

RISK MANAGEMENT POLICY – ANNEX B – RISK REGISTER

EVENT	LIKELIHOOD	IMPACT	OVERALL SCORE	MITIGATION	RESPONSIBLE	REVIEW
MARKET FLUCTUATIONS	4	4	16	Market analysis, diversified portfolio	Finance Team	Quarterly
CREDIT RISK	3	5	15	Credit assessments, risk premiums	Credit Management Team	Bi-annually
LIQUIDITY RISK	3	4	12	Cash flow management, reserve funds	Treasury Department	Monthly
INVESTMENT RISKS	3	4	12	Investment analysis, risk diversification	Investment Team	Quarterly
CURRENCY EXCHANGE RISK	3	3	9	Hedging strategies, currency clauses	Finance Team	Monthly
SUPPLY CHAIN DISRUPTIONS	3	4	12	Supplier diversification, contingency planning	Operations Team	Bi-annually
TECHNOLOGY FAILURES	3	5	15	IT infrastructure upgrades, backup systems	IT Department	Bi-annually
DATA BREACHES OR CYBERSECURITY INCIDENTS	3	5	15	Cybersecurity measures, employee training	IT Security Team	Quarterly
OPERATIONAL INEFFICIENCIES	2	3	6	Process optimization, training programs	Operations Team	Annually
HEALTH AND SAFETY INCIDENTS	2	5	10	Safety protocols, regular training	HR and Safety Officer	Quarterly
REGULATORY CHANGES	3	4	12	Legal updates, compliance training	Legal Team	Bi-annually
NON-COMPLIANCE PENALTIES	2	5	10	Compliance audits, legal consultations	Compliance Officer	Annually
CONTRACTUAL BREACHES	2	4	8	Contract management, legal oversight	Legal Team	Annually
LITIGATION RISKS	2	4	8	Legal risk assessments, dispute resolution mechanisms	Legal Team	Annually
BUSINESS STRATEGY FAILURES	2	5	10	Strategic planning, market research	Executive Team	Annually
REPUTATION DAMAGE	3	4	12	PR strategies, stakeholder engagement	Marketing and PR Team	Quarterly
PARTNERSHIP RISKS	2	4	8	Due diligence, partnership agreements	Business Development Team	Annually
INTELLECTUAL PROPERTY RISKS	2	4	8	IP protection strategies, legal safeguards	Legal Team	Annually
ENVIRONMENTAL INCIDENTS	2	5	10	Environmental management systems, compliance audits	Environmental Officer	Bi-annually
SOCIAL RESPONSIBILITY FAILURES	2	4	8	CSR programs, community engagement	CSR Team	Annually
CLIMATE CHANGE IMPACTS	3	4	12	Sustainability initiatives, risk assessments	Sustainability Officer	Annually
TALENT RETENTION AND RECRUITMENT	3	4	12	Competitive benefits, career development programs	HR Department	Annually
EMPLOYEE MISCONDUCT	2	4	8	Ethical training, monitoring systems	HR and Compliance Team	Bi-annually
MANAGEMENT SUCCESSION RISKS	2	4	8	Succession planning, leadership development	Executive Team	Annually
GEOPOLITICAL EVENTS	3	4	12	Political risk analysis, diversification strategies	Risk Management Team	Quarterly
NATURAL DISASTERS	2	5	10	Disaster recovery plans, insurance coverage	Operations Team	Annually
PANDEMIC OUTBREAKS	2	5	10	Business continuity planning, health and safety protocols	HR and Safety Officer	Annually

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