

Title	Risk description	Opp/ threat	Cause	Consequence	Date Raised		Owner		Gross		Current		Residual		Comments	Controls		
							I	P	I	P	I	P	I	P		Due date	Status	Progress %
Strategy not carried out	The Financial Inclusion Strategy is not implemented due to lack of governance arrangements.		No ownership of the Strategy as a whole	Lack of impetus to encourage delivery of strategy	20/5/14	Paul Wilding	4	3	4	4	1	4	1		Strategy to be overseen by Customer First Program Board	Ongoing	0	Paul Wilding
Haphazard delivery of Strategy	The Financial Inclusion Action Plan is not fully delivered, due to lack of monitoring of individual actions		Lack of a delivery group to oversee the Strategy, or such a group does not comprise members of all relevant Services.	Only those actions for represented areas are monitored and delivered.	20/5/14	Paul Wilding	4	3	4	3	4	4	2		Financial Strategy Delivery Group to be established with representatives from Customer Services, Housing and Environmental Services.	Ongoing	0	Paul Wilding
Services not committed to delivering actions	The Financial Inclusion Action Plan is not fully delivered, due to lack of support from the services responsible for each action		Services not engaged in the development of the Strategy	Services do not have the resources to carry out the actions they are responsible for	20/5/14	Paul Wilding	4	3	4	4	1	4	1		During the development of the Strategy, all relevant departments were involved in determining the actions to be carried out.	3/7/14	100	Paul Wilding

This page is intentionally left blank