse, harm, discrimination, exploitation or neglect that a participant suffers that SAVVY suspects, witnesses or is responsible for. Finally, the risk of restrictive practices refers to risks associated with SAVVY participants being exposed to any authorised or unauthorised practice or intervention that restricts their freedom.

3.8 Service delivery

3.8.1 Description

The service delivery risk category involves all risks associated with the provision of services to participants. SAVVY staff is defined to include those that are in direct employment of SAVVY and excludes third party service providers. The definition of service delivery includes services that are provided to participants and involves the delivery of personal care, domestic assistance or any other care as requested, within the remit of the care agreements, by the participant under the Participant Directed Care model.

To assist with the identification of risks, SAVVY has adopted a lifecycle view of service delivery. The lifecycle can be broken down into 3 key steps, with examples of where risks can occur, which are outlined in Figure 8 below:

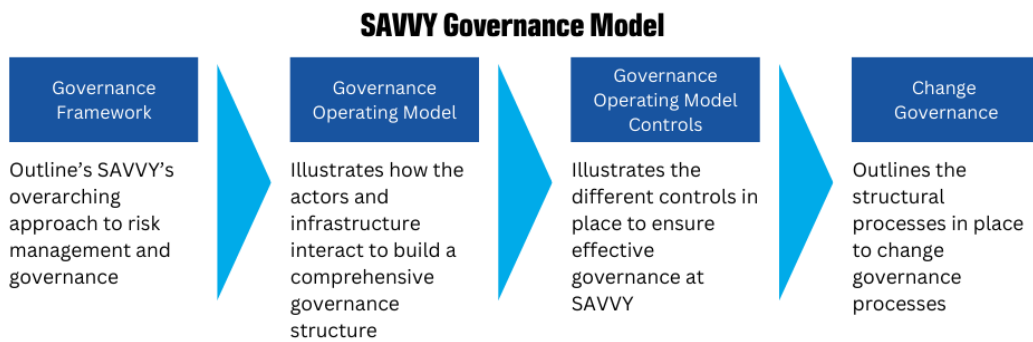


Figure 8. SAVVY service delivery lifecycle

The service delivery lifecycle is comprised of three stages. Firstly, there are several risks to SAVVY staff that occur prior to the commencement of services. These largely relate to staff travelling to the location of the service as well as entering the participant's premises. The second stage in the lifecycle occurs during the delivery of services whilst further risks can occur after the actual service has been completed. Underpinning these three stages are a number of underlying risks that can occur at any stage during the lifecycle. These underpinning risks can include the mental state of the participant, the presence of third parties or risks associated with pets around the property. Leveraging the service delivery lifecycle, SAVVY has identified a significant number of risks and proactively implemented controls to protect the safety of SAVVY's staff and participants during service delivery.

3.8.2 Risk sub-categories

The service delivery risk category is comprised of 11 subcategories. These are:

- i) Participant intake and exit
- ii) Driving the participant's home
- iii) The physical environment outside the participant's home
- iv) The physical environment inside the participant's home
- v) Activities of daily living
- vi) Activities of domestic assistance
- vii) Infectious conditions
- viii) Psychosocial issues
- ix) Emergencies
- x) Mental health
- xi) Fatigue

The risk of driving to the participant's home refers to the risk of car accidents that can occur whilst SAVVY staff is in transit to the location of service delivery. The risk of the physical environment outside the participant's home refers to risks or hazards that are present near the participant's home. The risks associated with the physical environment inside the participant's home refers to risks associated with hazards that may be present inside the physical property in which the participant resides. The risks associated with activities of daily living refers to risks of injury or damage occurring throughout the delivery of care support services to participants. The risks that may occur during domestic assistance refers to the risk of injury or damage during the delivery of domestic assistance duties such as cleaning and gardening. The risk associated with infectious conditions refers to risks that may arise as a result of the transfer of infectious diseases. The risk of psychosocial issues includes risks associated with participants or present third parties experiencing psychosocial issues during the delivery of services. The risk of emergencies refers to risks associated with SAVVY staff responding effectively to emergencies that may arise during the delivery of services. Mental health refers to the risks of SAVVY staff experiencing mental health issues as a result of working at SAVVY whilst the fatigue risk category refers to SAVVY staff experiencing fatigue as a direct consequence of their work at SAVVY.

3.9 Work Health and Safety

3.9.1 Description

Work Health and Safety risk relates to risk of injury or damage to SAVVY staff, volunteers or interns. This risk category outlines the controls that the organisation has in place to ensure all staff are able to work in a safe environment.

Further, this risk category also contains the risks associated with either service delivery or corporate services staff returning to work following an injury. The controls that SAVVY has implemented aim to ensure a smooth transition to work.

3.9.2 Risk sub-categories

The Work, Health and Safety risk category is comprised of 3 risk subcategories. These are i) incident or hazard management, ii) injury or harm response and iii) return to work. The incident or hazard management subcategory refers to risks associated with SAVVY's response to risks

and hazards. The injury or harm response subcategory refers to risks associated with SAVVY's response to the occurrence of injury or harm to employees. The final risk subcategory, return to work, refers to risks associated with SAVVY staff who return to work following injury or damage.

3.10 Human Resources

3.10.1 Description

Human Resources risk relates to any risk that may arise out of the management of SAVVY's workforce. SAVVY manages a distributed workforce comprised of service delivery staff located in multiple geographic regions as well as corporate services staff, which are also geographically dispersed. To ensure that all staff are set up to achieve success at SAVVY, the organisation has identified a number of risks that may impact staff's ability to perform their contracted duties. To address these issues, SAVVY has implemented a number of controls to ensure efficient management of its distributed workforce.

3.10.2 Risk sub-categories

The Human resources risk category is comprised of 3 risk subcategories. These are i) training, ii) onboarding and termination of employee and iii) remuneration. The training risk subcategory refers to risk of ineffective training at SAVVY that does not effectively align to the job requirements of SAVVY staff. The onboarding and termination of employee risk subcategory refers to risks associated with the management of incoming or outbounds staff and include the requirement to capture key details such as superannuation and PAYG information. The final risk subcategory, remuneration, refers to risks associated with the incorrect payment of employees for the work they have provided to SAVVY.

3.11 Stakeholders and suppliers

3.11.1 Description

As part of its service delivery, SAVVY leverages the expertise of third-party suppliers. These third-party suppliers provide services ranging from gardening, cleaning and home alterations. Importantly, this also includes the services provided by allied health services such as physiotherapy, occupational therapy and podiatry. By using these third-party suppliers SAVVY can offer the wide breadth of services required to deliver true Participant Directed Care. Working with third party suppliers does result in additional risks that need to be identified and addressed. SAVVY has implemented controls that address the risks of working with a wide breadth of third-party suppliers.

3.11.2 Risk sub-categories

The stakeholder and supplier risk category is comprised of 3 risk subcategories. These are i) rostering, ii) payment and iii) quality control. The rostering risk subcategory refers to risk associated with incorrect scheduling of services provided by third parties. The payment risk subcategory refers to risks associated with incorrect payment, whether in quantum or date, of third-party suppliers whereas the final risk subcategory, quality control, refers to risks associated with third party suppliers not delivering up to SAVVY's required quality of service.

3.12 IT/information management

3.12.1 Description

SAVVY's operations are heavily reliant on information technology (IT) capabilities. SAVVY uses a series of software and hardware solutions provided by third party suppliers as well as custom built fit-for-purpose software. Leveraging these IT solutions results in additional risks relating to IT and information management. SAVVY has implemented a number of controls to ensure that IT is used effectively without compromising the safety of our staff and participants, nor the quality of services delivered by the organisation.

3.12.2 Risk sub-categories

The IT and information management risk category is comprised of 3 risk subcategories. These are i) data integrity, ii) data security and iii) privacy. The data integrity risk subcategory refers to the risks that result from using inaccurate or incorrect data in the SAVVY decision making process. The data security risk subcategory refers to risks associated with data breaches either perpetrated by external parties, internal parties or as a result of a careless act by a SAVVY employee. The final risk subcategory, privacy, refers to the risks associated with the loss of privacy regarding sensitive information about participants, employees and/or third parties.

3.13 Security

3.13.1 Description

SAVVY has a growing physical property footprint that is comprised of facilities as well as motor vehicles and other miscellaneous property. It is essential that SAVVY adequately protects and secures this property to minimise the risk of theft or vandalism. Further, SAVVY's property footprint should be adequately secured to minimise the risk of injury or damage suffered by participants and/or staff perpetrated by unwanted visitors. SAVVY has in place a number of controls to ensure the security of its property.

3.13.2 Risk sub-categories

The security risk category is comprised of one risk subcategory. This risk subcategory is physical security which captures all physical property assets held by SAVVY. It only captures physical property assets as other assets such as IT software infrastructure, and their associated risks, is captured in other risk categories. Physical security refers to the risk of any breach of the physical property assets held by SAVVY.

3.14 Reputational

3.14.1 Description

SAVVY is a values led organisation, and seeks to differentiate itself based on its organisational values. As a result, it is essential that SAVVY maintains a reputation as a community oriented and values driven organisation, wholly dedicated to the provision of Participant Directed Care. As a result, there exist significant risk of loss of participants if SAVVY's reputation were tarnished. To mitigate the risk of this occurring, SAVVY has implemented a number of controls that seek to minimise the likelihood of any event that would undermine SAVVY's reputation.

3.14.2 Risk sub-categories

The reputational risk category is comprised of one risk subcategory. This risk subcategory is media which encapsulates the reputational risk as a result of negative media coverage. In this instance, media includes any platform that shares information with the broader community.

4. Conclusion

SAVVY provides services to a sensitive cohort of the Australian population, namely people living with a disability. By virtue of operating in the Disability industry, the nature of SAVVY's work attracts significant risk. As a values driven organisation that prioritises the participant's safety, choice and control in its service delivery, SAVVY acknowledges that it must recognise and appropriately respond to risk.

SAVVY's organisational response to the risks it faces is documented in this Risk Plan. The Risk Plan outlines SAVVY's Governance Model, which is a dynamic structure that allows SAVVY to respond and adapt to risks as they arise as well. The Governance Model also allows SAVVY to appropriately respond to changes in the regulatory landscape. The Governance Model is comprised of cumulative components aimed at ensuring the safety of SAVVY's participants and staff. The SAVVY Governance Framework outline's SAVVY's overarching approach to risk management and governance. The SAVVY governance Operating Model and its controls illustrate the role that different bodies play in managing risk within the organisation. The final component is the Change Governance processes that ensure that the Operating Model can be adjusted to ensure it effectively addresses the risks that are inherent in the Disability industry.

The bodies that comprise the Governance Operating Model and that are responsible for governance within the organisation have identified more than 150 risks may occur at SAVVY. These risks are articulated in the Risk Plan and are distinguished in 14 separate categories. To address these risks, SAVVY has implemented a wide variety of controls that form a multipronged approach to mitigate risk and ensure the safety of SAVVY's participants and staff throughout its operations.

Appendix A

Appendix A of the SAVVY Operational and Strategic Risk Plan (OSRP) has been built according to the taxonomy provided in Table 5 of the OSRP.

The table identifies 14 risk categories and 39 risk sub-categories. Each risk category is outlined in a separate table, along with the control measures linked to each risk.

Appendix A should be read within the context and methodology outlined within the OSRP. For ease of reading Table 5 is reproduced within Appendix A.

Risk	Risk category	Risk sub-category
Risk	Compliance and statutory	Legislation
	Legal and commercial	Accreditation
		Legal action
	Political and economic	Funding changes
	Financial and funding	Liquidity
		Insolvency
		Cost management
	Management	Business continuity
		Productivity
		Task responsibilities
	Operational	Rostering
		Invoicing
		Feedback
		Communication
	Service delivery	Driving to the participant's home
		The physical environment outside the participant's home
		The physical environment inside the participant's residence
		Activities of daily living
		Activities of domestic assistance
		Infectious conditions
		Psychosocial issues
		Emergencies
		Mental health
		Fatigue
		Restrictive practices
	Work, Health & Safety	Incident or hazard management
		Injury or harm response
		Return to work
	Human Resources	Training
		Onboarding/Termination
		Remuneration
	Stakeholder and suppliers	Rostering
		Payment
		Quality control
	IT/information management	Data integrity
		Data security
		Privacy
	Security	Physical security
	Reputational	Media

Risk Category 1: Compliance and Statutory Risk

1.1 Description

Compliance and statutory risk is focused entirely on breaches of legislation and regulations that pertain to SAVVY's operations and structure. This includes breaches of workplace health and safety legislation, breaches of employment and industrial relations legislation, breaches of taxation laws and regulations, breaches of the *Corporations Act 2001* (Cth) as well as breaches of the NDIS Practice Standards. In recognition of the seriousness of this risk category, SAVVY has implemented a number of different controls to mitigate the risk of breaching relevant legislation.

1.2 Risk sub-categories

The scope of the compliance and statutory risk category is narrow and as such, the only sub-category of risk are focused on breaches of relevant legislation. This is outlined in the table below:

Table 6. Risk associated with legislation

Risk ID	Risk name	Risk rating	Control	Description
CS1.1	Risk of fines or legislative action caused by breach of the NDIS Practice Standards	Medium	Advisory Board	Provides advice how to ensure compliance with the legislation
			Policy and procedures	A comprehensive framework of policies and procedures that guide staff and participant behaviour to ensure compliance
			Comprehensive Risk Plan	Outlines how the Governance Operating Model and controls are integrated to ensure compliance
			Education, training and risk culture	Places risk and compliance at the forefront of every staff members mind to ensure compliance in daily activities
CS1.2	Risk of fines or legislative action caused by breach of <i>Fair Work Act 2009</i> (Cth)	Medium	Advisory Board	Provides advice how to ensure compliance with the legislation
			Policy and procedures	A comprehensive framework of policies and procedures that guide staff and participant behaviour to ensure compliance
			Comprehensive Risk Plan	Outlines how the Governance Operating Model and controls are integrated to ensure compliance
			Education, training and risk culture	Places risk and compliance at the forefront of every staff members mind to ensure compliance in daily activities
CS1.3	Risk of fines or legislative action caused by breach of <i>Corporations Act 2001</i> (Cth)	Medium	Advisory Board	Provides advice how to ensure compliance with the legislation
			Policy and procedures	A comprehensive framework of policies and procedures that guide staff and participant behaviour to ensure compliance
			Comprehensive Risk Plan	Outlines how the Governance Operating Model and controls are integrated to ensure compliance
			Education, training and risk culture	Places risk and compliance at the forefront of every staff members mind to ensure compliance in daily activities

CS1.4	Risk of fines or legislative action caused by breach of <i>Privacy Act 1988</i> (Cth)	Medium	Advisory Board	Provides advice how to ensure compliance with the legislation
			Policy and procedures	A comprehensive framework of policies and procedures that guide staff and participant behaviour to ensure compliance
			Comprehensive Risk Plan	Outlines how the Governance Operating Model and controls are integrated to ensure compliance
			Education, training and risk culture	Places risk and compliance at the forefront of every staff members mind to ensure compliance in daily activities

Risk Category 2: Legal and commercial

2.1 Description

The legal and commercial risk category is focused on risks associated with breaches of accreditation and legal actions. Legal actions are defined as legal actions brought by staff or third parties against SAVVY, or any of its associated entities.

2.2 Risk sub-categories

This risk category is comprised of two subcategories: i) accreditation and ii) legal action. The first subcategory, accreditation, refers to risks that may impact SAVVY's level of accreditation. The second subcategory is legal action which refers to the risk of external parties bringing a legal action against SAVVY.

This is outlined in the table below:

A. Accreditation:

Table 7. Risk associated with accreditation

Risk ID	Risk name	Risk rating	Control	Description
LC1.1	Risk of loss of accreditation due to non-compliance with the NDIS Practice Standards	High	Policy and procedures	A comprehensive framework of policies and procedures that guide staff and participant behaviour to ensure compliance
			Comprehensive Risk Plan	Outlines how the Governance Operating Model and controls are integrated to ensure compliance
			Education, training and risk culture	Places risk and compliance at the forefront of every staff members mind to ensure compliance in daily activities
LC1.2	Risk of non compliance caused by changes in the NDIS Practice Standards	Medium	Quality Improvement Committee	This Committee monitors how the policies and procedures align to the Standards and suggest changes to ensure compliance
			Comprehensive Risk Plan	Outlines how the Governance Operating Model and controls are integrated to ensure compliance
LC1.3	Risk of non compliance caused by changes in accreditation requirements	Medium	Quality Improvement Committee	This Committee monitors how the policies and procedures align to the Standards and suggest changes to ensure compliance
			Comprehensive Risk Plan	Outlines how the Governance Operating Model and controls are integrated to ensure compliance

B. Legal action:

Table 8. Risk associated with legal action

Risk ID	Risk name	Risk rating	Control	Description
LC2.1	Risk of participant lawsuits caused by breach of required standards of service delivery	Medium	Policy and procedures	A comprehensive framework of policies and procedures that guide staff and participant behaviour to ensure compliance
			participant feedback forms	Outlines how participants can provide feedback and complaints in order to resolve any grievance or dispute early prior to legal action
			SAVVY Weekly EDM newsletter	Outlines how participants can provide feedback and complaints in order to resolve any grievance or dispute early prior to legal action
			Professional indemnity insurance	In case of a legal action, SAVVY has insurance to minimise the financial impact of any legal action brought against SAVVY
LC2.2	Risk of supplier lawsuits caused by breach of contract	High	Contractual agreements with suppliers	Contracts stipulate basic requirements and basic terms to ensure mutual understanding between parties
			Professional indemnity insurance	In case of a legal action, SAVVY has insurance to minimise the financial impact of any legal action brought against SAVVY
LC2.3	Risk of government lawsuits caused by breach of accreditation requirements	Medium	Policy and procedures	A comprehensive framework of policies and procedures that guide staff and participant behaviour to ensure compliance
			Comprehensive Risk Plan	Outlines how the Governance Operating Model and controls are integrated to ensure compliance
			Education, training and risk culture	All staff are effectively trained to understand and prioritise compliance with the accreditation requirements
			Quality Improvement Committee	This Committee monitors how the policies and procedures align to the Standards and suggest changes to ensure compliance
			Professional indemnity insurance	In case of a legal action, SAVVY has insurance to minimise the financial impact of any legal action brought against SAVVY

Risk Category 3: Political and economic

3.1 Description

As the NDIS is wholly funded by the Commonwealth Government, SAVVY is significantly influenced by macro political and economic actors. In particular, the political climate may influence the amount of Government spending on disability services. Similarly, the economic climate may affect the amount of funding that the Government has available to spend on disability services. This risk category is intended to recognise the existence of these types of risks, and where possible seek to mitigate them.

3.2 Risk sub-categories

Even though political and economic risk are different risks, the only subcategory that impacts SAVVY are fluctuations in the Government's funding levels as a result of changed political priorities or the economic landscape. The change in funding level refers to the risk of downwards changes in funding levels for programmes that SAVVY delivers. The risks associated with these changes in funding levels are outlined below:

Table 9. Risk associated with funding changes

Risk ID	Risk name	Risk rating	Control	Description
PE1.1	Risk of illiquidity caused by changes in funding due to changes in Government policy framework settings	High	Cash Flow Management	Effectively manage cash flows, including management of sufficient cash at bank to meet short term obligations
			Credit facility	A financial product to ensure SAVVY is able to meet its short and long term obligations and adjust operations to the changed funding
			Bi-Monthly management meeting	Meeting to identify, discuss and address and liquidity concerns as well as the participant cohorts and programmes that SAVVY delivers
PE1.2	Risk of decreases in funding caused by changes in Government policy framework settings	High	Cash Flow Management	Ensure that SAVVY has sufficient cash at bank to allow for time to adjust to changing funding levels
			Credit facility	A financial product to ensure SAVVY is able to meet its short and long term obligations and adjust operations to the changed funding
			Bi-Monthly management meeting	Meeting to identify, discuss and address and liquidity concerns as well as the participant cohorts and programmes that SAVVY delivers
PE1.3	Risk of decreases in funding caused by economic downturn and deterioration of Government fiscal position	High	Cash Flow Management	Ensure that SAVVY has sufficient cash at bank to allow for time to adjust to changing funding levels
			Credit facility	A financial product to ensure SAVVY is able to meet its short and long term obligations and adjust operations to the changed funding
			Bi-Monthly management meeting	Meeting to identify, discuss and address and liquidity concerns as well as the participant cohorts and programmes that SAVVY delivers

PE1.4	Risk of illiquidity caused by changes in means and asset testing for participants		Cash Flow Management	Ensure that SAVVY has sufficient cash at bank to allow for time to adjust to changed asset testing
			Credit facility	A financial product to ensure SAVVY is able to meet its short and long term obligations and adjust operations to the changed funding
			Bi-Monthly management meeting	Meeting to identify, discuss and address and liquidity concerns about the individual participants and their funding as a result of existing assets

Risk Category 4: Financial and Funding

4.1 Description

The financial and funding risk category contains all risks that affect the financial position and performance of SAVVY. As such, it includes illiquidity risk, insolvency risk and the risk of rising costs. Even though this is primarily the responsibility of management to ensure a healthy financial position for the organisation, the Governance Operating Model, as outlined in this document has also implemented a number of controls to mitigate any financial and funding risk.

4.2 Risk sub-categories

The financial and funding risk category is comprised of three risk sub-categories, namely i) liquidity, ii) insolvency and iii) cost management. Liquidity refers to risks of not having sufficient working capital available to meet short and medium term obligations as they fall due. Insolvency risk refers to a situation where SAVVY does not have the resources or capital available to meet its present obligation. Cost management risk refers to risks associated with management ineffectively managing growing cost pressures thereby adversely affecting SAVVY's financial position.

A. Liquidity

Table 10. Risk associated with liquidity

Risk ID	Risk name	Risk rating	Control	Description
FF1.1	Risk of illiquidity caused by late payment from the National Disability Insurance Agency	Medium	Cash flow Management	Effectively manage cash flows, including management of sufficient cash at bank to meet short term obligations
			Credit facility	A financial product to ensure SAVVY is able to meet its short and long term obligations and adjust operations to the changed funding
FF1.2	Risk of illiquidity caused by incorrect payment from the Department of Human Services	Medium	Cash flow Management	Effectively manage cash flows, including management of sufficient cash at bank to meet short term obligations
			Credit facility	A financial product to ensure SAVVY is able to meet its short and long term obligations and adjust operations to the changed funding
FF1.3	Risk of illiquidity caused by incorrect timing of payments from the Department of Human Services	High	Cash flow Management	Effectively manage cash flows, including management of sufficient cash at bank to meet short term obligations
			Credit facility	A financial product to ensure SAVVY is able to meet its short and long term obligations and adjust operations to the changed funding
FF1.4	Risk of illiquidity caused by significant individual one-off participant expenses that are not approved for incurrence	Medium	Individual participant Budget	SAVVY managed individual participant budgets to monitor expenditure to determine if a participant has sufficient funds to pay for expenses
			Credit facility	In case of significant and urgent expenditure to ensure participant Directed Care, SAVVY has in place a credit facility to ensure liquidity
			Business Rules	Approval is required for individual expense items greater than \$300. This approval can be provided by designated authorities

			Reconciliation	Reconciliations are performed monthly as part of the statement preparation process to ensure expenses are attributed to participants
FF1.5	Risk of illiquidity caused by significant underspend (or overspend) of individual participant budgets	Medium	Individual participant budgets	SAVVY managed individual participant budgets to monitor expenditure to determine if a participant has sufficient funds to pay for expenses
			Credit Facility	In case of significant and urgent expenditure to ensure participant Directed Care, SAVVY has in place a credit facility to ensure liquidity
			Reconciliation	Reconciliations are performed monthly as part of the statement preparation process to ensure expenses are attributed to participants
			Management meetings	Management team reviews individual participant budgets to monitor participants whose are at risk of diverting from their acceptable variances

B. Insolvency

Table 11. Risk associated with insolvency

Risk ID	Risk name	Risk rating	Control	Description
FF2.1	Risk of insolvency caused by significant one-off expenses	Low	Cash flow Management	Effectively manage cash flows, including management of sufficient cash at bank to meet short term obligations
			Credit facility	A financial product to ensure SAVVY is able to meet its short and long term obligations and adjust operations to the changed funding
			Management meetings	Significant expenditure items are discussed and planned during monthly management meetings
			Business Rules	Written approval from delegated authorities is required prior to incurrence of the expenditure
FF2.2	Risk of insolvency caused by participant exodus	Medium	Policies and procedures (1)	'CS3.4. Continuity of Care' outlines how participants are able to exit SAVVY and how SAVVY will facilitate this exit
			Policies and procedures (2)	'CS3.4. Continuity of Care' outlines SAVVY's commitment to work with the new service provider and ensure CDC
			Cash flow Management	Effectively manage cash flows, including management of sufficient cash at bank to meet short term obligations
			Participant Feedback Forms	Feedback forms completed by participants to identify areas of improvement and improve participant experience and reduce the risk of exit
			Participant Advisory Committee	Formal feedback forum allowing participant representative to have direct input into SAVVY service delivery and reduce the risk of exit
			SAVVY Weekly EDM newsletter	Quarterly newsletter to illustrate the activities that SAVVY provides and share important news articles to reduce the risk of exit
			Credit facility	A financial product to ensure SAVVY is able to meet its short and long term obligations and adjust operations to the changed funding

C. Cost management

Table 12. Risk associated with cost management

Risk ID	Risk name	Risk rating	Control	Description
FF3.1	Risk of insolvency caused by ineffective cost management	Medium	Cash flow Management	Effectively manage cash flows, including management of sufficient cash at bank to meet short term obligations
			Credit facility	A financial product to ensure SAVVY is able to meet its short and long term obligations and adjust operations to the changed funding
			Management meetings	Significant expenditure items are discussed and planned during monthly management meetings
FF3.2	Risk of illiquidity caused by expansion costs	High	Cash flow Management	Effectively manage cash flows, including management of sufficient cash at bank to meet short term obligations
			Credit facility	A financial product to ensure SAVVY is able to meet its short and long term obligations and adjust operations to the changed funding
			Management meetings	Significant expenditure items are discussed and planned during monthly management meetings
FF3.3	Risk of illiquidity caused by large capital expenses	High	Cash flow Management	Effectively manage cash flows, including management of sufficient cash at bank to meet short term obligations
			Credit facility	A financial product to ensure SAVVY is able to meet its short and long term obligations and adjust operations to the changed funding
			Management meetings	Significant expenditure items are discussed and planned during monthly management meetings
FF3.4	Risk of employee financial fraud caused by ineffective cost management		Cash flow management	Effective management of cash flows include analysis to identify any irregular or suspicious transactions that may be indicative of fraud
			Management meetings	Inconsistent expenditure items are discussed and planned during monthly management meetings
			Business rules (1)	Written approval from delegated authorities is required prior to incurrence of the expenditure minimising opportunity for fraud
			Business rules (2)	Business rules exist with SAVVY that establish separation between duties to minimise the opportunity for fraud
			Reconciliation	Reconciliations within Xero and Turnpoint allow for exception reporting to identify instances of employee fraud

Risk Category 5: Management

5.1 Description

The management risk category captures all the risks associated with incorrect management and its allocation of resources. The management team is a crucial component of the SAVVY operating model and governance structure. In the current context, it includes the constitution of the management team, as well as the decisions made by this team. The risks associated with management include business continuity, productivity and task responsibilities. The SAVVY Governance Operating Model has implemented a number of controls to ensure effective management of SAVVY and minimise the risks of inefficient allocation of resources.

5.2 Risk sub-categories

The management risk category is comprised of three subcategories. These are i) business continuity, ii) productivity and iii) task allocation. Business continuity risk is described as the risk of key personnel exiting the organisation. This may cause the loss of participants or a loss of key knowledge or capability within SAVVY. The second risk subcategory is productivity which refers to loss of productivity as a result of poor management processes. The third subcategory is task allocation which refers to the risk of management incorrectly allocating tasks to staff resulting in a loss of efficiency within the organisation.

A. Business Continuity

Table 13. Risk associated with business continuity

Risk ID	Risk name	Risk rating	Control	Description
MM1.1	Risk of business failure caused by key person risk within the organisation	Medium	Business Rules	Business rules stipulate behaviour and mitigate the risk of overreliance on key staff with specific knowledge
			Non-compete agreements	Non-compete agreements prevent key personnel from transferring SAVVY participants and SAVVY knowledge to new organisations
			Technology systems	Technology systems within SAVVY formalise business processes and facilitate knowledge sharing to minimise key person risk

B. Productivity

Table 14. Risk associated with productivity

Risk ID	Risk name	Risk rating	Control	Description
MM2.1	Risk of productivity loss caused by duplication of activities	Medium	Business rules	Business rules minimise the duplication of tasks that exist and assign responsibilities to staff to minimise duplication
			Quality Improvement Committee	Quality Improvement Committee assesses policies and procedures, and processes which includes assessing for duplication
			Advisory Board	The Advisory Board leverages their expertise to advise SAVVY on best practice including identification of duplicative processes

C. Task responsibilities

Table 15. Risk associated with task responsibilities

Risk ID	Risk name	Risk rating	Control	Description
MM3.1	Risk of non-performance of key tasks caused by gaps in staff responsibilities	Medium	Policies and procedures (1)	HR1.5 Learning & Development and Training outlines the training that each SAVVY staff member will receive to be able to fulfil all responsibilities
			Policies and procedures (2)	HR1.2 Recruitment outlines how staff will be recruited to be able to fulfil all responsibilities
			Policies and procedures (3)	HR1.4 Performance Planning & Review outlines how staff performance will be assessed and if all roles were fulfilled
			Education, training and risk culture	Broader education, training and risk culture will allow staff to be able to fulfil multiple responsibilities if required
			Management meetings	Management meetings are used to identify and alleviate any gaps in staff responsibilities to ensure all roles are fulfilled
			Quality Improvement Committee	The Quality Improvement Committee identifies and discusses any gaps in responsibilities and how they affect quality
			Advisory Board	The Advisory Board identifies and leverages best practice to make recommendations that ensure SAVVY fulfils all responsibilities
MM3.2	Risk of non-performance of key tasks caused by skill shortage	High	Policies and procedures (1)	HR1.5 Learning & Development outlines how SAVVY staff will be trained to ensure they have the correct skills for the tasks
			Policies and procedures (2)	HR1.2 Recruitment and selection outlines how staff will be recruited to SAVVY to ensure the organisation has the right capability
			Education, training and risk culture	Education, training and risk culture will result in a culture where all staff is able to fulfil multiple tasks
			Management meetings	Management meetings provide a forum to discuss staff capabilities, gaps in capability and how to address these
MM3.3	Risk of employee fraud caused by conflicts of interests	Medium	Policies and procedures	HR4.14 Investigating Theft or Missing Property outlines how SAVVY treats theft within the organisation
			Technology systems	Technology systems have multiple checks in place to identify anomalies as well as separate duties to minimise fraud

Risk Category 6: Operational

6.1 Description

The operational risk category comprises all risks that occur during delivery of Participant Directed Care, and permitted clinical care. As a result, it comprises the risks associated with the supporting activities that are necessary to effectively support Participant Directed Care, and permitted clinical care. This includes activities such as the scheduling of services as well as the subsequent invoicing for services delivered. Any risks associated with a breakdown of these activities will have a negative effect on the experiences of SAVVY's participants and staff.

6.2 Risk sub-categories

The operational risk category is comprised of four subcategories. These are i) rostering ii) invoicing iii) feedback and iv) communication. The rostering subcategory refers to risks associated with the incorrect scheduling of services to be delivered by SAVVY staff. The invoicing subcategory refers to inaccuracies associated with incorrect billing of services delivered to participants. The feedback subcategory refers to the risk of not effectively listening and actioning feedback within the organisation. The final risk subcategory, communication, refers to the risk associated with miscommunication between staff members within the organisation.

A. Rostering

Table 16. Risk associated with rostering (SAVVY staff)

Risk ID	Risk name	Risk rating	Control	Description
O1.1	Risk of non-completion of services caused by issues and failure of the rostering system	Medium	Business rules	SAVVY has in place a number of business rules such as maintaining copies of previous rosters and standard appointments
			Technology systems	SAVVY leveraged third party technology solution, Turnpoint, to effectively schedule services which can be replicated using Excel
O1.2	Risk of non-completion of services caused by emergencies in earlier shifts	Medium	Business rules	Business rules exist within SAVVY to notify the relevant staff member about emergencies that will impact later shifts
			Technology systems	Turnpoint allows staff to maintain notes and facilitate easy changes to rostering to allow for emergencies
O1.3	Risk of duplication of services caused by issues with rostering system	Low	Business rules	Business rules to stipulate how staff should be rostered to certain services to minimise the risk of duplication
			Technology systems	Turnpoint provides visibility of all appointments requires staff to accept shifts thereby minimising the risk of duplication
O1.4	Risk of incorrect service provided caused by erroneous data entry	Low	Education, training and risk culture	Educating staff on how to schedule services in Turnpoint will minimise risk of incorrect rostering and avoid subsequent issues
			Business rules	Business rules exist that aim to standardise how services are entered into Turnpoint to minimise the need for unique data entry

			Technology systems	Turnpoint provides standard ways of entering shifts which minimise the need for unique data entry
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B. Invoicing

Table 17. Risk associated with invoicing (SAVVY staff)

Risk ID	Risk name	Risk rating	Control	Description
O2.1	Risk of non-compliance with invoicing requirements as part of accreditation due to slow system adoption	High	Business rules	Business rules are in place at SAVVY to outline the invoicing process including key deadlines and back up plans for invoicing
			Technology systems	Turnpoint links the services delivered through its rostering tool with invoicing to ensure that the correct amount is invoiced.
O2.2	Risk of incorrect invoicing caused by system issues	Medium	Business rules	Business rules outline how services should be treated and costed to ensure consistency in invoicing
			Reconciliations	Reconciliations are performed between rostering and third party supplier invoices to ensure the correct amount is invoiced
			Management meeting	Management meetings are used to discuss any anomalies in invoicing
			Individual participant budgets	Individual participant budgets allow SAVVY to identify any anomalies within individual participant invoices
			Participant statement review	Participant statements are reviewed every month prior to distribution to ensure accuracy
O2.3	Risk of incorrect invoicing caused by erroneous data entry	High	Business rules	Business rules are in place to standardise how data is entered at SAVVY to ensure consistency and accuracy of invoicing
			Education, training and risk culture	SAVVY staff are educated about the need to accurately enter rosters and third party invoices to avoid downstream issues

C. Feedback

Table 18. Risk associated with feedback

Risk ID	Risk name	Risk rating	Control	Description
O3.1	Risk of ignoring participant feedback caused by ineffective feedback loops	High	Policy and procedures (1)	CSS2.4 Feedback and Complaints outlines the channels through which participants can provide feedback and how SAVVY will action the feedback
			Policy and procedures (2)	CS2.3 Consumer Engagement outlines SAVVY's intent to engage participants to maximise their choice and control on service delivery
			Policy and procedures (3)	CS2.5 Advocacy policy outlines how SAVVY interacts with advocates of participants to maximise choice and control for participants
			Business rules	Business rules outlines how and when SAVVY practically collects and responds to feedback provided by participants
			Participant Advisory Committee	The Participant Advisory Committee is a formal body used by SAVVY to identify trends in participant feedback that SAVVY should address
			WH&S Committee	The WH&S Committee is a formal body that provides participant feedback on SAVVY's approach to work, health and safety

			Quality Improvement Committee	The Quality Improvement Committee allows participants to provide feedback on SAVVY's policies and procedures
			Participant feedback forms	The feedback forms are one formal channel through which participants provide feedback that SAVVY addresses
			SAVVY Weekly EDM newsletter	The SAVVY Connect newsletter outlines the multiple channels through which participants can provide feedback
			Participant education	Participant education involves teaching participants on the importance of feedback to maximise their choice and control over service delivery
O3.2	Risk of incorrect decision making caused by ineffective feedback loops	Medium	Policy and procedures (1)	CS2.4 Feedback and Complaints outlines the channels through which participants can provide feedback and how SAVVY will action the feedback
			Policy and procedures (2)	CS2.3 Consumer Engagement outlines SAVVY's intent to engage participants to maximise their choice and control on service delivery
			Policy and procedures (3)	HR1.7 Staff consultation outlines how staff will be consulted with in decisions that impact service delivery
			Policy and procedures (4)	CS2.5 Advocacy policy outlines how SAVVY interacts with advocates of participants to maximise choice and control for participants
			Business rules	Business rules outlines how and when SAVVY practically collects and responds to feedback provided by participants
			Participant Advisory Committee	The Participant Advisory Committee is a formal body used by SAVVY to identify trends in participant feedback that SAVVY should address
			WH&S Committee	The WH&S Committee is a formal body that provides participant feedback on SAVVY's approach to work, health and safety
			Quality Improvement Committee	The Quality Improvement Committee allows participants to provide feedback on SAVVY's policies and procedures
			Participant feedback forms	The feedback forms are one formal channel through which participants provide feedback that SAVVY addresses
			SAVVY Weekly EDM newsletter	The SAVVY Connect newsletter outlines the multiple channels through which participants can provide feedback
			Participant education	Participant education involves teaching participants on the importance of feedback to maximise their choice and control over service delivery
O3.3	Risk of decreasing participant satisfaction caused by ineffective feedback loops	Medium	Policy and procedures (1)	CS2.4 Feedback and Complaints outlines the channels through which participants can provide feedback and how SAVVY will action the feedback
			Policy and procedures (2)	CS2.3 Consumer Engagement outlines SAVVY's intent to engage participants to maximise their choice and control on service delivery
			Policy and procedures (3)	CS2.5 Advocacy policy outlines how SAVVY interacts with advocates of participants to maximise choice and control for participants
			Business rules	Business rules outlines how and when SAVVY practically collects and responds to feedback provided by participants
			Participant Advisory Committee	The Participant Advisory Committee is a formal body used by SAVVY to identify trends in participant feedback that SAVVY should address

			WH&S Committee	The WH&S Committee is a formal body that provides participant feedback on SAVVY's approach to work, health and safety
			Quality Improvement Committee	The Quality Improvement Committee allows participants to provide feedback on SAVVY's policies and procedures
			Participant feedback forms	The feedback forms are one formal channel through which participants provide feedback that SAVVY addresses
			SAVVY Weekly EDM newsletter	The SAVVY Connect newsletter outlines the multiple channels through which participants can provide feedback
			Participant education	Participant education involves teaching participants on the importance of feedback to maximise their choice and control over service delivery
O3.4	Risk of decreasing employee satisfaction caused by ineffective feedback loops	Medium	Policy and procedures (1)	HR1.7 Staff consultation outlines how staff will be consulted with in decisions that impact service delivery
			Policy and procedures (2)	HR4.3 Bullying and Harassment outlines SAVVY's policy to combat bullying to ensure all staff feels safe and included at work
			Policy and procedures (3)	HR3.2 Flexible Working Arrangements outlines SAVVY's approach to flexible work to ensure all staff enjoys working at SAVVY
			WH&S Committee	The WH&S Committee is a formal body that seeks staff feedback on SAVVY's approach to work, health and safety
			Quality Improvement Committee	The Quality Improvement Committee allows staff to provide feedback on SAVVY's policies and procedures
			Employee engagement surveys	Employee Engagement surveys are quarterly pulse checks to identify opportunities that SAVVY can use to maximise staff satisfaction
			SAVVY roadshows	SAVVY roadshows are quarterly forums where management formally engages with staff to solicit feedback and shared key information
			Education, training and risk culture	Teaching SAVVY staff about the importance of providing feedback and the feedback channels available

D. Communication

Table 19. Risk associated with communication

Risk ID	Risk name	Risk rating	Control	Description
O4.1	Risk of miscommunication caused by unclear communication channels	Medium	Policy and procedures	HR4.18 Social Networking outlines how staff are able to communicate about SAVVY related matters on their social media profiles
			Business rules	Business rules in place outline which communication channels are available to distribute information
			Technology system	Turnpoint (notes) and the Google suite (emails) allow for the ability to share crucial and relevant information amongst staff
O4.2	Risk of confusion within participant cohort caused by unclear communication channels	Low	Business rules	Outlines how information is distributed to participants as well as what information Disability Service Works can share with participants
			Participant feedback forms	Outlines how participants can seek feedback and request any information that they feel they need about their service
			SAVVY Weekly EDM newsletter	The quarterly SAVVY Connect newsletter outlines relevant information about SAVVY initiatives, programs and staff

			Participant education	Participant education about how they get access to relevant information will minimise the risk of unclear communication channels
O4.3	Risk of confusion within employee cohort caused by unclear communication channels	Low	SAVVY Weekly EDM newsletter	The quarterly SAVVY Connect newsletter outlines relevant information about SAVVY initiatives, programs and staff
			Employee Engagement Surveys	The Employee Engagement Surveys include a summary that outlines management's response to concerns raised by staff
			SAVVY roadshows	Roadshows provide an opportunity for management to provide updates and overview of key SAVVY initiatives
			Business rules	Business rules outline formal communication channels through which relevant information is distributed

Risk Category 7: Service Delivery

7.1 Description

The service delivery risk category involves all risks associated with the provision of services to participants. SAVVY staff is defined to include those that are in direct employment of SAVVY and excludes third party service providers. The definition of service delivery includes services that are provided to participants and involves the delivery of allied therapies and movement therapies to participants, under the participant Directed Care model.

To assist with the identification of risks, SAVVY has adopted a lifecycle view of service delivery. The lifecycle can be broken down into 3 key steps, with examples of where risks can occur, which are outlined in Figure 8 below:

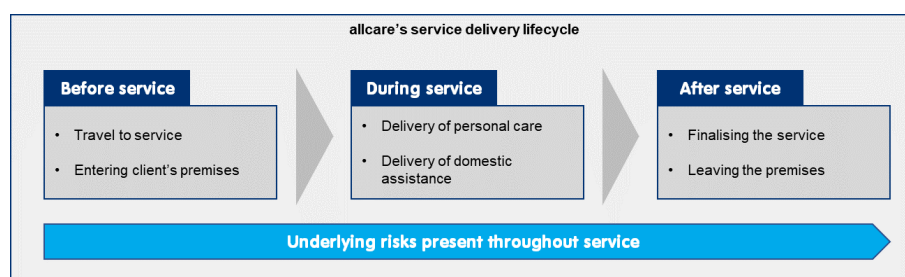


Figure 8. SAVVY service delivery lifecycle

The service delivery lifecycle consists of three stages. Firstly, there are several risks to SAVVY staff that occur prior to the commencement of services. In a WellCo setting risks are largely mitigated by the presence of multiple people and the existence of emergency and disaster management policies and procedures. There are risks, however, associated with staff travelling to the location of the service as well as entering the participant's premises. The second stage in the life cycle occurs during the delivery of services whilst further risks can occur after the actual service has been completed. Underpinning these three stages are a number of underlying risks that can occur at any stage during the life cycle. These underpinning risks can include the mental state of the participant, the presence of third parties or risks associated with pets around the property. Leveraging the service delivery lifecycle, SAVVY has identified a significant number of risks and proactively implemented controls to protect the safety of SAVVY's staff and participants during service delivery.

7.2 Risk sub-categories

The service delivery risk category comprises 11 subcategories. These are:

- i) Driving the participant's home
- ii) The physical environment outside the participant's home
- iii) The physical environment inside the participant's home
- iv) Activities of daily living
- v) Activities of domestic assistance
- vi) Infectious conditions

- vii) Psychosocial issues
- viii) Emergencies
- ix) Mental health
- x) Fatigue
- xi) Restrictive practices

The risk of driving to the participant’s home refers to the risk of car accidents that can occur whilst SAVVY staff is in transit to the location of service delivery. The risk of the physical environment outside the participant’s home refers to risks or hazards that are present near the participant’s home. The risks associated with the physical environment inside the participant’s home refers to risks associated with hazards that may be present inside the physical property in which the participant resides. The risk associated with infectious conditions refers to risks that may arise as a result of the transfer of infectious diseases. The risk of psychosocial issues includes risks associated with participants or present third parties experiencing psychosocial issues during the delivery of services. The risk of emergencies refers to risks associated with SAVVY staff responding effectively to emergencies that may arise during the delivery of services. Mental health refers to the risks of SAVVY staff experiencing mental health issues as a result of working at SAVVY whilst the fatigue risk category refers to SAVVY staff experiencing fatigue as a direct consequence of their work at SAVVY. Finally, the risk of restrictive practices refers to risks associated with SAVVY participants being exposed to any practice or intervention that restricts their freedom of movement with the primary purpose of protecting the person or others from harm.

A. Driving to the participant's home

Table 20. Risk associated with driving to the participant’s home

Risk ID	Risk name	Risk rating	Control	Description
SD1.1	Risk of exposure to dangerous situations caused by the participant residing in high crime areas, isolated locations or environmental conditions such as heat waves or floods	Medium	Policy and procedures (1)	HR1.5 Learning & Development outlines the training that staff will receive to ensure they are prepared for dangerous situations
			Policy and procedures (2)	WHS2.1 Working Safely with Participants outlines the steps staff should take to maintain a safe environment even in dangerous situations
			Policy and procedures (3)	WHS1.1 Work Health and Safety outlines SAVVY’s intent to prioritise a safe environment for all participants and staff
			Education, training and risk culture	Education, training and risk culture helps prepare SAVVY staff on how to act in dangerous situations to minimise risk
			Business rules	Business rules are in place to outline how SAVVY will approach dangerous situations such as floods and high temperatures
			Public liability insurance	SAVVY has in place insurance to share the risk of injury or damage that may occur during the delivery of services to participants
SD1.2	Risk of injury or damage caused by a car accident en route to the participant	High	Policies and procedures	HR4.19 Motor Vehicles outlines how SAVVY staff should act whilst using corporate vehicles including safe driving practices
			Education, training and risk culture	Education, training and risk culture helps educate SAVVY staff on safe driving practices to mitigate risk of car accidents

			Public liability insurance	SAVVY has in place insurance to share the risk of injury or damage that may occur during the delivery of services to participants
			Professional indemnity and medical malpractice insurance	SAVVY has in place insurance to share the risk of injury or damage that may result during the delivery of services to participants

B. The physical environment outside the participant's home

Table 21. Risk associated with physical environment outside the participant's home

Risk ID	Risk name	Risk rating	Control	Description
SD2.1	Risk of injury or damage caused by slippery surfaces (e.g when wet, muddy or dusty)	Medium	Policy and procedures (1)	HR1.5 Learning & Development outlines the training that SAVVY staff can expect to receive to identify and mitigate risks
			Policy and procedures (2)	WHS2.1 Working Safely with Participants outlines the steps staff should take to maintain a safe environment even in dangerous situations
			Policy and procedures (3)	WHS1.1 Work Health and Safety outlines SAVVY's intent to prioritise a safe environment for all participants and staff
			Policy and procedures (4)	HR1.10 Rehabilitation and Return to Work outlines how SAVVY will support staff that are injured during service delivery
			Education, training and risk culture	Education, training and risk culture will help SAVVY staff identify and mitigate risks that arise outside the participant's home
			Public liability insurance	SAVVY has in place insurance to share the risk of injury or damage that may occur during the delivery of services to participants
			Professional indemnity and medical malpractice insurance	SAVVY has in place insurance to share the risk of injury or damage that may result during the delivery of services to participants
SD2.2	Risk of injury or damage caused by uneven areas (e.g loose covering, holes etc)	Medium	Policy and procedures (1)	HR1.5 Learning & Development outlines the training that SAVVY staff can expect to receive to identify and mitigate risks
			Policy and procedures (2)	WHS2.1 Working Safely with Participants outlines the steps staff should take to maintain a safe environment even in dangerous situations
			Policy and procedures (3)	WHS1.1 Work Health and Safety outlines SAVVY's intent to prioritise a safe environment for all participants and staff
			Policy and procedures (4)	HR1.10 Rehabilitation and Return to Work outlines how SAVVY will support staff that are injured during service delivery
			Education, training and risk culture	Education, training and risk culture will help SAVVY staff identify and mitigate risks that arise outside the participant's home
			Public liability insurance	SAVVY has in place insurance to share the risk of injury or damage that may occur during the delivery of services to participants
			Professional indemnity and medical malpractice insurance	SAVVY has in place insurance to share the risk of injury or damage that may result during the delivery of services to participants

SD2.3	Risk of injury or damage caused by thresholds or other changes of level on outside surfaces	Medium	Policy and procedures (1)	HR1.5 Learning & Development outlines the training that SAVVY staff can expect to receive to identify and mitigate risks
			Policy and procedures (2)	WHS2.1 Working Safely with Participants outlines the steps staff should take to maintain a safe environment even in dangerous situations
			Policy and procedures (3)	WHS1.1 Work Health and Safety outlines SAVVY's intent to prioritise a safe environment for all participants and staff
			Policy and procedures (4)	HR1.10 Rehabilitation and Return to Work outlines how SAVVY will support staff that are injured during service delivery
			Education, training and risk culture	Education, training and risk culture will help SAVVY staff identify and mitigate risks that arise outside the participant's home
			Public liability insurance	SAVVY has in place insurance to share the risk of injury or damage that may occur during the delivery of services to participants
			Professional indemnity and medical malpractice insurance	SAVVY has in place insurance to share the risk of injury or damage that may result during the delivery of services to participants
SD2.4	Risk of injury or damage caused by poor lighting of surfaces and access routes	Medium	Policy and procedures (1)	HR1.5 Learning & Development outlines the training that SAVVY staff can expect to receive to identify and mitigate risks
			Policy and procedures (2)	WHS2.1 Working Safely with Participants outlines the steps staff should take to maintain a safe environment even in dangerous situations
			Policy and procedures (3)	WHS1.1 Work Health and Safety outlines SAVVY's intent to prioritise a safe environment for all participants and staff
			Policy and procedures (4)	HR1.10 Rehabilitation and Return to Work outlines how SAVVY will support staff that are injured during service delivery
			Education, training and risk culture	Education, training and risk culture will help SAVVY staff identify and mitigate risks that arise outside the participant's home
			Public liability insurance	SAVVY has in place insurance to share the risk of injury or damage that may occur during the delivery of services to participants
			Professional indemnity and medical malpractice insurance	SAVVY has in place insurance to share the risk of injury or damage that may result during the delivery of services to participants
SD2.5	Risk of injury or damage caused by the presence of animals both in and out of the home	Medium	Policy and procedures (1)	HR1.5 Learning & Development outlines the training that SAVVY staff can expect to receive to identify and mitigate risks
			Policy and procedures (2)	WHS2.1 Working Safely with Participants outlines the steps staff should take to maintain a safe environment even in dangerous situations
			Policy and procedures (3)	WHS1.1 Work Health and Safety outlines SAVVY's intent to prioritise a safe environment for all participants and staff
			Policy and procedures (4)	HR1.10 Rehabilitation and Return to Work outlines how SAVVY will support staff that are injured during service delivery
			Education, training and risk culture	Education, training and risk culture will help SAVVY staff identify and mitigate risks that arise outside the participant's home
			Public liability insurance	SAVVY has in place insurance to share the risk of injury or damage that may occur during the delivery of services to participants

			Professional indemnity and medical malpractice insurance	SAVVY has in place insurance to share the risk of injury or damage that may result during the delivery of services to participants
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C. The physical environment inside the house

Table 22. Risk associated with the physical environment inside the house

Risk ID	Risk name	Risk rating	Control	Description
SD3.1	Risk of fire caused by a lack of appropriate fire precautions (smoke detectors, extinguishers, fire blankets)	Medium	Policy and procedures (1)	HR1.5 Learning & Development outlines the training that SAVVY staff can expect to receive to identify and mitigate risks
			Policy and procedures (2)	WHS2.1 Working Safely with Participants outlines how staff are able to maintain a safe environment for the participants
			Policy and procedures (3)	CS3.2 Access and Intake outlines the intake process for the participant which includes a safety assessment of the residence
			Education, training and risk culture	Staff education will help improve staff's ability to identify, report and remedy any fire hazards in the home
			Business rules	Business rules are in place to identify, report and remedy hazards in participant's home to mitigate the risk of injury or damage
			Public liability insurance	SAVVY has in place insurance to share the risk of injury or damage that may occur during the delivery of services to participants
			Professional indemnity and medical malpractice insurance	SAVVY has in place insurance to share the risk of injury or damage that may result during the delivery of services to participants
SD3.2	Risk of fire caused by damaged insulation on wires creating a fire hazard	Medium	Policy and procedures (1)	HR1.5 Learning & Development outlines the training that SAVVY staff can expect to receive to identify and mitigate risks
			Policy and procedures (2)	WHS2.1 Working Safely with Participants outlines how staff are able to maintain a safe environment for the participants
			Policy and procedures (3)	CS3.2 Access and Intake outlines the intake process for the participant which includes a safety assessment of the residence
			Education, training and risk culture	Staff education will help improve staff's ability to identify, report and remedy any fire hazards in the home
			Business rules	Business rules are in place to identify, report and remedy hazards in participant's home to mitigate the risk of injury or damage
			Public liability insurance	SAVVY has in place insurance to share the risk of injury or damage that may occur during the delivery of services to participants
			Professional indemnity and medical malpractice insurance	SAVVY has in place insurance to share the risk of injury or damage that may result during the delivery of services to participants
SD3.3	Risk of fire caused by damaged electrical equipment present in participant's home	Medium	Policy and procedures (1)	HR1.5 Learning & Development outlines the training that SAVVY staff can expect to receive to identify and mitigate risks
			Policy and procedures (2)	WHS2.1 Working Safely with Participants outlines how staff are able to maintain a safe environment for the participants
			Policy and procedures (3)	CS3.2 Access and Intake outlines the intake process for the participant which includes a safety assessment of the residence

			Education, training and risk culture	Staff education will help improve staff's ability to identify, report and remedy any fire hazards in the home
			Business rules	Business rules are in place to identify, report and remedy hazards in participant's home to mitigate the risk of injury or damage
			Public liability insurance	SAVVY has in place insurance to share the risk of injury or damage that may occur during the delivery of services to participants
			Professional indemnity and medical malpractice insurance	SAVVY has in place insurance to share the risk of injury or damage that may result during the delivery of services to participants
SD3.4	Risk of fire caused by damaged plugs and sockets present in participant's home	Medium	Policy and procedures (1)	HR1.5 Learning & Development outlines the training that SAVVY staff can expect to receive to identify and mitigate risks
			Policy and procedures (2)	WHS2.1 Working Safely with Participants outlines how staff are able to maintain a safe environment for the participants
			Policy and procedures (3)	CS3.2 Access and Intake outlines the intake process for the participant which includes a safety assessment of the residence
			Education, training and risk culture	Staff education will help improve staff's ability to identify, report and remedy any fire hazards in the home
			Business rules	Business rules are in place to identify, report and remedy hazards in participant's home to mitigate the risk of injury or damage
			Public liability insurance	SAVVY has in place insurance to share the risk of injury or damage that may occur during the delivery of services to participants
			Professional indemnity and medical malpractice insurance	SAVVY has in place insurance to share the risk of injury or damage that may result during the delivery of services to participants
SD3.5	Risk of fire caused by overloaded electrical sockets	Medium	Policy and procedures (1)	HR1.5 Learning & Development outlines the training that SAVVY staff can expect to receive to identify and mitigate risks
			Policy and procedures (2)	WHS2.1 Working Safely with Participants outlines how staff are able to maintain a safe environment for the participants
			Policy and procedures (3)	CS3.2 Access and Intake outlines the intake process for the participant which includes a safety assessment of the residence
			Education, training and risk culture	Staff education will help improve staff's ability to identify, report and remedy any fire hazards in the home
			Business rules	Business rules are in place to identify, report and remedy hazards in participant's home to mitigate the risk of injury or damage
			Public liability insurance	SAVVY has in place insurance to share the risk of injury or damage that may occur during the delivery of services to participants
			Professional indemnity and medical malpractice insurance	SAVVY has in place insurance to share the risk of injury or damage that may result during the delivery of services to participants
SD3.6	Risk of fire caused by the presence of oxidising or flammable substances, such as paint, finishes, adhesives and solvents	Medium	Policy and procedures (1)	HR1.5 Learning & Development outlines the training that SAVVY staff can expect to receive to identify and mitigate risks
			Policy and procedures (2)	WHS2.1 Working Safely with Participants outlines how staff are able to maintain a safe environment for the participants

			Policy and procedures (3)	CS3.2 Access and Intake outlines the intake process for the participant which includes a safety assessment of the residence
			Education, training and risk culture	Staff education will help improve staff's ability to identify, report and remedy any fire hazards in the home
			Business rules	Business rules are in place to identify, report and remedy hazards in participant's home to mitigate the risk of injury or damage
			Public liability insurance	SAVVY has in place insurance to share the risk of injury or damage that may occur during the delivery of services to participants
			Professional indemnity and medical malpractice insurance	SAVVY has in place insurance to share the risk of injury or damage that may result during the delivery of services to participants
SD3.7	Risk of injury or damage caused by a lack of adequate lighting during the provision of services to participant	Low	Policy and procedures (1)	HR1.5 Learning & Development outlines the training that SAVVY staff can expect to receive to identify and mitigate risks
			Policy and procedures (2)	WHS2.1 Working Safely with Participants outlines how staff are able to maintain a safe environment for the participants
			Policy and procedures (3)	CS3.2 Access and Intake outlines the intake process for the participant which includes a safety assessment of the residence
			Education, training and risk culture	Staff education will help improve staff's ability to identify, report and remedy hazards in the home
			Business rules	Business rules are in place to identify, report and remedy hazards in participant's home to mitigate the risk of injury or damage
			Public liability insurance	SAVVY has in place insurance to share the risk of injury or damage that may occur during the delivery of services to participants
			Professional indemnity and medical malpractice insurance	SAVVY has in place insurance to share the risk of injury or damage that may result during the delivery of services to participants
			Workers compensation insurance	SAVVY has in place insurance to share the risk of injury or damage suffered by staff during operations
SD3.8	Risk of injury or damage caused by a lack of adequate lighting of circulation areas such as corridors, stairs, rooms etc to move safely and impairing the carer's ability to notice any obstacles		Policy and procedures (1)	HR1.5 Learning & Development outlines the training that SAVVY staff can expect to receive to identify and mitigate risks
			Policy and procedures (2)	WHS2.1 Working Safely with Participants outlines how staff are able to maintain a safe environment for the participants
			Policy and procedures (3)	CS3.2 Access and Intake outlines the intake process for the participant which includes a safety assessment of the residence
			Education, training and risk culture	Staff education will help improve staff's ability to identify, report and remedy hazards in the home
			Business rules	Business rules are in place to identify, report and remedy hazards in participant's home to mitigate the risk of injury or damage
			Public liability insurance	SAVVY has in place insurance to share the risk of injury or damage that may occur during the delivery of services to participants
			Professional indemnity and medical malpractice insurance	SAVVY has in place insurance to share the risk of injury or damage that may result during the delivery of services to participants

			Workers compensation insurance	SAVVY has in place insurance to share the risk of injury or damage suffered by staff during operations
SD3.9	Risk of injury or damage cause by the presence of animals that could negatively impact of disrupt the service delivered to the participant	Low	Policy and procedures (1)	HR1.5 Learning & Development outlines the training that SAVVY staff can expect to receive to identify and mitigate risks
			Policy and procedures (2)	WHS2.1 Working Safely with Participants outlines how staff are able to maintain a safe environment for the participants
			Policy and procedures (3)	CS3.2 Access and Intake outlines the intake process for the participant which includes a safety assessment of the residence
			Education, training and risk culture	Staff education will help improve staff's ability to identify, report and remedy hazards in the home
			Business rules	Business rules are in place to identify, report and remedy hazards in participant's home to mitigate the risk of injury or damage
			Public liability insurance	SAVVY has in place insurance to share the risk of injury or damage that may occur during the delivery of services to participants
			Professional indemnity and medical malpractice insurance	SAVVY has in place insurance to share the risk of injury or damage that may result during the delivery of services to participants
			Workers compensation insurance	SAVVY has in place insurance to share the risk of injury or damage suffered by staff during operations
SD3.10	Risk of injury or damage caused by trip hazards such as uneven areas, loose coverings, holes, spills etc	Medium	Policy and procedures (1)	HR1.5 Learning & Development outlines the training that SAVVY staff can expect to receive to identify and mitigate risks
			Policy and procedures (2)	WHS2.1 Working Safely with Participants outlines how staff are able to maintain a safe environment for the participants
			Policy and procedures (3)	CS3.2 Access and Intake outlines the intake process for the participant which includes a safety assessment of the residence
			Education, training and risk culture	Staff education will help improve staff's ability to identify, report and remedy hazards in the home
			Business rules	Business rules are in place to identify, report and remedy hazards in participant's home to mitigate the risk of injury or damage
			Public liability insurance	SAVVY has in place insurance to share the risk of injury or damage that may occur during the delivery of services to participants
			Professional indemnity and medical malpractice insurance	SAVVY has in place insurance to share the risk of injury or damage that may result during the delivery of services to participants
			Workers compensation insurance	SAVVY has in place insurance to share the risk of injury or damage suffered by staff during operations
SD3.11	Risk of injury or damage caused by carer's unsuitable footwear resulting in trips and falls	Medium	Policy and procedures (1)	HR1.5 Learning & Development outlines the training that SAVVY staff can expect to receive to identify and mitigate risks
			Policy and procedures (2)	WHS2.1 Working Safely with Participants outlines how staff are able to maintain a safe environment for the participants
			Policy and procedures (3)	CS3.2 Access and Intake outlines the intake process for the participant which includes a safety assessment of the residence
			Policy and procedures (4)	WS7.1 Dress code outlines the clothes that staff must wear during service delivery including guidelines for footwear

			Education, training and risk culture	Staff education will help improve staff's ability to identify, report and remedy hazards in the home
			Business rules	Business rules are in place to identify, report and remedy hazards in participant's home to mitigate the risk of injury or damage
			Public liability insurance	SAVVY has in place insurance to share the risk of injury or damage that may occur during the delivery of services to participants
			Professional indemnity and medical malpractice insurance	SAVVY has in place insurance to share the risk of injury or damage that may result during the delivery of services to participants
			Workers compensation insurance	SAVVY has in place insurance to share the risk of injury or damage suffered by staff during operations
SD3.12	Risk of injury or damage caused by stairs that are in poor condition or cluttered	Medium	Policy and procedures (1)	HR1.5 Learning & Development outlines the training that SAVVY staff can expect to receive to identify and mitigate risks
			Policy and procedures (2)	WHS2.1 Working Safely with Participants outlines how staff are able to maintain a safe environment for the participants
			Policy and procedures (3)	CS3.2 Access and Intake outlines the intake process for the participant which includes a safety assessment of the residence
			Education, training and risk culture	Staff education will help improve staff's ability to identify, report and remedy hazards in the home
			Business rules	Business rules are in place to identify, report and remedy hazards in participant's home to mitigate the risk of injury or damage
			Public liability insurance	SAVVY has in place insurance to share the risk of injury or damage that may occur during the delivery of services to participants
			Professional indemnity and medical malpractice insurance	SAVVY has in place insurance to share the risk of injury or damage that may result during the delivery of services to participants
			Workers compensation insurance	SAVVY has in place insurance to share the risk of injury or damage suffered by staff during operations

D. Activities of daily living

Table 23. Risk associated with the activities of daily living

Risk ID	Risk name	Risk rating	Control	Description
SD4.1	Risk of injury or damage caused by staff not having received the relevant training to safely assist participants in the activities of daily living	Medium	Policy and procedures (1)	HR1.5 Learning & Development outlines the training that SAVVY staff can expect to receive to identify and mitigate risks
			Policy and procedures (2)	WHS2.1 Working Safely with Participants outlines how staff should treat participants during the delivery of services
			Education, training and risk culture	Education, training and risk culture will allow staff to be adequately prepared to identify, report and remedy any risk that arises
			Business rules	Business rules stipulate mandatory refresher training and reports are in place to identify staff that are due for training
			Public liability insurance	SAVVY has in place insurance to share the risk of injury or damage that may occur during the delivery of services to participants

			Professional indemnity and medical malpractice insurance	SAVVY has in place insurance to share the risk of injury or damage that may result during the delivery of services to participants
			Workers compensation insurance	SAVVY has in place insurance to share the risk of injury or damage suffered by staff during operations
SD4.2	Risk of acute injuries (back pain, shoulder pain etc) caused by manual handling of participants	Medium	Policy and procedures	WHS2.1 Working Safely with Participants outlines have staff should treat participants during the delivery of services
			Education, training and risk culture	SAVVY staff are required to undergo manual handling training to learn best practice and minimise the risk of injury or damage
			Business rules	Business rules stipulate mandatory refresher training and reports are in place to identify staff that are due for training
			Public liability insurance	SAVVY has in place insurance to share the risk of injury or damage that may occur during the delivery of services to participants
			Professional indemnity and medical malpractice insurance	SAVVY has in place insurance to share the risk of injury or damage that may result during the delivery of services to participants
			Workers compensation insurance	SAVVY has in place insurance to share the risk of injury or damage suffered by staff during operations
SD4.3	Risk of injury or damage caused by staff attempting to catch a participant that is experiencing a fall	Medium	Policy and procedures	WHS2.1 Working Safely with Participants outlines have staff should treat participants during the delivery of services
			Education, training and risk culture	SAVVY staff are required to undergo manual handling training to learn best practice and minimise the risk of injury or damage
			Public liability insurance	SAVVY has in place insurance to share the risk of injury or damage that may occur during the delivery of services to participants
			Professional indemnity and medical malpractice insurance	SAVVY has in place insurance to share the risk of injury or damage that may result during the delivery of services to participants
			Workers compensation insurance	SAVVY has in place insurance to share the risk of injury or damage suffered by staff during operations
SD4.4	Risk of injury or damage caused by staff not escalating when further support is required	Medium	Policy and procedures (1)	HR1.5 Learning & Development outlines the training that SAVVY staff can expect to receive to identify and mitigate risks
			Policy and procedures (2)	WHS2.1 Working Safely with Participants outlines have staff should treat participants during the delivery of services
			Education, training and risk culture	Training SAVVY staff to identify, report and remedy hazards minimises the risk of injury or damage
			Business rules	Business rules are in place that require staff to escalate certain incidents, hazards or participant behaviour
			Public liability insurance	SAVVY has in place insurance to share the risk of injury or damage that may occur during the delivery of services to participants
			Professional indemnity and medical malpractice insurance	SAVVY has in place insurance to share the risk of injury or damage that may result during the delivery of services to participants
			Workers compensation insurance	SAVVY has in place insurance to share the risk of injury or damage suffered by staff during operations

SD4.5	Risk of injury or damage caused by the participant resisting being moved	Medium	Policy and procedures (1)	HR1.5 Learning & Development outlines the training that SAVVY staff can expect to receive to identify and mitigate risks
			Policy and procedures (2)	WHS2.1 Working Safely with Participants outlines have staff should treat participants during the delivery of services
			Education, training and risk culture	Training SAVVY staff to identify, report and remedy hazards relating to moving participants minimises the risk of injury or damage
			Public liability insurance	SAVVY has in place insurance to share the risk of injury or damage that may occur during the delivery of services to participants
			Professional indemnity and medical malpractice insurance	SAVVY has in place insurance to share the risk of injury or damage that may result during the delivery of services to participants
			Workers compensation insurance	SAVVY has in place insurance to share the risk of injury or damage suffered by staff during operations
SD4.6	Risk of injury or damage caused by reaching, excessive bending or the adoption of an awkward posture during dressing of the participant	High	Policy and procedures (1)	HR1.5 Learning & Development outlines the training that SAVVY staff can expect to receive to identify and mitigate risks
			Policy and procedures (2)	WHS2.1 Working Safely with Participants outlines have staff should treat participants during the delivery of services
			Policy and procedures (3)	WHS1.1 Work, Health and Safety outlines SAVVY's approach to achieving a safe working environment
			Education, training and risk culture	Training staff on best practice methods for dressing participants will minimise the risk of injury or damage
			Public liability insurance	SAVVY has in place insurance to share the risk of injury or damage that may occur during the delivery of services to participants
			Professional indemnity and medical malpractice insurance	SAVVY has in place insurance to share the risk of injury or damage that may result during the delivery of services to participants
SD4.7	Risk of injury or damage caused by the exertion of high force to support the limb of a participant during dressing	High	Policy and procedures (1)	HR1.5 Learning & Development outlines the training that SAVVY staff can expect to receive to identify and mitigate risks
			Policy and procedures (2)	WHS2.1 Working Safely with Participants outlines have staff should treat participants during the delivery of services
			Policy and procedures (3)	WHS1.1 Work, Health and Safety outlines SAVVY's approach to achieving a safe working environment
			Education, training and risk culture	Training staff on best practice methods for dressing participants will minimise the risk of injury or damage
			Public liability insurance	SAVVY has in place insurance to share the risk of injury or damage that may occur during the delivery of services to participants
			Professional indemnity and medical malpractice insurance	SAVVY has in place insurance to share the risk of injury or damage that may result during the delivery of services to participants
Workers compensation insurance	SAVVY has in place insurance to share the risk of injury or damage suffered by staff during operations			

SD4.8	Risk of injury or damage caused by carer omitting to provide required medication to the participant	High	Policy and procedures (1)	HR1.5 Learning & Development outlines the training that SAVVY staff can expect to receive to identify and mitigate risks
			Policy and procedures (2)	WHS2.1 Working Safely with Participants outlines how staff should treat participants during the delivery of services
			Education, training and risk culture	Training staff on the importance of medication and how to best administer any medication to the participant
			Individual Care Plans	Individual care plans clearly outline the medication that the participant requires
			Public liability insurance	SAVVY has in place insurance to share the risk of injury or damage that may occur during the delivery of services to participants
			Professional indemnity and medical malpractice insurance	SAVVY has in place insurance to share the risk of injury or damage that may result during the delivery of services to participants
SD4.9	Risk of injury or damage caused by the carer delivering the incorrect medication to the participant	Medium	Policy and procedures (1)	HR1.5 Learning & Development outlines the training that SAVVY staff can expect to receive to identify and mitigate risks
			Policy and procedures (2)	WHS2.1 Working Safely with Participants outlines how staff should treat participants during the delivery of services
			Education, training and risk culture	Training staff on the importance of medication and how to best administer any medication to the participant
			Individual Care Plans	Individual care plans clearly outline the medication that the participant requires
			Public liability insurance	SAVVY has in place insurance to share the risk of injury or damage that may occur during the delivery of services to participants
			Professional indemnity and medical malpractice insurance	SAVVY has in place insurance to share the risk of injury or damage that may result during the delivery of services to participants
SD4.10	Risk of injury or damage caused by participant not eating appropriate food for their medical condition	Low	Policy and procedures (1)	HR1.5 Learning & Development outlines the training that SAVVY staff can expect to receive to identify and mitigate risks
			Policy and procedures (2)	WHS2.1 Working Safely with Participants outlines how staff should treat participants during the delivery of services
			Education, training and risk culture	Training staff on the importance of medication and how to best administer any medication to the participant
			Individual Care Plans	Individual care plans clearly outline the medication that the participant requires
			Public liability insurance	SAVVY has in place insurance to share the risk of injury or damage that may occur during the delivery of services to participants
			Professional indemnity and medical malpractice insurance	SAVVY has in place insurance to share the risk of injury or damage that may result during the delivery of services to participants

E. Activities of domestic assistance

Table 24. Risk associated with activities of domestic assistance

Risk ID	Risk name	Risk rating	Control	Description
SD5.1	Risk of injury or damage caused by bending, reaching forward or gripping sheets during bed making	Low	Policy and procedures (1)	HR1.5 Learning & Development outlines the training that SAVVY staff can expect to receive to identify and mitigate risks
			Policy and procedures (2)	WHS2.1 Working Safely with Participants outlines how staff should work with participants to ensure the safety of all parties
			Education, training and risk culture	Training of staff to teach best practice bed making skills to minimise the risk of injury
			Contractual agreements with suppliers	Where possible, SAVVY leverages expertise of third party providers that are specialist cleaners to ensure quality for the participant
			Public liability insurance	SAVVY has in place insurance to share the risk of injury or damage that may occur during the delivery of services to participants
			Workers compensation insurance	SAVVY has in place insurance to share the risk of injury or damage suffered by staff during operations
SD5.2	Risk of injury or damage caused by bending over or kneeling during the cleaning the floors, the toilet or the bath involve bending over or kneeling	Low	Policy and procedures (1)	HR1.5 Learning & Development outlines the training that SAVVY staff can expect to receive to identify and mitigate risks
			Policy and procedures (2)	WHS2.1 Working Safely with Participants outlines how staff should work with participants to ensure the safety of all parties
			Education, training and risk culture	Training staff on best practice cleaning techniques to minimise the change of injury or damage
			Contractual agreements with suppliers	SAVVY leverages cleaning expertise of third party providers to minimise the need for SAVVY staff to provide cleaning services
			Public liability insurance	SAVVY has in place insurance to share the risk of injury or damage that may occur during the delivery of services to participants
			Workers compensation insurance	SAVVY has in place insurance to share the risk of injury or damage suffered by staff during operations
SD5.3	Risk of injury or damage caused by reaching overhead for a long time during cleaning activities	Low	Policy and procedures (1)	HR1.5 Learning & Development outlines the training that SAVVY staff can expect to receive to identify and mitigate risks
			Policy and procedures (2)	WHS2.1 Working Safely with Participants outlines how staff should work with participants to ensure the safety of all parties
			Education, training and risk culture	Training staff on best practice cleaning techniques to minimise the change of injury or damage
			Contractual agreements with suppliers	SAVVY leverages cleaning expertise of third party providers to minimise the need for SAVVY staff to provide cleaning services
			Public liability insurance	SAVVY has in place insurance to share the risk of injury or damage that may occur during the delivery of services to participants
			Workers compensation insurance	SAVVY has in place insurance to share the risk of injury or damage suffered by staff during operations
SD5.4	Risk of injury or damage caused by bending or reaching during scrubbing	Low	Policy and procedures (1)	HR1.5 Learning & Development outlines the training that SAVVY staff can expect to receive to identify and mitigate risks
			Policy and procedures (2)	WHS2.1 Working Safely with Participants outlines how staff should work with participants to ensure the safety of all parties
			Education, training and risk culture	Training staff on best practice cleaning techniques to minimise the change of injury or damage

			Contractual agreements with suppliers	SAVVY leverages cleaning expertise of third party providers to minimise the need for SAVVY staff to provide cleaning services
			Public liability insurance	SAVVY has in place insurance to share the risk of injury or damage that may occur during the delivery of services to participants
			Workers compensation insurance	SAVVY has in place insurance to share the risk of injury or damage suffered by staff during operations
SD5.5	Risk of injury or damage caused by excessive pressure on the knees as a result of kneeling on hard surfaces	Low	Policy and procedures (1)	HR1.5 Learning & Development outlines the training that SAVVY staff can expect to receive to identify and mitigate risks
			Policy and procedures (2)	WHS2.1 Working Safely with Participants outlines how staff should work with participants to ensure the safety of all parties
			Education, training and risk culture	Training staff on best practice cleaning techniques to minimise the change of injury or damage
			Contractual agreements with suppliers	SAVVY leverages cleaning expertise of third party providers to minimise the need for SAVVY staff to provide cleaning services
			Public liability insurance	SAVVY has in place insurance to share the risk of injury or damage that may occur during the delivery of services to participants
			Workers compensation insurance	SAVVY has in place insurance to share the risk of injury or damage suffered by staff during operations
SD5.6	Risk of injury or damage caused by repeated bending forward and twisting while loading or unloading laundry from washers and dryers	Low	Policy and procedures (1)	HR1.5 Learning & Development outlines the training that SAVVY staff can expect to receive to identify and mitigate risks
			Policy and procedures (2)	WHS2.1 Working Safely with Participants outlines how staff should work with participants to ensure the safety of all parties
			Education, training and risk culture	Educating staff on how to safely unload laundry machines to minimise the risk of injury or damage
			Public liability insurance	SAVVY has in place insurance to share the risk of injury or damage that may occur during the delivery of services to participants
			Workers compensation insurance	SAVVY has in place insurance to share the risk of injury or damage suffered by staff during operations
SD5.7	Risk of injury or damage caused by using excessive force to lift dry laundry	Low	Policy and procedures (1)	HR1.5 Learning & Development outlines the training that SAVVY staff can expect to receive to identify and mitigate risks
			Policy and procedures (2)	WHS2.1 Working Safely with Participants outlines how staff should work with participants to ensure the safety of all parties
			Education, training and risk culture	Educating staff on how to safely lift laundry to minimise the risk of injury or damage
			Public liability insurance	SAVVY has in place insurance to share the risk of injury or damage that may occur during the delivery of services to participants
			Workers compensation insurance	SAVVY has in place insurance to share the risk of injury or damage suffered by staff during operations
SD5.8	Risk of injury or damage caused by lifting wet laundry as part domestic duties	Low	Policy and procedures (1)	HR1.5 Learning & Development outlines the training that SAVVY staff can expect to receive to identify and mitigate risks
			Policy and procedures (2)	WHS2.1 Working Safely with Participants outlines how staff should work with participants to ensure the safety of all parties
			Education, training and risk culture	Educating staff on how to safely lift laundry to minimise the risk of injury or damage

			Public liability insurance	SAVVY has in place insurance to share the risk of injury or damage that may occur during the delivery of services to participants
			Workers compensation insurance	SAVVY has in place insurance to share the risk of injury or damage suffered by staff during operations
SD5.9	Risk of injury or damage during the preparation of food and cooking	Low	Policy and procedures (1)	HR1.5 Learning & Development outlines the training that SAVVY staff can expect to receive to identify and mitigate risks
			Policy and procedures (2)	WHS2.1 Working Safely with Participants outlines how staff should work with participants to ensure the safety of all parties
			Education, training and risk culture	Educating staff about food hygiene as well as basic food preparations skills to minimise the risk of injury or damage
			Contractual agreements with suppliers	SAVVY leverages the food preparation expertise of third party providers to minimise the risk of injury or damage
			Public liability insurance	SAVVY has in place insurance to share the risk of injury or damage that may occur during the delivery of services to participants
			Workers compensation insurance	SAVVY has in place insurance to share the risk of injury or damage suffered by staff during operations
SD5.10	Risk of injury or damage caused by incorrect work surface height	Low	Policy and procedures (1)	HR1.5 Learning & Development outlines the training that SAVVY staff can expect to receive to identify and mitigate risks
			Policy and procedures (2)	WHS2.1 Working Safely with Participants outlines how staff should work with participants to ensure the safety of all parties
			Education, training and risk culture	Training staff on best practice cleaning techniques to minimise the change of injury or damage
			Contractual agreements with suppliers	SAVVY leverages cleaning expertise of third party providers to minimise the need for SAVVY staff to provide cleaning services
			Public liability insurance	SAVVY has in place insurance to share the risk of injury or damage that may occur during the delivery of services to participants
			Workers compensation insurance	SAVVY has in place insurance to share the risk of injury or damage suffered by staff during operations
SD5.11	Risk of injury or damage caused by leaving floor level when performing duties	Low	Policy and procedures (1)	HR1.5 Learning & Development outlines the training that SAVVY staff can expect to receive to identify and mitigate risks
			Policy and procedures (2)	WHS2.1 Working Safely with Participants outlines how staff should work with participants to ensure the safety of all parties
			Education, training and risk culture	Training staff on best practice cleaning techniques to minimise the change of injury or damage
			Contractual agreements with suppliers	SAVVY leverages cleaning expertise of third party providers to minimise the need for SAVVY staff to provide cleaning services
			Public liability insurance	SAVVY has in place insurance to share the risk of injury or damage that may occur during the delivery of services to participants
			Workers compensation insurance	SAVVY has in place insurance to share the risk of injury or damage suffered by staff during operations
SD5.12	Risk of injury or damage caused by chemicals used for cleaning the participants home	Low	Policy and procedures (1)	HR1.5 Learning & Development outlines the training that SAVVY staff can expect to receive to identify and mitigate risks
			Policy and procedures (2)	WHS2.1 Working Safely with Participants outlines how staff should work with participants to ensure the safety of all parties

			Policy and procedures (3)	WHS2.3 Hazardous Substances outlines how SAVVY staff should interact with hazardous substances to minimise risk
			Education, training and risk culture	Training staff about the importance of recognising and reporting the presence of hazardous substances
			Contractual agreements with suppliers	SAVVY leverages the expertise of third party suppliers to remove any hazardous substances if required
			Public liability insurance	SAVVY has in place insurance to share the risk of injury or damage that may occur during the delivery of services to participants
			Professional indemnity and medical malpractice insurance	SAVVY has in place insurance to share the risk of injury or damage that may result during the delivery of services to participants
			Workers compensation insurance	SAVVY has in place insurance to share the risk of injury or damage suffered by staff during operations
SD5.13	Risk of injury or damage caused by failure to safely secure premises upon completion of services	Medium	Policy and procedures (1)	HR1.5 Learning & Development outlines the training that SAVVY staff can expect to receive to identify and mitigate risks
			Policy and procedures (2)	WHS2.1 Working Safely with Participants outlines how staff should work with participants to ensure the safety of all parties
			Education, training and risk culture	Educating SAVVY staff about the need to properly secure premises of the participants to ensure the safety of all participants
			Public liability insurance	SAVVY has in place insurance to share the risk of injury or damage that may occur during the delivery of services to participants
SD5.14	Risk of injury or damage caused by a car accident whilst transporting the participant during service delivery	High	Policy and procedures (1)	HR1.5 Learning & Development outlines the training that SAVVY staff can expect to receive to identify and mitigate risks
			Policy and procedures (2)	WHS2.1 Working Safely with Participants outlines how staff should work with participants to ensure the safety of all parties
			Policy and procedures (3)	HR4.19 Motor vehicles outlines how SAVVY staff should act whilst using corporate vehicles including safe driving practices
			Education, training and risk culture	Educating SAVVY staff about the need for safe driving at all times to minimise the risk of injury or damage
			Public liability insurance	SAVVY has in place insurance to share the risk of injury or damage that may occur during the delivery of services to participants
			Workers compensation insurance	SAVVY has in place insurance to share the risk of injury or damage suffered by staff during operations

F. Infectious conditions

Table 25. Risk associated with infectious conditions

Risk ID	Risk name	Risk rating	Control	Description
SD6.1	Risk of infection caused by the wound, active bleeding or wound drainage of a participant	Medium	Policy and procedures (1)	WHS2.1 Working Safely with Participants outlines how staff should work with participants to ensure the safety of all parties
			Policy and procedures (2)	WHS2.2 Infection Control outlines SAVVY's approach to dealing with infectious diseases and how to minimise spreading infection
			Education, training and risk culture	Educating staff about the importance of infection control and hygiene to minimise the risk of injury or damage
			Individual care plans	Individual care plans may outline that a participant carries a particular infection and outlines steps to minimise the risk of further infection
			Public liability insurance	SAVVY has in place insurance to share the risk of injury or damage that may occur during the delivery of services to participants
			Professional indemnity and medical malpractice insurance	SAVVY has in place insurance to share the risk of injury or damage that may result during the delivery of services to participants
			Workers compensation insurance	SAVVY has in place insurance to share the risk of injury or damage suffered by staff during operations
SD6.2	Risk of affecting participant's health caused by incorrect bowel or bladder management	Medium	Policy and procedures (1)	WHS2.1 Working Safely with Participants outlines how staff should work with participants to ensure the safety of all parties
			Policy and procedures (2)	WHS2.2 Infection Control outlines SAVVY's approach to dealing with infectious diseases and how to minimise spreading infection
			Education, training and risk culture	Educating staff about the importance of infection control and hygiene to minimise the risk of injury or damage
			Individual care plans	Individual care plans may outline that a participant carries a particular infection and outlines steps to minimise the risk of further infection
			Public liability insurance	SAVVY has in place insurance to share the risk of injury or damage that may occur during the delivery of services to participants
			Professional indemnity and medical malpractice insurance	SAVVY has in place insurance to share the risk of injury or damage that may result during the delivery of services to participants
			Workers compensation insurance	SAVVY has in place insurance to share the risk of injury or damage suffered by staff during operations
SD6.3	Risk of infection caused by contact with infectious diseases carried by patients	Medium	Policy and procedures (1)	WHS2.1 Working Safely with Participants outlines how staff should work with participants to ensure the safety of all parties
			Policy and procedures (2)	WHS2.2 Infection Control outlines SAVVY's approach to dealing with infectious diseases and how to minimise spreading infection
			Education, training and risk culture	Educating staff about the importance of infection control and hygiene to minimise the risk of injury or damage
			Individual care plans	Individual care plans may outline that a participant carries a particular infection and outlines steps to minimise the risk of further infection

			Public liability insurance	SAVVY has in place insurance to share the risk of injury or damage that may occur during the delivery of services to participants
			Professional indemnity and medical malpractice insurance	SAVVY has in place insurance to share the risk of injury or damage that may result during the delivery of services to participants
			Workers compensation insurance	SAVVY has in place insurance to share the risk of injury or damage suffered by staff during operations
SD6.4	Risk of infection caused by staff returning to work whilst still carrying highly contagious diseases	High	Policy and procedures (1)	WHS2.1 Working Safely with Participants outlines how staff should work with participants to ensure the safety of all parties
			Policy and procedures (2)	WHS2.2 Infection Control outlines SAVVY's approach to dealing with infectious diseases and how to minimise spreading infection
			Policy and procedures (4)	HR1.10 Rehabilitation and Return to Work outlines when staff are allowed to return to work if they carried a contagious disease
			Education, training and risk culture	Educating staff about the importance of infection control and hygiene to minimise the risk of injury or damage
			Business rules	Business rules stipulate minimum time frames that must have passed since infection before returning to work
			Public liability insurance	SAVVY has in place insurance to share the risk of injury or damage that may occur during the delivery of services to participants
			Professional indemnity and medical malpractice insurance	SAVVY has in place insurance to share the risk of injury or damage that may result during the delivery of services to participants

G. Psychosocial issues

Table 26. Risk associated with psychosocial issues

Risk ID	Risk name	Risk rating	Control	Description
SD7.1	Risk of confrontation caused by a participant's history of behaviour, such as verbal attacks, threats or physical attacks	Low	Policy and procedures (1)	HR1.5 Learning & Development outlines the training that SAVVY staff can expect to receive to identify and mitigate risks
			Policy and procedures (2)	WHS2.1 Working Safely with Participants outlines how staff should work with participants to ensure the safety of all parties
			Education, training and risk culture	Educating SAVVY staff about how to deescalate situations and manage aggressive behaviours to minimise the risk of injury
			Public liability insurance	SAVVY has in place insurance to share the risk of injury or damage that may occur during the delivery of services to participants
			Workers compensation insurance	SAVVY has in place insurance to share the risk of injury or damage suffered by staff during operations
SD7.2	Risk of injury or damage caused by a participant's mental illness	Medium	Policy and procedures (1)	HR1.5 Learning & Development outlines the training that SAVVY staff can expect to receive to identify and mitigate risks
			Policy and procedures (2)	WHS2.1 Working Safely with Participants outlines how staff should work with participants to ensure the safety of all parties
			Education, training and risk culture	Educating SAVVY staff to recognise and report when a participant's behaviour is influenced by a mental condition

			Public liability insurance	SAVVY has in place insurance to share the risk of injury or damage that may occur during the delivery of services to participants
			Professional indemnity and medical malpractice insurance	SAVVY has in place insurance to share the risk of injury or damage that may result during the delivery of services to participants
			Workers compensation insurance	SAVVY has in place insurance to share the risk of injury or damage suffered by staff during operations
SD7.3	Risk of confrontation caused by any recognised events or conditions that bring about violent or aggressive behaviour in the participant	Medium	Policy and procedures (1)	HR1.5 Learning & Development outlines the training that SAVVY staff can expect to receive to identify and mitigate risks
			Policy and procedures (2)	WHS2.1 Working Safely with Participants outlines how staff should work with participants to ensure the safety of all parties
			Education, training and risk culture	Educating staff about how to manage aggressive behaviours in participants to deescalate the situation and minimise risk
			Individual care plans	Individual care plans may include an assessment of violent behaviours and how SAVVY staff can mitigate associated risks
			Public liability insurance	SAVVY has in place insurance to share the risk of injury or damage that may occur during the delivery of services to participants
			Professional indemnity and medical malpractice insurance	SAVVY has in place insurance to share the risk of injury or damage that may result during the delivery of services to participants
			Workers compensation insurance	SAVVY has in place insurance to share the risk of injury or damage suffered by staff during operations
SD7.4	Risk of confrontation caused by significant changes and fluctuations in the participant's mood	Low	Policy and procedures (1)	HR1.5 Learning & Development outlines the training that SAVVY staff can expect to receive to identify and mitigate risks
			Policy and procedures (2)	WHS2.1 Working Safely with Participants outlines how staff should work with participants to ensure the safety of all parties
			Education, training and risk culture	Educating staff about how to manage aggressive behaviours in participants to deescalate the situation and minimise risk
			Individual care plans	Individual care plans may include an assessment of violent behaviours and how SAVVY staff can mitigate associated risks
			Public liability insurance	SAVVY has in place insurance to share the risk of injury or damage that may occur during the delivery of services to participants
			Professional indemnity and medical malpractice insurance	SAVVY has in place insurance to share the risk of injury or damage that may result during the delivery of services to participants
			Workers compensation insurance	SAVVY has in place insurance to share the risk of injury or damage suffered by staff during operations
SD7.5	Risk of miscommunication caused by difficulty in communicating with the participant	Low	Policy and procedures (1)	HR1.5 Learning & Development outlines the training that SAVVY staff can expect to receive to identify and mitigate risks
			Policy and procedures (2)	WHS2.1 Working Safely with Participants outlines how staff should work with participants to ensure the safety of all parties
			Policy and procedures (4)	CS16 Working with interpreters outlines SAVVY's approach to working with participants that speak a different language

			Education, training and risk culture	Educating SAVVY staff about the use of interpreters and to recognise when a participant may prefer to speak an alternative language
			Individual care plans	Individual care plans may specify the primary language of the participant and emphasise the need for an interpreter service
			Public liability insurance	SAVVY has in place insurance to share the risk of injury or damage that may occur during the delivery of services to participants
			Professional indemnity and medical malpractice insurance	SAVVY has in place insurance to share the risk of injury or damage that may result during the delivery of services to participants
			Workers compensation insurance	SAVVY has in place insurance to share the risk of injury or damage suffered by staff during operations
SD7.6	Risk of confrontation caused by third parties (ie family members, visitors) with a history of violent behaviour	Low	Policy and procedures (1)	HR1.5 Learning & Development outlines the training that SAVVY staff can expect to receive to identify and mitigate risks
			Policy and procedures (2)	WHS2.1 Working Safely with Participants outlines how staff should work with participants to ensure the safety of all parties
			Business rules	Business rules outline the steps that must be followed if any confrontation with third parties occurs
			Education, training and risk culture	Educating SAVVY staff about the ability to identify aggressive behaviours and deescalate situations
			Public liability insurance	SAVVY has in place insurance to share the risk of injury or damage that may occur during the delivery of services to participants
			Workers compensation insurance	SAVVY has in place insurance to share the risk of injury or damage suffered by staff during operations
SD7.7	Risk of confrontation caused by family members that may become argumentative	Low	Policy and procedures (1)	HR1.5 Learning & Development outlines the training that SAVVY staff can expect to receive to identify and mitigate risks
			Policy and procedures (2)	WHS2.1 Working Safely with Participants outlines how staff should work with participants to ensure the safety of all parties
			Business rules	Business rules outline the steps that must be followed if any confrontation with third parties occurs
			Education, training and risk culture	Educating SAVVY staff about the ability to identify aggressive behaviours and deescalate situations
			Public liability insurance	SAVVY has in place insurance to share the risk of injury or damage that may occur during the delivery of services to participants
			Workers compensation insurance	SAVVY has in place insurance to share the risk of injury or damage suffered by staff during operations
SD7.8	Risk of ineffective service caused by the carer not having sufficient time, resources of capacity to assist the participant effectively	Medium	Policy and procedures (1)	HR1.5 Learning & Development outlines the training that SAVVY staff can expect to receive to identify and mitigate risks
			Policy and procedures (2)	WHS2.1 Working Safely with Participants outlines how staff should work with participants to ensure the safety of all parties
			Business rules	Business rules stipulate minimum timeframes and resource requirements for services to ensure that the required tasks are completed
			Education, training and risk culture	Educate SAVVY staff on the importance of completing tasks and reporting any shortfalls in time

			Public liability insurance	SAVVY has in place insurance to share the risk of injury or damage that may occur during the delivery of services to participants
			Professional indemnity and medical malpractice insurance	SAVVY has in place insurance to share the risk of injury or damage that may result during the delivery of services to participants

H. Emergencies

Table 27. Risk associated with emergencies

Risk ID	Risk name	Risk rating	Control	Description
SD8.1	Risk of injury or damage caused by a lack of emergency exit plan within the participant's home	Medium	Policy and procedures (2)	CS3.5 Participant Record Management outlines how participant information, such as emergency details are stored and shared by SAVVY
			Business rules	Business rules outline how participant emergency details can be accessed
			Individual care plans	Individual care plans outline crucial emergency details such as key contacts, phone numbers and locations
			Technology systems	Turnpoint contains key emergency details for participants that can be accessed remotely by participants
			Public liability insurance	SAVVY has in place insurance to share the risk of injury or damage that may occur during the delivery of services to participants
			Professional indemnity and medical malpractice insurance	SAVVY has in place insurance to share the risk of injury or damage that may result during the delivery of services to participants
SD8.2	Risk of injury or damage caused by the carer not having the requisite emergency phone numbers	Low	Policy and procedures (2)	CS3.5 Participant Record Management outlines how participant information, such as emergency details are stored and shared by SAVVY
			Business rules	Business rules outline how participant emergency details can be accessed
			Individual care plans	Individual care plans outline crucial emergency details such as key contacts, phone numbers and locations
			Technology systems	Turnpoint contains key emergency details for participants that can be accessed remotely by participants
			Public liability insurance	SAVVY has in place insurance to share the risk of injury or damage that may occur during the delivery of services to participants
			Professional indemnity and medical malpractice insurance	SAVVY has in place insurance to share the risk of injury or damage that may result during the delivery of services to participants

I. Mental Health

Table 28. Risk associated with mental health

Risk ID	Risk name	Risk rating	Control	Description
SD9.1	Risk of mental health issues caused by excessive stress as a result of work demands	High	Policy and procedures (1)	WS3.2 Flexible Working Arrangements outlines how staff can work flexibly to provide time to ensure their mental wellbeing

			Policy and procedures (2)	WS3.3 Remote Working & Working from Home outlines staff's ability to work from home to provide flexibility in a potentially less stressful environment
			Policy and procedures (3)	WHS1.1 Work Health and Safety outlines SAVVY's commitment to creating a safe working environment for staff
			Policy and procedures (4)	HR1.10 Rehabilitation and Return to Work outlines SAVVY's approach and support to ensure effective rehabilitation in case of injury
			Policy and procedures (5)	HR1.11 Employee Assistance Program outlines SAVVY's support to ensure the wellbeing of SAVVY staff
			Employee Assistance Programs	The Employee Assistance Program outlines the support that SAVVY will provide to ensure the wellbeing of SAVVY staff
			Public liability insurance	SAVVY has in place insurance to share the risk of injury or damage that may occur during the delivery of services to participants
			Professional indemnity and medical malpractice insurance	SAVVY has in place insurance to share the risk of injury or damage that may result during the delivery of services to participants
			Workers compensation insurance	SAVVY has in place insurance to share the risk of injury or damage suffered by staff during operations
SD9.2	Risk of mental health issues caused by exposure to emotionally distressing situations and incidents during participant work	High	Policy and procedures (1)	WS3.2 Flexible Working Arrangements outlines how staff can work flexibly to provide time to ensure their mental wellbeing
			Policy and procedures (2)	WS3.3 Remote Working & Working from Home outlines staff's ability to work from home to provide flexibility in a potentially less stressful environment
			Policy and procedures (3)	WHS1.1 Work Health and Safety outlines SAVVY's commitment to creating a safe working environment for staff
			Policy and procedures (4)	HR1.10 Rehabilitation and Return to Work outlines SAVVY's approach and support to ensure effective rehabilitation in case of injury
			Policy and procedures (5)	HR1.11 Employee Assistance Program outlines SAVVY's support to ensure the wellbeing of SAVVY staff
			Employee Assistance Programs	The Employee Assistance Program outlines the support that SAVVY will provide to ensure the wellbeing of SAVVY staff
			Public liability insurance	SAVVY has in place insurance to share the risk of injury or damage that may occur during the delivery of services to participants
			Professional indemnity and medical malpractice insurance	SAVVY has in place insurance to share the risk of injury or damage that may result during the delivery of services to participants
			Workers compensation insurance	SAVVY has in place insurance to share the risk of injury or damage suffered by staff during operations
SD9.3	Risk of mental health issues caused by the passing of certain participants	High	Policy and procedures (1)	WS3.2 Flexible Working Arrangements outlines how staff can work flexibly to provide time to ensure their mental wellbeing
			Policy and procedures (2)	WS3.3 Remote Working & Working from Home outlines staff's ability to work from home to provide flexibility in a potentially less stressful environment
			Policy and procedures (3)	WHS1.1 Work Health and Safety outlines SAVVY's commitment to creating a safe working environment for staff

			Policy and procedures (4)	HR1.10 Rehabilitation and Return to Work outlines SAVVY's approach and support to ensure effective rehabilitation in case of injury
			Policy and procedures (5)	HR1.11 Employee Assistance Program outlines SAVVY's support to ensure the wellbeing of SAVVY staff
			Employee Assistance Programs	The Employee Assistance Program outlines the support that SAVVY will provide to ensure the wellbeing of SAVVY staff
SD9.4	Risk of mental health issues caused outside the scope of normal work demands	High	Policy and procedures (1)	WS3.2 Flexible Working Arrangements outlines how staff can work flexibly to provide time to ensure their mental wellbeing
			Policy and procedures (2)	WS3.3 Remote Working & Working from Home outlines staff's ability to work from home to provide flexibility in a potentially less stressful environment
			Policy and procedures (3)	WHS1.1 Work Health and Safety outlines SAVVY's commitment to creating a safe working environment for staff
			Policy and procedures (4)	HR1.10 Rehabilitation and Return to Work outlines SAVVY's approach and support to ensure effective rehabilitation in case of injury
			Policy and procedures (5)	HR1.11 Employee Assistance Program outlines SAVVY's support to ensure the wellbeing of SAVVY staff
			Employee Assistance Programs	The Employee Assistance Program outlines the support that SAVVY will provide to ensure the wellbeing of SAVVY staff

J. Fatigue

Table 29. Risk associated with fatigue

Risk ID	Risk name	Risk rating	Control	Description
SD10.1	Risk of fatigue caused by mentally and physically demanding work	High	Policy and procedures (1)	WS3.2 Flexible Working Arrangements outlines how staff can work flexibly to provide time to ensure their wellbeing
			Policy and procedures (2)	WS3.3 Remote Working & Working from Home outlines staff's ability to work from home to provide flexibility in a potentially less stressful environment
			Policy and procedures (3)	WHS1.1 Work Health and Safety outlines SAVVY's commitment to creating a safe working environment for staff
			Policy and procedures (4)	HR1.10 Rehabilitation and Return to Work outlines SAVVY's approach and support to ensure effective rehabilitation in case of injury
			Policy and procedures (5)	HR1.11 Employee Assistance Program outlines SAVVY's support to ensure the wellbeing of SAVVY staff
			Employee Assistance Programs	The Employee Assistance Program outlines the support that SAVVY will provide to ensure the wellbeing of SAVVY staff
			Workers compensation insurance	SAVVY has in place insurance to share the risk of injury or damage suffered by staff during operations
SD10.2	Risk of fatigue caused by sleeplessness as a result of work related stress	High	Policy and procedures (1)	WS3.2 Flexible Working Arrangements outlines how staff can work flexibly to provide time to ensure their wellbeing
			Policy and procedures (2)	WS3.3 Remote Working & Working from Home outlines staff's ability to work from home to provide flexibility in a potentially less stressful environment
			Policy and procedures (3)	WHS1.1 Work Health and Safety outlines SAVVY's commitment to creating a safe working environment for staff

			Policy and procedures (4)	HR1.10 Rehabilitation and Return to Work outlines SAVVY's approach and support to ensure effective rehabilitation in case of injury
			Policy and procedures (5)	HR1.11 Employee Assistance Program outlines SAVVY's support to ensure the wellbeing of SAVVY staff
			Employee Assistance Programs	The Employee Assistance Program outlines the support that SAVVY will provide to ensure the wellbeing of SAVVY staff
			Workers compensation insurance	SAVVY has in place insurance to share the risk of injury or damage suffered by staff during operations
SD10.3	Risk of fatigue caused by regular shifts scheduled at night or during the weekends	High	Policy and procedures (1)	WS3.2 Flexible Working Arrangements outlines how staff can work flexibly to provide time to ensure their wellbeing
			Policy and procedures (2)	WS3.3 Remote Working & Working from Home outlines staff's ability to work from home to provide flexibility in a potentially less stressful environment
			Policy and procedures (3)	WHS1.1 Work Health and Safety outlines SAVVY's commitment to creating a safe working environment for staff
			Policy and procedures (4)	HR1.10 Rehabilitation and Return to Work outlines SAVVY's approach and support to ensure effective rehabilitation in case of injury
			Policy and procedures (5)	HR1.11 Employee Assistance Program outlines SAVVY's support to ensure the wellbeing of SAVVY staff
			Employee Assistance Programs	The Employee Assistance Program outlines the support that SAVVY will provide to ensure the wellbeing of SAVVY staff
			Workers compensation insurance	SAVVY has in place insurance to share the risk of injury or damage suffered by staff during operations
SD10.4	Risk of fatigue caused by excessive workload due to poor scheduling	High	Policy and procedures (1)	WS3.2 Flexible Working Arrangements outlines how staff can work flexibly to provide time to ensure their wellbeing
			Policy and procedures (2)	WS3.3 Remote Working & Working from Home outlines staff's ability to work from home to provide flexibility in a potentially less stressful environment
			Policy and procedures (3)	WHS1.1 Work Health and Safety outlines SAVVY's commitment to creating a safe working environment for staff
			Policy and procedures (4)	HR1.10 Rehabilitation and Return to Work outlines SAVVY's approach and support to ensure effective rehabilitation in case of injury
			Policy and procedures (5)	HR1.11 Employee Assistance Program outlines SAVVY's support to ensure the wellbeing of SAVVY staff
			Business rules	Business rules are in place to minimise overtime and ensure a manageable workload for SAVVY staff
			Employee Assistance Programs	The Employee Assistance Program outlines the support that SAVVY will provide to ensure the wellbeing of SAVVY staff
			Workers compensation insurance	SAVVY has in place insurance to share the risk of injury or damage suffered by staff during operations

K. Restrictive practices

Table 30. Risks associated with restrictive practices

Risk ID	Risk name	Risk rating	Control	Description
SD11.1	Risk of restrictive practices caused by detention of participants	High	Policy and procedures (1)	HR1.5 Learning & Development outlines that the training that SAVVY staff can expect to receive
			Policies and procedures (3)	CS9 participant's rights and responsibilities outlines the rights of all SAVVY participants including being treated with respect
			Education, training and risk culture	Staff education will help improve staff's ability to identify and address any situations that may be restrictive to the participant
			Business rules	Business rules stipulate the minimum requirements of care that must be provided to limit the risk of restrictive practices
			participant feedback form	Forms outline how participants can provide feedback on the services and practices delivered by SAVVY staff
SD11.2	Risk of restrictive practices caused by seclusion	High	Policy and procedures (1)	HR1.5 Learning & Development outlines that the training that SAVVY staff can expect to receive
			Policies and procedures (3)	CS9 participant's rights and responsibilities outlines the rights of all SAVVY participants including being treated with respect
			Education, training and risk culture	Staff education will help improve staff's ability to identify and address any situations that may be restrictive to the participant
			Business rules	Business rules stipulate the minimum requirements of care that must be provided to limit the risk of restrictive practices
			participant feedback form	Forms outline how participants can provide feedback on the services and practices delivered by SAVVY staff
SD11.3	Risk of restrictive practices caused by physical restraint	High	Policy and procedures (1)	HR1.5 Learning & Development outlines that the training that SAVVY staff can expect to receive
			Policies and procedures (3)	CS9 participant's rights and responsibilities outlines the rights of all SAVVY participants including being treated with respect
			Education, training and risk culture	Staff education will help improve staff's ability to identify and address any situations that may be restrictive to the participant
			Business rules	Business rules stipulate the minimum requirements of care that must be provided to limit the risk of restrictive practices
			participant feedback form	Forms outline how participants can provide feedback on the services and practices delivered by SAVVY staff
SD11.4	Risk of restrictive practices caused by mechanical restraint	High	Policy and procedures (1)	HR1.5 Learning & Development outlines that the training that SAVVY staff can expect to receive
			Policy and procedures (2)	CS3.3 Participant Assessment and Support Planning, participant's agreements and contracts outlines the steps that must be taken whilst developing care plans
			Policies and procedures (3)	CS9 participant's rights and responsibilities outlines the rights of all SAVVY participants including being treated with respect
			Education, training and risk culture	Staff education will help improve staff's ability to identify and address any situations that may be restrictive to the participant
			Business rules	Business rules stipulate the minimum requirements of care that must be provided to limit the risk of restrictive practices

			participant feedback form	Forms outline how participants can provide feedback on the services and practices delivered by SAVVY staff
SD11.5	Risk of restrictive practices caused by chemical restraint	High	Policy and procedures (1)	HR1.5 Learning & Development outlines that the training that SAVVY staff can expect to receive
			Education, training and risk culture	Staff education will help improve staff's ability to identify and address any situations that may be restrictive to the participant
			Business rules	Business rules stipulate the minimum requirements of care that must be provided to limit the risk of restrictive practices
			participant feedback form	Forms outline how participants can provide feedback on the services and practices delivered by SAVVY staff

Risk Category 8: Work, Health & Safety

8.1 Description

Work Health & Safety risk relates to risk of injury or damage to SAVVY staff, volunteers or interns. This risk category outlines the controls that the organisation has in place to ensure all staff have are able to work in a safe environment.

Further, this risk category also contains the risks associated with either service delivery or corporate services staff returning to work following an injury. The controls that SAVVY has implemented aim to ensure a smooth transition to work.

8.2 Risk sub-categories

The Work, Health & Safety risk category is comprised of 3 risk subcategories. These are i) incident or hazard management, ii) injury or harm response and iii) return to work. The incident or hazard management subcategory refers to risks associated with SAVVY's response to risks and hazards. The injury or harm response subcategory refers to risks associated with SAVVY's response to the occurrence of injury or harm to employees. The final risk subcategory, return to work, refers to risks associated with SAVVY staff who return to work following injury or damage.

A. Incident or hazard management

Table 31. Risk associated with incident or hazard management

Risk ID	Risk name	Risk rating	Control	Description
WHS1.1	Risk of injury or damage caused by unsafe worksafe practices	Medium	Policy and procedures (1)	WHS2.1 Working safely with participants outlines how staff should work with participants to ensure the safety of all parties
			Policy and procedures (2)	WHS1.1 Work Health and Safety outlines SAVVY's commitment to creating a safe working environment for staff
			WH&S Committee	The WH&S Committee advises on policy improvements, incident and hazard reports and staff aiming to return to work
			Business rules	Business rules are in place that outline how certain work practices must be performed to minimise the risk of injury or damage
			Incident and hazard forms	Incident and hazard forms are in place to report any incident, hazard or near miss so that these can be prevented in future
WHS1.2	Risk of injury or damage caused by the non-reporting of avoidable hazards	High	Policy and procedures (1)	WHS2.1 Working safely with participants outlines how staff should work with participants to ensure the safety of all parties
			Policy and procedures (2)	WHS1.1 Work Health and Safety outlines SAVVY's commitment to creating a safe working environment for staff
			WH&S Committee	The WH&S Committee advises on policy improvements, incident and hazard reports and staff aiming to return to work

			Business rules	Business rules are in place that outline how staff can report incidents and hazards and require SAVVY to revert back to the originator
			Incident and hazard forms	Incident and hazard forms are in place to report any incident, hazard or near miss so that these can be prevented in future
WHS1.3	Risk of injury or damage caused by failure to implement preventative measures	Medium	Policy and procedures (1)	WHS2.1 Working safely with participants outlines how staff should work with participants to ensure the safety of all parties
			Policy and procedures (2)	WHS1.1 Work Health and Safety outlines SAVVY's commitment to creating a safe working environment for staff
			WH&S Committee	The WH&S Committee advises on policy improvements, incident and hazard reports and staff aiming to return to work
			Quality Improvement Committee	The Quality Improvement Committee provides advise on policies that can be improved to minimise the risk of injury
			Business rules	Business rules are in place that outline how staff can report incidents and hazards and require SAVVY to revert back to the originator
			Incident and hazard forms	Incident and hazard forms are in place to report any incident, hazard or near miss so that these can be prevented in future
WHS1.4	Risk of injury or damage caused by staff or participants inhaling second-hand smoke	Medium	Policy and procedures (1)	WHS2.1 Working safely with participants outlines how staff should work with participants to ensure the safety of all parties
			Policy and procedures (2)	WHS1.1 Work Health and Safety outlines SAVVY's commitment to creating a safe working environment for staff
			Policy and procedures (3)	WHS1.2 Smoke Free Environment outlines SAVVY's zero-tolerance approach to smoking in the workplace
			WH&S Committee	The WH&S Committee advises on policy improvements, incident and hazard reports and staff aiming to return to work
			Education, training and risk culture	Educate SAVVY staff on the health implications of smoking around participants or inhaling smoke themselves
WHS1.5	Risk of injury or damage caused by failure to effectively respond to incidents and hazards	Low	Policy and procedures (1)	WHS1.1 Work Health and Safety outlines SAVVY's commitment to creating a safe working environment for staff
			WH&S Committee	The WH&S Committee advises on policy improvements, incident and hazard reports and staff aiming to return to work
			Quality Improvement Committee	The Quality Improvement Committee provides advise on policies that can be improved to minimise the risk of injury
			Business rules	Business rules are in place that outline how staff can report incidents and hazards and require SAVVY to revert back to the originator
			Incident and hazard forms	Incident and hazard forms are in place to report any incident, hazard or near miss so that these can be prevented in future

B. Injury or harm response

Table 32. Risk associated with injury or harm response

Risk ID	Risk name	Risk rating	Control	Description
WHS2.1	Risk of aggravating injury or damage caused by lack of appropriate first aid wardens	Low	Policy and procedures (1)	WHS1.1 Work Health and Safety outlines SAVVY's commitment to creating a safe working environment for staff
			Policy and procedures (2)	HR1.10 Rehabilitation and Return to Work outlines how SAVVY supports staff that are intending to return to work following injury

			WH&S Committee	The WH&S Committee advises on policy improvements, incident and hazard reports and staff aiming to return to work
			Education, training and risk culture	Educating staff about first aid practices to ensure a majority of SAVVY's staff are trained to deliver first aid
WHS2.2	Risk of aggravating injury or damage caused by lack of understanding of injury or harm response	Low	Policy and procedures (1)	WHS1.1 Work Health and Safety outlines SAVVY's commitment to creating a safe working environment for staff
			Policy and procedures (2)	HR1.10 Rehabilitation and Return to Work outlines how SAVVY supports staff that are intending to return to work following injury
			Policy and procedures (3)	HR1.5 Learning & Development outlines the training that SAVVY staff is entitled to receive whilst employed by the organisation
			WH&S Committee	The WH&S Committee advises on policy improvements, incident and hazard reports and staff aiming to return to work
			Education, training and risk culture	Educate staff around the need for adequate recovery time after suffering injury or harm to ensure long term wellbeing
WHS2.3	Risk of aggravating injury or damage caused by slow harm response time	Low	Policy and procedures (1)	WHS1.1 Work Health and Safety outlines SAVVY's commitment to creating a safe working environment for staff
			Policy and procedures (2)	HR1.10 Rehabilitation and Return to Work outlines how SAVVY supports staff that are intending to return to work following injury
			Policy and procedures (3)	HR1.5 Learning & Development outlines the training that SAVVY staff is entitled to receive whilst employed by the organisation
			WH&S Committee	The WH&S Committee advises on policy improvements, incident and hazard reports and staff aiming to return to work
			Business rules	Business rules are in place that outline standard processes that must be followed to minimise the risk of re-aggravating an injury
			Education, training and risk culture	Educate staff around the need for adequate recovery time after suffering injury or harm to ensure long term wellbeing

C. Return to work

Table 33. Risk associated with return to work

Risk ID	Risk name	Risk rating	Control	Description
WHS3.1	Risk of injury or damage caused by premature return to work	Low	Policy and procedures (1)	WHS1.1 Work Health and Safety outlines SAVVY's commitment to creating a safe working environment for staff
			Policy and procedures (2)	HR1.10 Rehabilitation and Return to Work outlines how SAVVY supports staff that are intending to return to work following injury
			Policy and procedures (3)	HR1.5 Learning & Development outlines the training that SAVVY staff is entitled to receive whilst employed by the organisation
			WH&S Committee	The WH&S Committee advises on policy improvements, incident and hazard reports and staff aiming to return to work
			Workers compensation insurance	SAVVY has in place insurance to share the risk of injury or damage suffered by staff during operations
WHS3.2	Risk of excessive costs caused by unnecessary delays in returning to work	Low	Policy and procedures	HR1.10 Rehabilitation and Return to Work outlines how SAVVY supports staff that are intending to return to work following injury
			WH&S Committee	The WH&S Committee advises on policy improvements, incident and hazard reports and staff aiming to return to work

WHS3.3	Risk of service disruption caused by a large number of staff waiting to return to work	Low	Policy and procedures	HR1.10 Rehabilitation and Return to Work outlines how SAVVY supports staff that are intending to return to work following injury
			WH&S Committee	The WH&S Committee advises on policy improvements, incident and hazard reports and staff aiming to return to work

Risk Category 9: Human Resources

9.1 Description

Human Resources risk relates to any risk that may arise out of the management of SAVVY's workforce. SAVVY manages a distributed workforce comprised of service delivery staff located in multiple geographic regions as well as corporate services staff, which are also geographically dispersed. To ensure that all staff are set up to achieve success at SAVVY, the organisation has identified a number of risks that may impact staff's ability to perform their contracted duties. To address these issues, SAVVY has implemented a number of controls to ensure efficient management of its distributed workforce.

9.2 Risk sub-categories

The Human resources risk category is comprised of 3 risk subcategories. These are i) training, ii) onboarding and termination of employee and iii) remuneration. The training risk subcategory refers to risk of ineffective training at SAVVY that does not effectively align to the job requirements of SAVVY staff. The onboarding and termination of employee risk subcategory refers to risks associated with the management of incoming or outbounds staff and include the requirement to capture key details such as superannuation and PAYG information. The final risk subcategory, remuneration, refers to risks associated with the incorrect payment of employees for the work they have provided to SAVVY.

A. Training

Table 34. Risk associated with training

Risk ID	Risk name	Risk rating	Control	Description
HR1.1	Risk of damage to participants caused by underqualified staff	High	Policy and procedures (1)	HR1.5 Learning & Development outlines the training that SAVVY staff is entitled to whilst employed by the organisation
			Policy and procedures (2)	CS2.4 Feedback & Complaints outlines SAVVY's desire to seek and act on participant feedback to ensure consistent and high quality service
			Education, training and risk culture	Educate staff on best practice techniques to ensure that SAVVY delivers consistent and high quality services
			Business rules	Business rules are in place to identify which staff are due for refresher or mandatory training
HR1.2	Risk of damage to SAVVY caused by underqualified staff	High	Policy and procedures (1)	HR1.5 Learning & Development outlines the training that SAVVY staff is entitled to whilst employed by the organisation
			Policy and procedures (2)	HR1.7 Staff consultation outlines how staff are consulted by SAVVY including feedback on the training that is provided
			Education, training and risk culture	Educate staff on best practice techniques to ensure that SAVVY delivers consistent and high quality services

			Business rules	Business rules are in place to identify which staff are due for refresher or mandatory training
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B. Onboarding and termination

Table 35. Risk associated with onboarding and termination

Risk ID	Risk name	Risk rating	Control	Description
HR2.1	Risk of incorrect employee information caused by inaccurate data entry	High	Policy and procedures	Org2.2 Information Management outline which information employees are required to provide on commencement of employment
			Education, training and risk culture	Educate staff on the importance of obtaining correct employee information and the implications of getting it wrong
HR2.2	Risk of misalignment between SAVVY and employee job responsibilities caused by ineffective onboarding processes	Low	Policy and procedures (1)	HR1.3 Induction & Orientation outlines the induction program, including information about SAVVY's mission and job responsibilities
			Policy and procedures (2)	HR1.2 Recruitment outlines how SAVVY selects new employees including cultural and job fit
			Policy and procedures (3)	HR1.13 Probationary Period outlines a period at the start of employment to assess both SAVVY's and the employees suitability
			Education, training and risk culture	Educate both current and income staff about SAVVY's mission and values and how they are reflected in specific job responsibilities
HR2.3	Risk of overpayment caused by delayed entry of termination into system	Medium	Business rules	Business rules are in place that outline the timeframes that must be complied with upon staff departures
			Technology systems	Technology systems require approval for payment and have processes in place to minimise the risk of overpayment
HR2.4	Risk of stagnation caused by failure to understand the reason for termination	Medium	Policy and procedures	HR1.6 Ceasing Employment outlines the steps that are required to be followed at the end of employment
			Business rules	Business rules are in place that seek out feedback from the departing employee to understand the reason for departure
			Staff interviews	Exit interviews can be facilitated to understand the reasons for departure which can be used to improve the organisation
HR2.5	Risk of cultural issues caused by high staff turnover	Medium	Policy and procedures	HR1.6 Ceasing Employment outlines the steps that are required to be followed at the end of employment
			Business rules	Business rules are in place that seek out feedback from the departing employee to understand the reason for departure
			Staff interviews	Exit interviews can be facilitated to understand the reasons for departure which can be used to improve the organisation
			Employee engagement surveys	Employee engagement surveys provide management with insights and opportunities to improve staff morale
			SAVVY roadshows	SAVVY roadshows allow management to interact directly with SAVVY staff to identify opportunities to improve staff morale

C. Remuneration

Table 36. Risk associated with remuneration

Risk ID	Risk name	Risk rating	Control	Description
HR3.1	Risk of underpayment of employees caused by incorrect employee information	Medium	Policy and procedures	Org2.2 Information Management outline which information employees are required to provide on commencement of employment
			Business rules	Business rules are in place that stipulate employee information requirements, hours worked and banking details
			Technology system	SAVVY has implemented technology solutions to manage employee payments to improve payment accuracy
			Reconciliation (1)	Turnpoint requires shifts to be accepted by staff which is reconciled with their payslip information
			Reconciliation (2)	Xero has embedded compliance controls such as data matching of TFNs with the ATO database
HR3.2	Risk of overpayment of employees caused by incorrect employee information	Medium	Policy and procedures	Org2.2 Information Management outline which information employees are required to provide on commencement of employment
			Business rules	Business rules are in place that stipulate employee information requirements, hours worked and banking details
			Technology system	SAVVY has implemented technology solutions to manage employee payments to improve payment accuracy
			Reconciliation (1)	Turnpoint requires shifts to be accepted by staff which is reconciled with their payslip information
			Reconciliation (2)	Xero has embedded compliance controls such as data matching of TFNs with the ATO database
HR3.3	Risk of late payment of employees caused by incorrect employee information	Low	Policy and procedures	Org2.2 Information Management outline which information employees are required to provide on commencement of employment
			Business rules	Business rules are in place that stipulate employee information requirements, hours worked and banking details
			Technology system	SAVVY has implemented technology solutions to manage employee payments to improve payment accuracy
			Reconciliation (1)	Turnpoint requires shifts to be accepted by staff which is reconciled with their payslip information
			Reconciliation (2)	Xero has embedded compliance controls such as data matching of TFNs with the ATO database
HR3.4	Risk of no payment of employees caused by incorrect employee information	Low	Policy and procedures	Org2.2 Information Management outline which information employees are required to provide on commencement of employment
			Business rules	Business rules are in place that stipulate employee information requirements, hours worked and banking details
			Technology system	SAVVY has implemented technology solutions to manage employee payments to improve payment accuracy
			Reconciliation (1)	Turnpoint requires shifts to be accepted by staff which is reconciled with their payslip information
			Reconciliation (2)	Xero has embedded compliance controls such as data matching of TFNs with the ATO database
HR3.5	Risk of payment to wrong individual caused by	Low	Policy and procedures	Org2.2 Information Management outline which information employees are required to provide on commencement of employment

	incorrect employee information		Business rules	Business rules are in place that stipulate employee information requirements, hours worked and banking details
			Technology system	SAVVY has implemented technology solutions to manage employee payments to improve payment accuracy
			Reconciliation (1)	Turnpoint requires shifts to be accepted by staff which is reconciled with their payslip information
			Reconciliation (2)	Xero has embedded compliance controls such as data matching of TFNs with the ATO database
HR3.6	Risk of non-compliance with employer Guaranteed Super Contribution requirement caused by incorrect employee information	Medium	Policy and procedures	Org2.2 Information Management outline which information employees are required to provide on commencement of employment
			Business rules	Business rules are in place that stipulate employee information requirements, hours worked and banking details
			Technology system	SAVVY has implemented technology solutions to manage employee payments to improve payment accuracy
			Reconciliation (1)	Turnpoint requires shifts to be accepted by staff which is reconciled with their payslip information
			Reconciliation (2)	Xero has embedded compliance controls such as data matching of TFNs with the ATO database

Risk Category 10: Stakeholders and Suppliers

10.1 Description

As part of its service delivery, SAVVY leverages the expertise of third party suppliers. These third party suppliers may provide allied therapies and recreational therapies. Working with third party suppliers does result in additional risks that need to be identified and addressed. SAVVY has implemented controls that address the risks of working with a wide breadth of third party suppliers.

10.2 Risk sub-categories

The stakeholder and supplier risk category is comprised of 3 risk subcategories. These are i) rostering, ii) payment and iii) quality control. The rostering risk subcategory refers to risk associated with incorrect scheduling of services provided by third parties. The payment risk subcategory refers to risks associated with incorrect payment, whether in quantum or date, of third party suppliers whereas the final risk subcategory, quality control, refers to risks associated with third party suppliers not delivering up to SAVVY's required quality of service.

A. Rostering

Table 37. Risk associated with rostering (suppliers)

Risk ID	Risk name	Risk rating	Control	Description
SS1.1	Risk of non-completion of services caused by issues associated with third party suppliers	Medium	Business rules	Business rules are in place to outline the notice period that must be given prior to cancellation of services by both parties
			Contractual agreements with suppliers	Contractual agreements with suppliers outline the terms of service as well as ramifications of breaching the agreement
SS1.2	Risk of duplication of services by third party supplier caused by issues with rostering system	Medium	Business rules	Business rules are in place that outline how services that are delivered by third party suppliers are to be scheduled
SS1.3	Risk of incorrect service provided by third party supplier caused by erroneous data entry	Medium	Business rules	Business rules are in place to ensure that the right service is delivered to the participant
			Participant statement review	Contractual agreements with suppliers outline the terms of service as well as ramifications of breaching the agreement
SS1.4	Risk of incorrect service provided by healthcare professional caused by incorrect referral to allied health services	High	Individual care plans	Individual care plans outline crucial emergency details such as key contacts, phone numbers and locations
			Business rules	Business rules are in place that outline when allied services are provided pursuant to care plans

B. Payment

Table 38. Risk associated with payment

Risk ID	Risk name	Risk rating	Control	Description
SS2.1	Risk of service disruption caused by non or late payment of suppliers	Medium	Business rules	Business rules are in place that stipulate that invoices are taken on receipt and paid on 14 day terms
			Contractual agreements with suppliers	Contractual agreements with suppliers outline the terms of service as well as ramifications of breaching the agreement
SS2.2	Risk of additional fees caused by non or late payment of suppliers	Medium	Business rules	Business rules are in place that stipulate that invoices are taken on receipt and paid on 14 day terms
			Contractual agreements with suppliers	Contractual agreements with suppliers outline the terms of service as well as ramifications of breaching the agreement
SS2.3	Risk of service disruption due to overreliance on limited suppliers	Medium	Business rules	Business rules are in place to ensure that SAVVY has additional suppliers available that are able to deliver the service if required
			Contractual agreements with suppliers	Contractual agreements with suppliers outline the terms of service as well as ramifications of breaching the agreement

C. Quality control

Table 39. Risk associated with quality control

Risk ID	Risk name	Risk rating	Control	Description
SS3.1	Risk of poor quality service caused by using poor suppliers	Medium	Policy and procedures	CS2.4 Feedback & Complaints outlines how participants are able to provide feedback on service delivery which includes third party suppliers
			Business rules	Business rules are in place that outlines the process to manage poor quality of service provided by third party suppliers
			Contractual agreements with suppliers	Contractual agreements with suppliers outline the terms of service as well as ramifications of breaching the agreement

Risk Category 11: IT / Information Management

11.1 Description

SAVVY's operations are heavily reliant on information technology (IT) capabilities. SAVVY uses a series of software and hardware solutions provided by third party suppliers as well as custom built fit-for-purpose software. Leveraging these IT solutions results in additional risks relating to IT and information management. SAVVY has implemented a number of controls to ensure that IT is used effectively without compromising the safety of our staff and participants, nor the quality of services delivered by the organisation.

11.2 Risk sub-categories

The IT and information management risk category is comprised of 3 risk subcategories. These are i) data integrity, ii) data security and iii) privacy. The data integrity risk subcategory refers to the risks that result from using inaccurate or incorrect data in the SAVVY decision making process. The data security risk subcategory refers to risks associated with data breaches either perpetrated by external parties, internal parties or as a result of a careless act by an SAVVY employee. The final risk subcategory, privacy, refers to the risks associated with the loss of privacy regarding sensitive information about participants, employees and/or third parties.

A. Data integrity

Table 40. Risk associated with data integrity

Risk ID	Risk name	Risk rating	Control	Description
IT1.1	Risk of incorrect decision making caused by missing master data	High	Business rules	Business rules are in place that stipulate how data should be entered into systems as well as checks for the integrity of master data
			Technology systems	Technology systems used by SAVVY minimise the need for unique data entry and have checks in place to ensure data accuracy
			Education, training and risk culture	Educate staff about the importance for data accuracy and the implications of incorrect data on decision making
IT1.2	Risk of incorrect decision making caused by duplicative master data	High	Business rules	Business rules are in place that stipulate how data should be entered into systems as well as checks for the integrity of master data
			Technology systems	Technology systems used by SAVVY minimise the need for unique data entry and have checks in place to ensure data accuracy
			Education, training and risk culture	Educate staff about the importance for data accuracy and the implications of incorrect data on decision making
IT1.3	Risk of incorrect decision making caused by outdated master data	High	Business rules	Business rules are in place that stipulate how data should be entered into systems as well as checks for the integrity of master data

			Technology systems	Technology systems used by SAVVY minimise the need for unique data entry and have checks in place to ensure data accuracy
			Education, training and risk culture	Educate staff about the importance for data accuracy and the implications of incorrect data on decision making
IT1.4	Risk of inaccurate reporting to the Department caused by errors in master data	Medium	Business rules	Business rules are in place that stipulate how data should be entered into systems as well as checks for the integrity of master data
			Technology systems	Technology systems used by SAVVY minimise the need for unique data entry and have checks in place to ensure data accuracy
			Education, training and risk culture	Educate staff about the importance for data accuracy and the implications of incorrect data on decision making
			participant statement review	participant statement reviews provide an external check to ensure that all data is congruent with the data held by the Department

B. Data Security

Table 41. Risk associated with data security

Risk ID	Risk name	Risk rating	Control	Description
IT2.1	Risk of data breaches caused by poor data security measures	High	Policy and procedures (1)	CS3.5 Participant Record Management outlines SAVVY's policy on how staff and the organisation deal with participant information
			Policy and procedures (2)	CS1.4 Privacy & Confidentiality outlines how SAVVY protects the privacy and sensitive information of both participants and employees
			Policy and procedures (3)	HR4.17 Information Technology outlines how SAVVY combats risks and threats relating to information technology
			Business rules	Business rules are in place that restrict access to private information on a need to know basis
			Technology systems	SAVVY leverages technology systems that have inbuilt checks to protect the organisation against data breaches
IT2.2	Risk of data breaches caused by employee fraud	High	Policy and procedures (1)	CS3.5 Participant Record Management outlines SAVVY's policy on how staff and the organisation deal with participant information
			Policy and procedures (2)	CS1.4 Privacy & Confidentiality outlines how SAVVY protects the privacy and sensitive information of both participants and employees
			Policy and procedures (3)	HR4.17 Information Technology outlines how SAVVY combats risks and threats relating to information technology
			Business rules	Business rules are in place that restrict access to private information on a need to know basis
			Technology systems	SAVVY leverages technology systems that have inbuilt checks to protect the organisation against data breaches
IT2.3	Risk of data breaches caused by employee carelessness	High	Policy and procedures (1)	CS3.5 Participant Record Management outlines SAVVY's policy on how staff and the organisation deal with participant information
			Policy and procedures (2)	CS1.4 Privacy & Confidentiality outlines how SAVVY protects the privacy and sensitive information of both participants and employees

			Policy and procedures (3)	HR4.17 Information Technology outlines how SAVVY combats risks and threats relating to to information technology
			Business rules	Business rules are in place that restrict access to private information on a need to know basis
			Education, training and risk culture	Educate SAVVY staff on the importance of data security and the ability to recognise and report a data breach
			Technology systems	SAVVY leverages technology systems that have inbuilt checks to protect the organisation against data breaches
IT2.4	Risk of data breaches caused by malicious attacks	High	Policy and procedures (1)	CS3.5 Participant Record Management outlines SAVVY's policy on how staff and the organisation deal with participant information
			Policy and procedures (2)	CS1.4 Privacy & Confidentiality outlines how SAVVY protects the privacy and sensitive information of both participants and employees
			Policy and procedures (3)	HR4.17 Information Technology outlines how SAVVY combats risks and threats relating to to information technology
			Business rules	Business rules are in place that restrict access to private information on a need to know basis
			Technology systems	SAVVY leverages technology systems that have inbuilt checks to protect the organisation against data breaches
IT2.5	Risk of data breaches caused by third parties	High	Policy and procedures (1)	CS3.5 Participant Record Management outlines SAVVY's policy on how staff and the organisation deal with participant information
			Policy and procedures (2)	CS1.4 Privacy & Confidentiality outlines how SAVVY protects the privacy and sensitive information of both participants and employees
			Business rules	Business rules are in place that restrict access to private information on a need to know basis
			Technology systems	SAVVY leverages technology systems that have inbuilt checks to protect the organisation against data breaches
IT2.6	Risk of data breaches caused by poor organisational data security practices	High	Policy and procedures (1)	CS3.5 Participant Record Management outlines SAVVY's policy on how staff and the organisation deal with participant information
			Policy and procedures (2)	CS1.4 Privacy & Confidentiality outlines how SAVVY protects the privacy and sensitive information of both participants and employees
			Business rules	Business rules are in place that restrict access to private information on a need to know basis
			Technology systems	SAVVY leverages technology systems that have inbuilt checks to protect the organisation against data breaches
IT2.7	Risk of unnoticed data breaches caused by a lack of testing	High	Policy and procedures (1)	CS3.5 Participant Record Management outlines SAVVY's policy on how staff and the organisation deal with participant information
			Policy and procedures (2)	CS1.4 Privacy & Confidentiality outlines how SAVVY protects the privacy and sensitive information of both participants and employees
			Business rules	Business rules are in place that restrict access to private information on a need to know basis
			Technology systems	SAVVY leverages technology systems that have inbuilt checks to protect the organisation against data breaches

IT2.8	Risk of unreported data breaches caused by a lack of understanding of data security	High	Policy and procedures (1)	CS3.5 Participant Record Management outlines SAVVY's policy on how staff and the organisation deal with participant information
			Policy and procedures (2)	CS1.4 Privacy & Confidentiality outlines how SAVVY protects the privacy and sensitive information of both participants and employees
			Business rules	Business rules are in place that restrict access to private information on a need to know basis
			Technology systems	SAVVY leverages technology systems that have inbuilt checks to protect the organisation against data breaches

C. Privacy

Table 42. Risk associated with privacy

Risk ID	Risk name	Risk rating	Control	Description
IT3.1	Risk of privacy breaches caused by employee carelessness	High	Policy and procedures (1)	CS3.5 Participant Record Management outlines SAVVY's policy on how staff and the organisation deal with participant information
			Policy and procedures (2)	CS1.4 Privacy & Confidentiality outlines how SAVVY protects the privacy and sensitive information of both participants and employees
			Policy and procedures (3)	HR4.17 Information Technology outlines how SAVVY combats risks and threats relating to information technology
			Business rules	Business rules are in place that restrict access to private information on a need to know basis
			Education, training and risk culture	Educate SAVVY staff on the importance of data security and the ability to recognise and report a data breach
			Technology systems	SAVVY leverages technology systems that have inbuilt checks to protect the organisation against data breaches
IT3.2	Risk of privacy breaches caused by lack of adequate information storage facilities	High	Policy and procedures (1)	CS3.5 Participant Record Management outlines SAVVY's policy on how staff and the organisation deal with participant information
			Policy and procedures (2)	CS1.4 Privacy & Confidentiality outlines how SAVVY protects the privacy and sensitive information of both participants and employees
			Policy and procedures (3)	HR4.17 Information Technology outlines how SAVVY combats risks and threats relating to information technology
			Business rules	Business rules are in place that restrict access to private information on a need to know basis
			Technology systems	SAVVY leverages technology systems that have inbuilt checks to protect the organisation against data breaches
IT3.3	Risk of privacy breaches caused by oversharing participant information	High	Policy and procedures (1)	CS3.5 Participant Record Management outlines SAVVY's policy on how staff and the organisation deal with participant information
			Policy and procedures (2)	CS1.4 Privacy & Confidentiality outlines how SAVVY protects the privacy and sensitive information of both participants and employees
			Policy and procedures (3)	HR4.17 Information Technology outlines how SAVVY combats risks and threats relating to information technology

			Business rules	Business rules are in place that restrict access to private information on a need to know basis
			Technology systems	SAVVY leverages technology systems that have inbuilt checks to protect the organisation against data breaches
IT3.4	Risk of privacy breaches caused by sharing participant information with third parties	High	Policy and procedures (1)	CS3.5 Participant Record Management outlines SAVVY's policy on how staff and the organisation deal with participant information
			Policy and procedures (2)	CS1.4 Privacy & Confidentiality outlines how SAVVY protects the privacy and sensitive information of both participants and employees
			Policy and procedures (3)	HR4.17 Information Technology outlines how SAVVY combats risks and threats relating to information technology
			Business rules	Business rules are in place that restrict access to private information on a need to know basis
			Technology systems	SAVVY leverages technology systems that have inbuilt checks to protect the organisation against data breaches
IT3.5	Risk of privacy breaches caused by malicious third parties	High	Policy and procedures (1)	CS3.5 Participant Record Management outlines SAVVY's policy on how staff and the organisation deal with participant information
			Policy and procedures (2)	CS1.4 Privacy & Confidentiality outlines how SAVVY protects the privacy and sensitive information of both participants and employees
			Policy and procedures (3)	HR4.17 Information Technology outlines how SAVVY combats risks and threats relating to information technology
			Business rules	Business rules are in place that restrict access to private information on a need to know basis
			Technology systems	SAVVY leverages technology systems that have inbuilt checks to protect the organisation against data breaches

Risk Category 12: Security

12.1 Description

SAVVY has a growing physical property footprint that is comprised of facilities as well as motor vehicles and other miscellaneous property. It is essential that SAVVY adequately protects and secures this property to minimise the risk of theft or vandalism. Further, SAVVY's property footprint should be adequately secured to minimise the risk of injury or damage suffered by participants and/or staff perpetrated by unwanted visitors. SAVVY has in place a number of controls to ensure the security of its property.

12.2 Risk sub-categories

The security risk category is comprised of one risk subcategory. This risk subcategory is physical security which captures all physical property assets held by SAVVY. It only captures physical property assets as other assets such as IT software infrastructure, and their associated risks, is captured in other risk categories. Physical security refers to the risk of any breach of the physical property assets held by SAVVY.

Table 43. Risk associated with security

Risk ID	Risk name	Risk rating	Control	Description
S1.1	Risk of injury or damage caused by unidentified visitors to SAVVY offices	Medium	Policy and procedures	HR4.14 Investigating Theft or Missing Property outlines SAVVY's approach to investigating alleged theft
			Business rules	Business rules are in place that outline how physical property should be secured including locking up of offices and motor vehicles
			Contractual agreements with suppliers	SAVVY has in place contract with third parties such as landlords and security companies to ensure security of its property
S1.2	Risk of theft caused by unidentified visitors to SAVVY offices	Medium	Policy and procedures	HR4.14 Investigating Theft or Missing Property outlines SAVVY's approach to investigating alleged theft
			Business rules	Business rules are in place that outline how physical property should be secured including locking up of offices and motor vehicles
			Contractual agreements with suppliers	SAVVY has in place contract with third parties such as landlords and security companies to ensure security of its property
S1.3	Risk of theft perpetrated by SAVVY employees	Medium	Policy and procedures (1)	HR4.13 Removal of Property outlines SAVVY's approach to allowing staff to use SAVVY property for non-work purposes
			Policy and procedures (2)	HR4.14 Investigating Theft or Missing Property outlines SAVVY's approach to investigating alleged theft
S1.4	Risk of injury or damage caused by third parties external to service delivery	Medium	Policy and procedures	HR4.14 Investigating Theft or Missing Property outlines SAVVY's approach to investigating alleged theft
			Business rules	Business rules are in place that outline how physical property should be secured including locking up of offices and motor vehicles

S1.5	Risk of theft caused by unidentified individuals/groups to SAVVY motor vehicles	Medium	Policy and procedures (1)	HR4.13 Removal of Property outlines SAVVY's approach to allowing staff to use SAVVY property for non-work purposes
			Policy and procedures (2)	HR4.14 Investigating Theft or Missing Property outlines SAVVY's approach to investigating alleged theft
			Policy and procedures (3)	Business rules are in place that outline how physical property should be secured including locking up of offices and motor vehicles

Risk Category 13: Reputational

13.1 Description

SAVVY is a values led organisation, and seeks to differentiate itself based on its organisational values. There exist significant risk of loss of participants if SAVVY's reputation were tarnished. To mitigate the risk of this occurring, SAVVY has implemented a number of controls that seek to minimise the likelihood of any event that would undermine SAVVY's reputation.

12.2 Risk sub-categories

The security risk category consists of one risk subcategory. This risk subcategory is media which encapsulates the reputational risk as a result of negative media coverage. In this instance, the media includes any platform that shares information with the broader community.

Table 44. Risk associated with reputation

Risk ID	Risk name	Risk rating	Control	Description
R1.1	Risk of reputational damage caused by negative media coverage	High	Policy and procedures (1)	HR4.7 Social Media outlines SAVVY's expectations of its staff when using social media
			Policy and procedures (2)	HR4.16 Media Relations outlines SAVVY's approach to media requests and media coverage about the organisation
			Education, training and risk culture	Educating SAVVY staff around the importance of a professional reputation and the implication of unprofessional behaviour
			Business rules	Business rules are in place that stipulate how staff should interact with the media and the process of responding to media coverage
R1.2	Risk of participant exits caused by negative media coverage	High	Policy and procedures (1)	HR4.7 Social Media outlines SAVVY's expectations of its staff when using social media
			Policy and procedures (2)	HR4.16 Media Relations outlines SAVVY's approach to media requests and media coverage about the organisation
			Policy and procedures (3)	CS11 Exiting SAVVY outlines the process through which participants are able to exit SAVVY's services
			Education, training and risk culture	Educating SAVVY staff around the importance of a professional reputation and the implication of unprofessional behaviour
			Business rules	Business rules are in place that stipulate how staff should interact with the media and the process of responding to media coverage

Conclusion

SAVVY provides services to a sensitive cohort of the Australian population, namely Australians supported by the NDIS. By virtue of operating in the disability services sector, the nature of SAVVY's work attracts significant risk. As a values driven organisation that prioritises the participant's safety and choice in its service delivery, SAVVY acknowledges that it must recognise and appropriately respond to risk.

SAVVY's organisational response to the risks it faces is documented in this Risk Plan. The Risk Plan outlines SAVVY's Governance Model, which is a dynamic structure that allows SAVVY to respond and adapt to risks as they arise as well. The Governance Model also allows SAVVY to appropriately respond to changes in the regulatory landscape. The Governance Model is comprised of cumulative components aimed at ensuring the safety of SAVVY's participants and staff. The SAVVY Governance Framework outline's SAVVY's overarching approach to risk management and governance. The SAVVY governance Operating Model and its controls illustrate the role that different bodies play in managing risk within the organisation. The final component is the Change Governance processes that ensure that the Operating Model can be adjusted to ensure it effectively addresses the risks that are inherent in the disability services sector.

The bodies that comprise the Governance Operating Model and that are responsible for governance within the organisation have identified more than 160 risks that may occur at SAVVY. These risks are articulated in the Risk Plan and are distinguished in 13 separate categories. To address these risks, SAVVY has implemented a wide variety of controls that form a multipronged approach to mitigate risk and ensure the safety of SAVVY's participants and staff throughout its operations.

Appendix A: Detailed risk register

Risk category	Risk sub-category	Description	Risk ID	Risk name	Likelihood	Impact	Risk Rating	Action	Control	Relevant Policies & Procedures
Compliance and Statutory	1. Legislation	Refers to risks as a result of changes to or breaches of the relevant legislative regime	CS1.1	Risk of fines or legislative action caused by breach of Aged Care Act 1997	Rare	Catastrophic	Medium	Reduce	Advisory Board; Policies and procedures; Comprehensive risk plan; Education, training and risk culture	N/A
			CS1.2	Risk of fines or legislative action caused by breach of Fair Work Act 2009	Unlikely	Major	Medium	Reduce		N/A
			CS1.3	Risk of fines or legislative action caused by breach of Corporations Act 2001	Rare	Catastrophic	Medium	Reduce		N/A
			CS1.4	Risk of fines or legislative action caused by breach of Privacy Act 1988	Unlikely	Major	Medium	Reduce		N/A
Legal and Commercial	1. Accreditation	Refers to risks that may impact SAVVY's accreditation	LC1.1	Risk of loss of accreditation due to non-compliance with Aged Care Quality Standards	Unlikely	Catastrophic	High	Avoid	Policies and procedures; Comprehensive risk plan; Education, training and risk culture	N/A
			LC1.2	Risk of non compliance caused by changes in Aged Care Quality standards	Unlikely	Major	Medium	Avoid	Quality Improvement Committee; Comprehensive risk plan	N/A
			LC1.3	Risk of non compliance caused by changes in accreditation requirements	Unlikely	Major	Medium	Avoid	Quality Improvement Committee; Comprehensive risk plan	N/A
	2. Legal action	Refers to the risk of external parties bring legal action against SAVVY	LC2.1	Risk of participant lawsuits caused by breach of required standards of service delivery	Unlikely	Major	Medium	Share or transfer	Policies and procedures; participant feedback forms; 'SAVVY connect' newsletter; Professional indemnity insurance	All CS policies; all
			LC2.2	Risk of supplier lawsuits caused by breach of contract	Possible	Major	High	Share or transfer	Contractual agreements with suppliers; Professional indemnity insurance	N/A
			LC2.3	Risk of government lawsuits caused by breach of accreditation requirements	Unlikely	Major	Medium	Avoid	Policies and procedures; Comprehensive risk plan; Education, training and risk culture; Quality Improvement Committee; Professional indemnity insurance	N/A
Political and Economic	1. Funding changes	Refers to risks that arise as a result of changes in funding levels for programmes that SAVVY delivers	PE1.1	Risk of illiquidity caused by changes in funding due to changes in Government policy framework settings	Possible	Catastrophic	High	Accept	Cash Flow Management; Credit facility; Monthly Management meeting	N/A
			PE1.2	Risk of decreases in funding caused by changes in Government policy framework settings	Possible	Major	High	Accept	Cash Flow Management; Credit facility; Monthly Management meeting	N/A
			PE1.3	Risk of decreases in funding caused by economic downturn and deterioration of Government fiscal position	Possible	Major	High	Accept	Cash Flow Management; Credit facility; Monthly Management meeting	N/A
			PE1.4	Risk of illiquidity caused by changes in means and asset testing for participants	Possible	Moderate	Medium	Accept	Cash Flow Management; Credit facility; Monthly Management meeting	N/A
Financial and Funding	1. Liquidity	Refers to risks of SAVVY not having sufficient cash on hand to meet its present	FF1.1	Risk of illiquidity caused by late payment from the Department of Human Services	Rare	Catastrophic	Medium	Reduce	Cash flow management; Credit facility	N/A
			FF1.2	Risk of illiquidity caused by incorrect payment from the Department of Human Services	Likely	Minor	Medium	Reduce	Cash flow management; Credit facility	N/A

Management		financial obligations	FF1.3	Risk of illiquidity caused by incorrect timing of payments from the Department of Human Services	Likely	Moderate	High	Reduce	Cash flow management; Credit facility	N/A
			FF1.4	Risk of illiquidity caused by significant individual one-off participant expenses that are not approved for incurrence	Possible	Moderate	Medium	Reduce	participant trust account; Credit facility; Management team; Reconciliation; Individual participant budgets	N/A
			FF1.5	Risk of illiquidity caused by significant underspend (or overspend) of individual participant budgets	Possible	Minor	Medium	Reduce	Individual participant budgets; participant trust account; Credit facility	N/A
	2. Insolvency	Refers to risk of SAVVY engaging in activities whilst insolvent	FF2.1	Risk of insolvency caused by significant one-off expenses	Unlikely	Minor	Low	Reduce	Cash flow management; Credit facility; Management meetings; Business rules (written approval for one-off expenses > \$300 for participant related expenses)	N/A
			FF2.2	Risk of insolvency caused by participant exodus	Unlikely	Major	Medium	Avoid	Cash flow management, participant feedback forms, participant Advisory Committee; Credit facility; SAVVY Connect newsletter; Policies and procedures	CS12 Exiting SAVVY, CS11 Referral of participants to other agencies
	3 Cost management	Refers to risk of exponentially increasing costs	FF3.1	Risk of insolvency caused by ineffective cost management	Unlikely	Major	Medium	Reduce	Cash flow management; Credit facility; Management meetings	N/A
			FF3.2	Risk of illiquidity caused by expansion costs	Possible	Major	High	Reduce	Cash flow management; Credit facility; Management meetings	N/A
			FF3.3	Risk of illiquidity caused by large capital expenses	Possible	Major	High	Reduce	Cash flow management; Credit facility; Management meetings	N/A
			FF3.4	Risk of employee financial fraud caused by ineffective cost management	Possible	Major	High	Reduce	Cash flow management; Business rules; Management meetings; Reconciliation	N/A
	1. Business continuity	Refers to risk of business collapse	M1.1	Risk of business failure caused by key person risk within the organisation	Unlikely	Major	Medium	Reduce	Business rules; Non-compete agreements; Technology systems	N/A
	2. Productivity	Refers to risk of productivity loss	M2.1	Risk of productivity loss caused by duplication of activities	Likely	Minor	Medium	Avoid	Quality Improvement Committee; Business rules; Advisory Board	N/A
	3. Task responsibilities	Refers to risk of SAVVY staff at all levels of the organising failing to perform their respective job requirements within the organisation	M3.1	Risk of non-performance of key tasks caused by gaps in staff responsibilities	Unlikely	Major	Medium	Avoid	Quality Improvement Committee; participant Advisory Committee; Education, training and risk culture; Policies and procedures; Management Meeting	HR1.5 Learning & Development; W.S2.1 Recruitment and selection; HR1.4 Performance Planning & Review;
			M3.2	Risk of non-performance of key tasks caused by skill shortage	Possible	Major	High	Avoid	Education, training and risk culture; Policies and procedures, Management meeting	HR1.2 Recruitment; WS5.1 Education, training and risk culture
			M3.3	Risk of employee fraud caused by conflicts of interests	Unlikely	Major	Medium	Avoid	Policies and procedures; Technology systems	HR4.14 Investigating theft of missing property
	Operational	1. Rostering		O1.1	Risk of non-completion of services caused by issues and failure of the rostering system	Unlikely	Major	Medium	Reduce	Business Rules; Technology systems
			O1.2	Risk of non-completion of services caused by emergencies in earlier shifts	Possible	Minor	Medium	Avoid	Business Rules; Technology systems	N/A
			O1.3	Risk of duplication of services caused by issues with rostering system	Rare	Minor	Low	Avoid	Business rules; Technology systems	N/A
			O1.4	Risk of incorrect service provided caused by erroneous data entry	Rare	Minor	Low	Reduce	Education, training and risk culture; Business rules; Technology systems	N/A

	2. Invoicing	Refers to risk of incorrect invoicing for services delivered	O2.1	Risk of non-compliance with invoicing requirements as part of accreditation due to slow system adoption	Possible	Major	High	Reduce	Business rules	N/A	
			O2.2	Risk of incorrect invoicing caused by system issues	Possible	Minor	Medium	Reduce	Business rules; Reconciliations; Monthly Management Meeting, Individual participant budgets; participant statement review	N/A	
			O2.3	Risk of incorrect invoicing caused by erroneous data entry	Possible	Major	High	Reduce	Education, training and risk culture; Business rules	N/A	
	3. Feedback	Refers to risks of not effectively listening and actioning feedback within the organisation	O3.1	Risk of ignoring participant feedback caused by ineffective feedback loops	Possible	Major	High	Reduce	participant advisory committee; WH&S Committee; Quality improvement committee; participant feedback forms; SAVVY Connect newsletter; participant education at assessment and review; Business rules	CS2.4 Feedback & Complaints; CS6 participant consultation; CS14 Advocacy policy	
			O3.2	Risk of incorrect decision making caused by ineffective feedback loops	Unlikely	Major	Medium	Avoid	participant advisory committee; WH&S Committee; Quality improvement committee; participant feedback forms; SAVVY Connect newsletter; participant education at assessment and review; Business rules	CS2.4 Feedback & Complaints; CS6 participant consultation; HR1.7 Staff Consultation; CS2.5 Advocacy	
			O3.3	Risk of decreasing participant satisfaction caused by ineffective feedback loops	Unlikely	Major	Medium	Avoid	participant advisory committee; WH&S Committee; Quality improvement committee; participant feedback forms; SAVVY Connect newsletter; participant education at assessment and review; Business rules	CS2.4 Feedback & Complaints; CS6 participant consultation; CS2.5 Advocacy	
			O3.4	Risk of decreasing employee satisfaction caused by ineffective feedback loops	Possible	Minor	Medium	Avoid	WH&S Committee; Quality Improvement Committee; Employee Engagement Surveys; Employee Roadshows; Education, training and risk culture	HR1.7 Staff Consultation; HR4.3 Bullying and Harassment; HR3.2 Flexible Working Arrangements	
	4. Communication	Refers to risks of not communicating effectively within the organisation	O4.1	Risk of miscommunication caused by unclear communication channels	Possible	Moderate	Medium	Reduce	Policy and procedures; Business rules; Technology systems	HR4.18 Social Networking	
			O4.2	Risk of confusion within participant cohort caused by unclear communication channels	Unlikely	Minor	Low	Reduce	participant feedback forms; 'SAVVY connect' newsletter; Business rules; participant education	N/A	
			O4.3	Risk of confusion within employee cohort caused by unclear communication channels	Unlikely	Minor	Low	Reduce	'SAVVY connect' newsletter; employee engagement surveys; SAVVY roadshows; Business rules	N/A	
	Service Delivery	1. Driving to the participant's home	Refers to risks of accident while driving to participants	SD1.1	Risk of exposure to dangerous situations caused by the participant residing in high crime areas, isolated locations or environmental conditions such as heat waves or floods	Possible	Moderate	Medium	Avoid	Policies and procedures; Education, training and risk culture; Business rules; Public liability insurance	WS5.1 Education, training and risk culture; WHS2.1 Working safely with participants; WHS1.1 Work Health and Safety
				SD1.2	Risk of injury or damage caused by a car accident en route to the participant	Unlikely	Catastrophic	High	Avoid	Policies and procedures; Education, training and risk culture; Public liability insurance; Professional Indemnity and Medical Malpractice insurance	HR4.19 Motor vehicles
2. The physical environment outside the participant's home		Refers to risks of hazards outside of the participant's home	SD2.1	Risk of injury or damage caused by slippery surfaces (e.g when wet, muddy or dusty)	Possible	Moderate	Medium	Reduce	Policies and procedures; Education, training and risk culture; Public liability insurance; Professional Indemnity and Medical Malpractice insurance	WS5.1 Education, training and risk culture; WHS2.1 Working safely with participants; WHS1.1 Work Health and Safety; HR1.10 Rehabilitation & Return to Work	
			SD2.2	Risk of injury or damage caused by uneven areas (e.g loose covering, holes etc)	Possible	Moderate	Medium	Reduce	Policies and procedures; Education, training and risk culture; Public liability insurance; Professional Indemnity and Medical Malpractice insurance	WS5.1 Education, training and risk culture; WHS2.1 Working safely with participants; WHS1.1 Work Health and Safety; HR1.10 Rehabilitation & Return to Work	

		SD2.3	Risk of injury or damage caused by thresholds or other changes of level on outside surfaces	Possible	Moderate	Medium	Reduce	Policies and procedures; Education, training and risk culture; Public liability insurance; Professional Indemnity and Medical Malpractice insurance	WS5.1 Education, training and risk culture; WHS2.1 Working safely with participants; WHS1.1 Work Health and Safety; HR1.10 Rehabilitation & Return to Work
		SD2.4	Risk of injury or damage caused by poor lighting of surfaces and access routes	Possible	Moderate	Medium	Reduce	Policies and procedures; Education, training and risk culture; Public liability insurance; Professional Indemnity and Medical Malpractice insurance	WS5.1 Education, training and risk culture; WHS2.1 Working safely with participants; WHS1.1 Work Health and Safety; HR1.10 Rehabilitation & Return to Work
		SD2.5	Risk of injury or damage caused by the presence of animals both in and out of the home	Possible	Moderate	Medium	Reduce	Policies and procedures; Education, training and risk culture; Public liability insurance; Professional Indemnity and Medical Malpractice insurance	WS5.1 Education, training and risk culture; WHS2.1 Working safely with participants; WHS1.1 Work Health and Safety; HR1.10 Rehabilitation & Return to Work
3. The physical environment inside the participant's residence	Refers to risks of hazards inside of the participant's home	SD3.1	Risk of fire caused by a lack of appropriate fire precautions (smoke detectors, extinguishers, fire blankets)	Rare	Catastrophic	Medium	Avoid	Policies and procedures; Education, training and risk culture; Business rules; Public liability insurance; Professional Indemnity and Medical Malpractice insurance	WHS2.1 Working safely with participants; WS 5.1 Education, training and risk culture; CS3.2 Access and Intake
		SD3.2	Risk of fire caused by damaged insulation on wires creating a fire hazard	Rare	Catastrophic	Medium	Avoid	Policies and procedures; Education, training and risk culture; Business rules; Public liability insurance; Professional Indemnity and Medical Malpractice insurance	WHS2.1 Working safely with participants; WS5.1 Education, training and risk culture; CS3.2 Access and Intake
		SD3.3	Risk of fire caused by damaged electrical equipment present in participant's home	Rare	Catastrophic	Medium	Avoid	Policies and procedures; Education, training and risk culture; Business rules; Public liability insurance; Professional Indemnity and Medical Malpractice insurance	WHS2.1 Working safely with participants; WS5.1 Education, training and risk culture; CS3.2 Access and Intake
		SD3.4	Risk of fire caused by damaged plugs and sockets present in participant's home	Rare	Catastrophic	Medium	Avoid	Policies and procedures; Education, training and risk culture; Business rules; Public liability insurance; Professional Indemnity and Medical Malpractice insurance	WHS2.1 Working safely with participants; WS5.1 Education, training and risk culture; CS3.2 Access and Intake
		SD3.5	Risk of fire caused by overloaded electrical sockets	Rare	Catastrophic	Medium	Avoid	Policies and procedures; Education, training and risk culture; Business rules; Public liability insurance; Professional Indemnity and Medical Malpractice insurance	WHS2.1 Working safely with participants; WS5.1 Education, training and risk culture; CS3.2 Access and Intake
		SD3.6	Risk of fire caused by the presence of oxidising or flammable substances, such as paint, finishes, adhesives and solvents	Rare	Catastrophic	Medium	Avoid	Policies and procedures; Education, training and risk culture; Business rules; Public liability insurance; Professional Indemnity and Medical Malpractice insurance	WHS2.1 Working safely with participants; WS5.1 Education, training and risk culture; CS3.2 Access and Intake
		SD3.7	Risk of injury or damage caused by a lack of adequate lighting during the provision of services to participant	Unlikely	Minor	Low	Reduce	Policies and procedures; Education, training and risk culture; Business rules; Public liability insurance; Professional Indemnity and Medical Malpractice insurance; Workers compensation insurance	WHS2.1 Working safely with participants; WS5.1 Education, training and risk culture; CS3.2 Access and Intake
		SD3.8	Risk of injury or damage caused by a lack of adequate lighting of circulation areas such as corridors, stairs, rooms etc to move safely and impairing the carer's ability to notice any obstacles	Unlikely	Minor	Low	Reduce	Policies and procedures; Education, training and risk culture; Business rules; Public liability insurance; Professional Indemnity and Medical Malpractice insurance; Workers compensation insurance	WHS2.1 Working safely with participants; WS5.1 Education, training and risk culture; CS3.2 Access and Intake
		SD3.9	Risk of injury or damage cause by the presence of animals that could negatively impact of disrupt the service delivered to the participant	Unlikely	Minor	Low	Accept	Policies and procedures; Education, training and risk culture; Business rules; Public liability insurance; Professional Indemnity and Medical Malpractice insurance; Workers compensation insurance	WHS2.1 Working safely with participants; WS5.1 Education, training and risk culture; CS3.2 Access and Intake
		SD3.10	Risk of injury or damage caused by trip hazards such as uneven areas, loose coverings, holes, spills etc	Possible	Minor	Medium	Avoid	Policies and procedures; Education, training and risk culture; Business rules; Public liability insurance; Professional Indemnity and Medical Malpractice insurance	WHS2.1 Working safely with participants; WS5.1 Education, training and risk culture; CS3.2 Access and Intake

		SD3.11	Risk of injury or damage caused by carer's unsuitable footwear resulting in trips and falls	Possible	Minor	Medium	Avoid	insurance; Workers compensation insurance Policies and procedures; Education, training and risk culture; Business rules; Public liability insurance; Professional Indemnity and Medical Malpractice insurance; Workers compensation insurance	WHS2.1 Working safely with participants; WS5.1 Education, training and risk culture; CS3.2 Access and intake; WS7.1 Dress Code
		SD3.12	Risk of injury or damage caused by stairs that are in poor condition or cluttered	Possible	Minor	Medium	Avoid	Policies and procedures; Education, training and risk culture; Business rules; Public liability insurance; Professional Indemnity and Medical Malpractice insurance; Workers compensation insurance	WHS2.1 Working safely with participants; WS5.1 Education, training and risk culture; CS3.2 Access and intake
4. Activities of daily living	Refers to risks to SAVVY staff throughout the delivery of care support services to participants	SD4.1	Risk of injury or damage caused by staff not having received the relevant training to safely assist participants in the activities of daily living	Possible	Moderate	Medium	Avoid	Policies and procedures; Education, training and risk culture; Business rules; Public liability insurance; Professional Indemnity and Medical Malpractice insurance; Workers compensation insurance	WS5.1 Education, training and risk culture; WHS2.1 Working safely with participants
		SD4.2	Risk of acute injuries (back pain, shoulder pain etc) caused by manual handling of participants	Possible	Moderate	Medium	Reduce	Policies and procedures; Education, training and risk culture; Business rules; Public liability insurance; Professional Indemnity and Medical Malpractice insurance; Workers compensation insurance	WHS2.1 Working safely with participants
		SD4.3	Risk of injury or damage caused by staff attempting to catch a participant that is experiencing a fall	Unlikely	Moderate	Medium	Avoid	Policies and procedures; Education, training and risk culture; Public liability insurance; Professional Indemnity and Medical Malpractice insurance; Workers compensation insurance	WHS2.1 Working safely with participants
		SD4.4	Risk of injury or damage caused by staff not escalating when further support is required	Possible	Moderate	Medium	Reduce	Business rules, policies and procedures; Education, training and risk culture; Public liability insurance; Professional Indemnity and Medical Malpractice insurance; Workers compensation insurance	WS5.1 Education, training and risk culture; WHS2.1 Working safely with participants
		SD4.5	Risk of injury or damage caused by the participant resisting being moved	Unlikely	Moderate	Medium	Reduce	Policies and procedures; Education, training and risk culture; Public liability insurance; Professional Indemnity and Medical Malpractice insurance; Workers compensation insurance	WHS2.1 Working safely with participants CS 3 Care Planning participants' Agreements and Contracts; WS5.1 Education, training and risk culture
		SD4.6	Risk of injury or damage caused by reaching, excessive bending or the adoption of an awkward posture during dressing of the participant	Likely	Major	High	Reduce	Policies and procedures; Education, training and risk culture; Public liability insurance; Professional Indemnity and Medical Malpractice insurance; Workers compensation insurance	WHS2.1 Working safely with participants; WHS1.1 Work Health and Safety; WHS1.2 Smoke Free Environment
		SD4.7	Risk of injury or damage caused by the exertion of high force to support the limb of a participant during dressing	Likely	Major	High	Reduce	Policies and procedures; Education, training and risk culture; Public liability insurance; Professional Indemnity and Medical Malpractice insurance; Workers compensation insurance	WHS2.1 Working safely with participants; WHS1.1 Work Health and Safety; WHS1.2 Smoke Free Environment
		SD4.8	Risk of injury or damage caused by carer omitting to provide required medication to the participant	Unlikely	Catastrophic	High	Avoid	Policies and procedures; Education, training and risk culture; Individual care plans; Public liability insurance; Professional Indemnity and Medical Malpractice insurance	WHS2.1 Working safely with participants CS 3 Care Planning; participants' Agreements and Contracts; WS5.1 Education, training and risk culture
		SD4.9	Risk of injury or damage caused by the carer delivering the incorrect medication to the participant	Rare	Catastrophic	Medium	Avoid	Policies and procedures; Education, training and risk culture; Individual care plans; Public liability insurance; Professional Indemnity and Medical Malpractice insurance	WHS2.1 Working safely with participants CS 3 Care Planning; participants' Agreements and Contracts; WS5.1 Education, training and risk culture

			SD4.10	Risk of injury or damage caused by participant not eating appropriate food for their medical condition	Rare	Major	Low	Avoid	Policies and procedures; Education, training and risk culture; Individual care plans; Public liability insurance; Professional Indemnity and Medical Malpractice insurance	WHS2.1 Working safely with participants CS 3 Care Planning; participants' Agreements and Contracts; WS5.1 Education, training and risk culture
5. Activities of domestic assistance	Refers to risks to SAVVY staff throughout the delivery of domestic assistance services to participants		SD5.1	Risk of injury or damage caused by bending, reaching forward or gripping sheets during bed making	Rare	Moderate	Low	Share or transfer	Policies and procedures; Education, training and risk culture; Contractual agreements with suppliers; Public liability insurance; Workers compensation insurance	WHS2.1 Working safely with participants; HR1.5 Learning & Development
			SD5.2	Risk of injury or damage caused by bending over or kneeling during the cleaning the floors, the toilet or the bath involve bending over or kneeling	Rare	Moderate	Low	Share or transfer	Policies and procedures; Education, training and risk culture; Contractual agreements with suppliers; Public liability insurance; Workers compensation insurance	WHS2.1 Working safely with participants; HR1.5 Learning & Development
			SD5.3	Risk of injury or damage caused by reaching overhead for a long time during cleaning activities	Rare	Moderate	Low	Share or transfer	Policies and procedures; Education, training and risk culture; Contractual agreements with suppliers; Public liability insurance; Workers compensation insurance	WHS2.1 Working safely with participants; HR1.5 Learning & Development
			SD5.4	Risk of injury or damage caused by bending or reaching during scrubbing	Rare	Moderate	Low	Share or transfer	Policies and procedures; Education, training and risk culture; Contractual agreements with suppliers; Public liability insurance; Workers compensation insurance	WHS2.1 Working safely with participants; HR1.5 Learning & Development
			SD5.5	Risk of injury or damage caused by excessive pressure on the knees as a result of kneeling on hard surfaces	Rare	Moderate	Low	Share or transfer	Policies and procedures; Education, training and risk culture; Contractual agreements with suppliers; Public liability insurance; Workers compensation insurance	WHS2.1 Working safely with participants; HR1.5 Learning & Development
			SD5.6	Risk of injury or damage caused by repeated bending forward and twisting while loading or unloading laundry from washers and dryers	Rare	Moderate	Low	Share or transfer	Policies and procedures; Education, training and risk culture; Public liability insurance; Workers compensation insurance	WHS2.1 Working safely with participants; HR1.5 Learning & Development
			SD5.7	Risk of injury or damage caused by using excessive force to lift dry laundry	Rare	Moderate	Low	Share or transfer	Policies and procedures; Education, training and risk culture; Public liability insurance; Workers compensation insurance	WHS2.1 Working safely with participants; HR1.5 Learning & Development
			SD5.8	Risk of injury or damage caused by lifting wet laundry as part domestic duties	Rare	Moderate	Low	Share or transfer	Policies and procedures; Education, training and risk culture; Public liability insurance; Workers compensation insurance	WHS2.1 Working safely with participants; HR1.5 Learning & Development
			SD5.9	Risk of injury or damage during the preparation of food and cooking	Rare	Moderate	Low	Share or transfer	Policies and procedures; Education, training and risk culture; Public liability insurance; Workers compensation insurance	WHS2.1 Working safely with participants; HR1.5 Learning & Development
			SD5.10	Risk of injury or damage caused by incorrect work surface height	Rare	Moderate	Low	Share or transfer	Policies and procedures; Education, training and risk culture; Contractual agreements with suppliers; Public liability insurance; Workers compensation insurance	WHS2.1 Working safely with participants; HR1.5 Learning & Development
			SD5.11	Risk of injury or damage caused by leaving floor level when performing duties	Rare	Moderate	Low	Share or transfer	Policies and procedures; Education, training and risk culture; Contractual agreements with suppliers; Public liability insurance; Workers compensation insurance	WHS2.1 Working safely with participants; HR1.5 Learning & Development
			SD5.12	Risk of injury or damage caused by chemicals used for cleaning the participants home	Rare	Major	Low	Share or transfer	Policies and procedures; Education, training and risk culture; Contractual agreements with suppliers; Public liability insurance; Professional Indemnity and Medical Malpractice insurance; Workers compensation insurance	WHS2.1 Working safely with participants; WH&S 6 Hazardous substances; HR1.5 Learning & Development

		SD5.13	Risk of injury or damage caused by failure to safely secure premises upon completion of services	Unlikely	Major	Medium	Share or transfer	Policies and procedures; Education, training and risk culture; Public liability insurance	WHS2.1 Working safely with participants; HR1.5 Learning & Development
		SD5.14	Risk of injury or damage caused by a car accident whilst transporting the participant during service delivery	Unlikely	Catastrophic	High	Share or transfer	Policies and procedures; Education, training and risk culture; Contractual agreements with suppliers; Public liability insurance; Workers compensation insurance	WHS2.1 Working safely with participants; HR4.19 Motor vehicles; HR1.5 Learning & Development
6. Infectious conditions	Refers to risks associated with the transfer and spreading of infectious diseases	SD6.1	Risk of infection caused by the wound, active bleeding or wound drainage of a participant	Unlikely	Major	Medium	Reduce	Policies and procedures; Education, training and risk culture; individual care plans; Public liability insurance; Professional indemnity and Medical Malpractice insurance; Workers compensation insurance	WHS2.1 Working safely with participants; WH&S 5 Infection Control; CS3.3 Participant Assessment and Support Planning, participants' Agreements and Contracts
		SD6.2	Risk of affecting participant's health caused by incorrect bowel or bladder management	Unlikely	Major	Medium	Reduce	Policies and procedures; Education, training and risk culture; Individual care plans; Public liability insurance; Professional Indemnity and Medical Malpractice insurance; Workers compensation insurance	WHS2.1 Working safely with participants; WH&S 5 Infection Control; CS3.3 Participant Assessment and Support Planning, participants' Agreements and Contracts
		SD6.3	Risk of infection caused by contact with infectious diseases carried by patients	Unlikely	Major	Medium	Reduce	Policies and procedures; Education, training and risk culture; Individual care plans; Public liability insurance; Professional Indemnity and Medical Malpractice insurance; Workers compensation insurance	WHS2.1 Working safely with participants; WH&S 5 Infection Control; CS3.3 Participant Assessment and Support Planning, participants' Agreements and Contracts
		SD6.4	Risk of infection caused by staff returning to work whilst still carrying highly contagious diseases	Unlikely	Catastrophic	High	Reduce	Business rules, policies and procedures; Education, training and risk culture; Public liability insurance; Professional Indemnity and Medical Malpractice insurance;	WHS2.1 Working safely with participants; WH&S 5 Infection Control; CS3.3 Participant Assessment and Support Planning, participants' Agreements and Contracts; HR1.10 Rehabilitation and Return to Work
7. Psychosocial issues	Refers to risks associated with participants experiencing psychosocial issues	SD7.1	Risk of confrontation caused by a participant's history of behaviour, such as verbal attacks, threats or physical attacks	Rare	Major	Low	Reduce	Policies and procedures; Education, training and risk culture; Public liability insurance; Workers compensation insurance	WHS2.1 Working safely with participants; WS5.1 Education, training and risk culture
		SD7.2	Risk of injury or damage caused by a participant's mental illness	Unlikely	Major	Medium	Reduce	Policies and procedures; Education, training and risk culture; Individual care plans; Public liability insurance; Professional Indemnity and Medical Malpractice insurance; Workers compensation insurance	WHS2.1 Working safely with participants; CS3.3 Participant Assessment and Support Planning, participants' Agreements and Contracts; WS5.1 Education, training and risk culture
		SD7.3	Risk of confrontation caused by any recognised events or conditions that bring about violent or aggressive behaviour in the participant	Unlikely	Major	Medium	Reduce	Policies and procedures; Education, training and risk culture; Individual care plans; Public liability insurance; Professional Indemnity and Medical Malpractice insurance; Workers compensation insurance	WHS2.1 Working safely with participants; CS3.3 Participant Assessment and Support Planning, participants' Agreements and Contracts; WS5.1 Education, training and risk culture
		SD7.4	Risk of confrontation caused by significant changes and fluctuations in the participant's mood	Unlikely	Moderate	Medium	Reduce	Policies and procedures; Education, training and risk culture; Individual care plans; Public liability insurance; Professional Indemnity and Medical Malpractice insurance; Workers compensation insurance	WHS2.1 Working safely with participants; CS3.3 Participant Assessment and Support Planning, participants' Agreements and Contracts; WS5.1 Education, training and risk culture
		SD7.5	Risk of miscommunication caused by difficulty in communicating with the participant	Unlikely	Insignificant	Low	Reduce	Policies and procedures; Education, training and risk culture; Public liability insurance; Individual care plans; Professional Indemnity and Medical Malpractice insurance; Workers compensation insurance	WHS2.1 Working safely with participants; CS3.3 Participant Assessment and Support Planning, participants' Agreements and Contracts; WS5.1 Education, training and risk culture; CS16 Working with interpreters
		SD7.6	Risk of confrontation caused by third parties (ie family members, visitors) with a history of violent behaviour	Unlikely	Minor	Low	Avoid	Business rules, policies and procedures; Education, training and risk culture; Public liability insurance; Workers compensation insurance	WHS2.1 Working safely with participants; HR1.5 Learning & Development

		SD7.7	Risk of confrontation caused by family members that may become argumentative	Unlikely	Minor	Low	Avoid	Business rules, policies and procedures; Education, training and risk culture; Public liability insurance; Workers compensation insurance	WHS2.1 Working safely with participants; HR1.5 Learning & Development
		SD7.8	Risk of confrontation caused by unexpected participant visitors	Unlikely	Major	Medium	Reduce	Business rules, policies and procedures; Education, training and risk culture; Public liability insurance; Workers compensation insurance	WHS2.1 Working safely with participants; HR1.5 Learning & Development
8. Emergencies	Refers to risks associated with SAVVY staff responding to emergencies	SD8.1	Risk of injury or damage caused by a lack of emergency exit plan within the participant's home	Rare	Catastrophic	Medium	Reduce	Business rules, policies and procedures; Individual care plans, Technology systems; Public liability insurance; Professional Indemnity and Medical Malpractice insurance	CS3: Care Planning; participants' Agreements and Contracts; CS3.5 Participant Record Management
		SD8.2	Risk of injury or damage caused by the carer not having the requisite emergency phone numbers	Rare	Moderate	Low	Reduce	Business rules, policies and procedures; Individual care plans; Technology systems; Public liability insurance; Professional Indemnity and Medical Malpractice insurance;	CS3: Care Planning; participants' Agreements and Contracts; CS3.5 Participant Record Management
9. Mental Health	Refers to risks of excessive stress placed on SAVVY employees	SD9.1	Risk of mental health issues caused by excessive stress as a result of work demands	Possible	Major	High	Reduce	policies and procedures, Employee Assistance Programs; Workers compensation; Public liability insurance; Professional Indemnity and Medical Malpractice insurance; Workers compensation insurance	HR3.2 Flexible Working Arrangements; WS3.3 Remote Working & Working from Home; WHS1.1 Work Health and Safety; HR1.10 Rehabilitation and Return to Work; WS1.4 Employee Assistance Program
		SD9.2	Risk of mental health issues caused by exposure to emotionally distressing situations and incidents during participant work	Possible	Major	High	Reduce	Policies and procedures, Employee Assistance Programs; Public liability insurance; Professional Indemnity and Medical Malpractice insurance; Workers compensation insurance	HR3.2 Flexible Working Arrangements; WS3.3 Remote Working & Working from Home; WHS1.1 Work Health and Safety; HR1.10 Rehabilitation and Return to Work; WS1.4 Employee Assistance Program
		SD9.3	Risk of mental health issues caused by the passing of certain participants	Possible	Major	High	Reduce	Policies and procedures, Employee Assistance Programs	HR3.2 Flexible Working Arrangements; WS3.3 Remote Working & Working from Home; WHS1.1 Work Health and Safety; HR1.10 Rehabilitation and Return to Work; WS1.4 Employee Assistance Program
		SD9.4	Risk of mental health issues caused outside the scope of normal work demands	Possible	Major	High	Reduce	Policies and procedures, Employee Assistance Programs	HR3.2 Flexible Working Arrangements; WS3.3 Remote Working & Working from Home; WHS1.1 Work Health and Safety; HR1.10 Rehabilitation and Return to Work; WS1.4 Employee Assistance Program
10. Fatigue	Refers to risks of fatigue within SAVVY staff caused by their work	SD10.1	Risk of fatigue caused by mentally and physically demanding work	Possible	Major	High	Reduce	Policies and procedures, Employee Assistance Programs; Workers compensation insurance	HR3.2 Flexible Working Arrangements; WS3.3 Remote Working & Working from Home; WHS1.1 Work Health and Safety; HR1.10 Rehabilitation and Return to Work; WS1.4 Employee Assistance Program
		SD10.2	Risk of fatigue caused by sleeplessness as a result of work related stress	Possible	Major	High	Reduce	Policies and procedures, Employee Assistance Programs; Workers compensation insurance	HR3.2 Flexible Working Arrangements; WS3.3 Remote Working & Working from Home; WHS1.1 Work Health and Safety; HR1.10 Rehabilitation and Return to Work; WS1.4 Employee Assistance Program
		SD10.3	Risk of fatigue caused by regular shifts scheduled at night or during the weekends	Possible	Major	High	Reduce	Policies and procedures, Employee Assistance Programs; Workers compensation insurance	HR3.2 Flexible Working Arrangements; WS3.3 Remote Working & Working from Home; WHS1.1 Work Health and Safety; HR1.10 Rehabilitation and Return to Work; WS1.4 Employee Assistance Program
		SD10.4	Risk of fatigue caused by excessive workload due to poor scheduling	Possible	Major	High	Reduce	Policies and procedures, Business rules, Employee Assistance Programs; Workers compensation insurance	HR3.2 Flexible Working Arrangements; WS3.3 Remote Working & Working from Home; WHS1.1 Work Health and Safety; HR1.10 Rehabilitation and Return to Work; WS1.4 Employee Assistance Program
11. Restrictive practices	Refers to risks of SAVVY staff engaging in restrictive practices	SD11.1	Risk of restrictive practices caused by detention of participants	Possible	Major	High	Avoid	Policies and procedures; Education, training and risk culture, business rules, participant feedback forms	HR1.5 Learning & Development, CS3.3 Participant Assessment and Support Planning, participant's agreements and contracts; CS9 participant's rights and responsibilities
		SD11.2	Risk of restrictive practices caused by seclusion	Possible	Major	High	Avoid	Policies and procedures; Education, training and risk culture, business rules, participant feedback forms	HR1.5 Learning & Development, CS3.3 Participant Assessment and Support Planning, participant's agreements and contracts; CS9 participant's rights and responsibilities
		SD11.3	Risk of restrictive practices caused by physical restraint	Possible	Major	High	Avoid	Policies and procedures; Education, training and risk culture, business rules, participant feedback forms	HR1.5 Learning & Development, CS3.3 Participant Assessment and Support Planning, participant's

			SD11.4	Risk of restrictive practices caused by mechanical restraint	Possible	Major	High	Avoid	Policies and procedures; Education, training and risk culture, business rules, participant feedback forms	agreements and contracts; CS9 participant's rights and responsibilities HR1.5 Learning & Development, CS3.3 Participant Assessment and Support Planning, participant's agreements and contracts; CS9 participant's rights and responsibilities			
			SD11.5	Risk of restrictive practices caused by chemical restraint	Possible	Major	High	Avoid	Policies and procedures; Education, training and risk culture, business rules, participant feedback forms	HR1.5 Learning & Development, CS3.3 Participant Assessment and Support Planning, participant's agreements and contracts; CS9 participant's rights and responsibilities			
Workplace, Health and Safety	1. Incident or hazard management	Refers to risks associated with responding to incidents and hazards	WHS1.1	Risk of injury or damage caused by unsafe worksafe practices	Unlikely	Major	Medium	Avoid	Business rules; Policies and procedures; WH&S Committee; Incident and hazard forms	WHS2.1 Working safely with participants; WHS1.1 Work Health and Safety			
			WHS1.2	Risk of injury or damage caused by the non-reporting of avoidable hazards	Possible	Major	High	Reduce	Policies and procedures; Incident reports and hazard forms; Business rules; WH&S Committee	WHS2.1 Working safely with participants; WHS1.1 Work Health and Safety			
			WHS1.3	Risk of injury or damage caused by failure to implement preventative measures	Unlikely	Major	Medium	Avoid	Quality improvement Committee; WH&S Committee; Policies and procedures; Incident and hazard forms; Business rules	WHS2.1 Working safely with participants; WHS1.1 Work Health and Safety			
			WHS1.4	Risk of injury or damage caused by staff or participants inhaling second hand smoke	Unlikely	Major	Medium	Reduce	Policies and procedures; Education, training and risk culture; WH&S Committee	WHS2.1 Working safely with participants; WHS1.1 Work Health and Safety; WHS1.2 Smoke Free Environment			
			WHS1.5	Risk of injury or damage caused by failure to effectively respond to incidents and hazards	Rare	Major	Low	Avoid	Quality improvement Committee; WHS Committee; Policies and procedures; Incident and hazard forms; Business rules	WHS1.1 Work Health & Safety			
	2. Injury or harm response	Refers to risks associated with responding to injury and harm suffered by employees	WHS2.1	Risk of aggravating injury or damage caused by lack of appropriate first aid wardens	Rare	Major	Low	Reduce	Policies and procedures; Education, training and risk culture; WH&S Committee	WHS1.1 Work Health & Safety, HR1.10 Rehabilitation and Return to Work			
			WHS2.2	Risk of aggravating injury or damage caused by lack of understanding of injury or harm response	Rare	Major	Low	Reduce	Policies and procedures; Education, training and risk culture; WH&S Committee	WHS1.1 Work Health & Safety, HR1.10 Rehabilitation and Return to Work; WS5.1 Education, training and risk culture			
			WHS2.3	Risk of aggravating injury or damage caused by slow harm response time	Rare	Major	Low	Reduce	Business rules, Policies and procedures; Education, training and risk culture; WH&S Committee	WHS1.1 Work Health & Safety, HR1.10 Rehabilitation and Return to Work; WS5.1 Education, training and risk culture			
	3. Return to work	Refers to risks associated with returning to work following an injury or harm suffered	WHS3.1	Risk of injury or damage caused by premature return to work	Possible	Major	High	Reduce	Policies and procedures; WH&S committee; Workers compensation insurance	WHS1.1 Work Health & Safety, HR1.10 Rehabilitation and Return to Work; WS5.1 Education, training and risk culture			
			WHS3.2	Risk of excessive costs caused by unnecessary delays in returning to work	Rare	Minor	Low	Reduce	Policies and procedures; WHS committee	WH&S 7 Rehabilitation and Return to work			
			WHS3.3	Risk of service disruption caused by a large number of staff waiting to return to work	Rare	Minor	Low	Reduce	Policies and procedures; WHS committee	WH&S 7 Rehabilitation and Return to work			
	Human Resources	1. Training	Refers to risks of ineffective training of SAVVY staff	HR1.1	Risk of damage to participants caused by underqualified staff	Possible	Catastrophic	High	Avoid	Policies and procedures; Education, training and risk culture; Business rules	WH&S5.1 Education, training and risk culture; CS2.4 Feedback & Complaints		
HR1.2				Risk of damage to SAVVY caused by underqualified staff	Possible	Catastrophic	High	Avoid	Policies and procedures; Education, training and risk culture; Business rules	WH&S5.1 Education, training and risk culture; HR1.7 Staff consultation			
2. Onboarding/Termination		Refers to risks of incorrect onboarding and terminating employment of SAVVY employees	HR2.1	Risk of incorrect employee information caused by inaccurate data entry	Possible	Minor	Medium	Avoid	Policies and procedures; Education, training and risk culture	Org2.2 Information Management			
			HR2.2	Risk of misalignment between SAVVY and employee job responsibilities caused by ineffective onboarding processes	Unlikely	Minor	Low	Avoid	Policies and procedures; Education, training and risk culture	HR1.3 Induction & Orientation; HR1.2 Recruitment; HR1.13 Probationary Period			
			HR2.3	Risk of overpayment caused by delayed entry of termination into system	Unlikely	Major	Medium	Avoid	Business rules; Technology systems	N/A			

			HR2.4	Risk of stagnation caused by failure to understand the reason for termination	Unlikely	Moderate	Medium	Reduce	Policies and procedures; Staff interviews; Business rules	HR1.6 Ceasing Employment
			HR2.5	Risk of cultural issues caused by high staff turnover	Unlikely	Major	Medium	Reduce	Policies and procedures; staff interviews; employee engagement surveys; SAVVY roadshows	HR1.6 Ceasing Employment
			HR3.1	Risk of underpayment of employees caused by incorrect employee information	Unlikely	Major	Medium	Avoid	Policy and procedures; Business rules; Technology system; Reconciliation (Xero) (Turnpoint requires CSW's to accept shifts & mark as completed prior to payment). Xero also had embedded compliance controls relating to input of individual TFN's, and electronic lodgement of TFN's with the ATO.	Org2.2 Information Management
			HR3.2	Risk of overpayment of employees caused by incorrect employee information	Unlikely	Major	Medium	Reduce	Policy and procedures; Business rules; Technology system; Reconciliation (Xero) (Turnpoint requires CSW's to accept shifts & mark as completed prior to payment). Xero also had embedded compliance controls relating to input of individual TFN's, and electronic lodgement of TFN's with the ATO.	Org2.2 Information Management
			HR3.3	Risk of late payment of employees caused by incorrect employee information	Rare	Major	Low	Reduce	Policy and procedures; Business rules; Technology system; Reconciliation (Xero) (Turnpoint requires CSW's to accept shifts & mark as completed prior to payment). Xero also had embedded compliance controls relating to input of individual TFN's, and electronic lodgement of TFN's with the ATO.	Org2.2 Information Management
			HR3.4	Risk of no payment of employees caused by incorrect employee information	Rare	Major	Low	Reduce	Policy and procedures; Business rules; Technology system; Reconciliation (Xero) (Turnpoint requires CSW's to accept shifts & mark as completed prior to payment). Xero also had embedded compliance controls relating to input of individual TFN's, and electronic lodgement of TFN's with the ATO.	Org2.2 Information Management
			HR3.5	Risk of payment to wrong individual caused by incorrect employee information	Rare	Major	Low	Reduce	Policy and procedures; Business rules; Technology system; Reconciliation (Xero) (Turnpoint requires CSW's to accept shifts & mark as completed prior to payment). Xero also had embedded compliance controls relating to input of individual TFN's, and electronic lodgement of TFN's with the ATO.	Org2.2 Information Management
			HR3.6	Risk of non-compliance with employer Guaranteed Super Contribution requirement caused by incorrect employee information	Unlikely	Major	Medium	Reduce	Policy and procedures; Business rules; Technology system; Reconciliation (Xero) (Turnpoint requires CSW's to accept shifts & mark as completed prior to payment). Xero also had embedded compliance controls relating to input of individual TFN's, and electronic lodgement of TFN's with the ATO.	Org2.2 Information Management
		Refers to risks associated with the incorrect payment of SAVVY employees								
	3. Remuneration									
			SS1.1	Risk of non-completion of services caused by issues associated with third party suppliers	Possible	Moderate	Medium	Reduce	Business rules; Contractual agreements with suppliers	N/A
			SS1.2	Risk of duplication of services by third party supplier caused by issues with rostering system	Possible	Minor	Medium	Reduce	Business rules; participant statement review	N/A
Stakeholders and Suppliers	1. Rostering	Refers to risks associated with incorrect rostering of third party providers								

	2. Payment		SS1.3	Risk of incorrect service provided by third party supplier caused by erroneous data entry	Possible	Minor	Medium	Reduce	Business rules; participant statement review	N/A	
			SS1.4	Refers to risks associated with incorrect rostering of third party providers	Possible	Major	High	Reduce	Business rules; Individual care plans; Policies and procedures	CS3.3 Participant Assessment and Support Planning, participant's agreements and contracts	
		Refers to risks associated with incorrect payment of third parties providers	SS2.1	Risk of service disruption caused by non or late payment of suppliers	Possible	Moderate	Medium	Avoid	Business rules; Contractual agreements with suppliers	N/A	
			SS2.2	Risk of additional fees caused by non or late payment of suppliers	Possible	Moderate	Medium	Reduce	Business rules ((invoices taken upon date of receipt, and paid on 14 day payment terms).); Contractual agreements with suppliers	N/A	
			SS2.3	Risk of service disruption due to overreliance on limited suppliers	Possible	Moderate	Medium	Reduce	Business rules; Contractual agreements with suppliers	N/A	
		3. Quality control	Refers to risks associated with poor quality third party service providers	SS3.1	Risk of poor quality service caused by using poor suppliers	Unlikely	Major	Medium	Reduce	Contractual agreements with suppliers, Business Rules	N/A
	IT/information management	1. Data integrity	Refers to risks associated with poor data quality within SAVVY	IT1.1	Risk of incorrect decision making caused by missing master data	Possible	Major	High	Reduce	Business rules; Technology systems; Education, training and risk culture	N/A
				IT1.2	Risk of incorrect decision making caused by duplicative master data	Possible	Major	High	Reduce	Business rules; Technology systems; Education, training and risk culture	N/A
				IT1.3	Risk of incorrect decision making caused by outdated master data	Possible	Major	High	Reduce	Business rules; Technology systems; Education, training and risk culture	N/A
				IT1.4	Risk of inaccurate reporting to the Department caused by errors in master data	Unlikely	Major	Medium	Reduce	Business rules; participant statement review; Technology systems; Education, training and risk culture	N/A
2. Data security		Refers to risks associated with data security within SAVVY	IT2.1	Risk of data breaches caused by poor data security measures	Possible	Major	High	Reduce	Business rules; policies and procedures; Technology systems	CS3.5 Participant Record Management; CS1.4 Privacy & Confidentiality; HR4.17 Information Technology	
			IT2.2	Risk of data breaches caused by employee fraud	Possible	Major	High	Reduce	Business rules; policies and procedures; Technology systems	CS3.5 Participant Record Management; CS1.4 Privacy & Confidentiality; HR4.17 Information Technology	
			IT2.3	Risk of data breaches caused by employee carelessness	Possible	Major	High	Reduce	Business rules; policies and procedures; Technology systems; Education, training and risk culture	CS3.5 Participant Record Management; CS1.4 Privacy & Confidentiality; HR4.17 Information Technology	
			IT2.4	Risk of data breaches caused by malicious attacks	Possible	Major	High	Reduce	Business rules; policies and procedures; Technology systems	CS3.5 Participant Record Management; CS1.4 Privacy & Confidentiality; HR4.17 Information Technology	
			IT2.5	Risk of data breaches caused by third parties	Possible	Major	High	Reduce	Business rules; policies and procedures; Technology systems	CS3.5 Participant Record Management; CS1.4 Privacy & Confidentiality	
			IT2.6	Risk of data breaches caused by poor organisational data security practices	Possible	Major	High	Reduce	Business rules; policies and procedures; Technology systems	CS3.5 Participant Record Management; CS1.4 Privacy & Confidentiality; HR4.17 Information Technology	
			IT2.7	Risk of unnoticed data breaches caused by a lack of testing	Possible	Major	High	Reduce	Business rules; policies and procedures; Technology systems	CS3.5 Participant Record Management; CS1.4 Privacy & Confidentiality; HR4.17 Information Technology	
			IT2.8	Risk of unreported data breaches caused by a lack of understanding of data security	Possible	Major	High	Reduce	Business rules; policies and procedures; Technology systems	CS3.5 Participant Record Management; CS1.4 Privacy & Confidentiality; HR4.17 Information Technology	
3. Privacy		Refers to risks of effectively managing participant and staff privacy	IT3.1	Risk of privacy breaches caused by employee carelessness	Possible	Major	High	Reduce	Business rules; policies and procedures; Technology systems; Education, training and risk culture	CS3.5 Participant Record Management; CS1.4 Privacy & Confidentiality; HR4.17 Information Technology	
			IT3.2	Risk of privacy breaches caused by lack of adequate information storage facilities	Possible	Major	High	Reduce	Business rules; policies and procedures; Technology systems	CS3.5 Participant Record Management; CS1.4 Privacy & Confidentiality; HR4.17 Information Technology	

			IT3.3	Risk of privacy breaches caused by oversharing participant information	Possible	Major	High	Reduce	Business rules; policies and procedures; Technology systems	CS3.5 Participant Record Management; CS1.4 Privacy & Confidentiality' HR4.17 Information Technology
			IT3.4	Risk of privacy breaches caused by sharing participant information with third parties	Possible	Major	High	Reduce	Business rules; policies and procedures; Technology systems	CS3.5 Participant Record Management; CS1.4 Privacy & Confidentiality' HR4.17 Information Technology
			IT3.5	Risk of privacy breaches caused by malicious third parties	Possible	Catastrophic	High	Reduce	Business rules; policies and procedures; Technology systems	CS3.5 Participant Record Management; CS1.4 Privacy & Confidentiality; HR4.17 Information Technology
Security	1. Physical security	Refers to risk of breaches of physical security	S1.1	Risk of injury or damage caused by unidentified visitors to SAVVY offices	Unlikely	Major	Medium	Reduce	Policies and procedures; Business rules; contractual agreements with suppliers	HR4.14 Investigating Theft or Missing Property
			S1.2	Risk of theft caused by unidentified visitors to SAVVY offices	Unlikely	Major	Medium	Reduce	Policies and procedures; Business rules; contractual agreements with suppliers	HR4.14 Investigating Theft or Missing Property
			S1.3	Risk of theft perpetrated by SAVVY employees	Unlikely	Major	Medium	Reduce	Policies and procedures	HR4.13 Removal of Property; HR4.14 Investigating Theft or Missing Property
			S1.4	Risk of injury or damage caused by third parties external to service delivery	Unlikely	Major	Medium	Reduce	Policies and procedures; Business rules	HR4.14 Investigating theft of missing property
			S1.5	Risk of theft caused by unidentified individuals/groups to SAVVY motor vehicles	Unlikely	Major	Medium	Reduce	Policies and procedures	HR4.13 Removal of Property; HR4.14 Investigating Theft or Missing Property; HR4.19 Motor vehicles
Reputational	1. Media	Refers to risk of negative media attention	R1.1	Risk of reputational damage caused by negative media coverage	Unlikely	Catastrophic	High	Reduce	Policies and procedures; Education, training and risk culture; Business rules	HR4.18 Social Networking; HR4.16 Media Relations
			R1.2	Risk of participant exits caused by negative media coverage	Unlikely	Catastrophic	High	Avoid	Policies and procedures; Business rules	HR4.18 Social Networking; HR4.16 Media Relations; CS11 Exiting SAVVY

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