

Appendix 3

Title	Risk description	Opp/ threat	Cause	Consequence	Date Raised	Owner	Gross		Current		Residual		Comments	Controls				
							I	P	I	P	I	P		Control description	Due date	Status	Progress %	Action Owner
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	6/9/17	Paul Wilding	4	3	4	1	4	1		Strategy to be overseen by One Council Programme 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		Absence of review process	Actions may not be delivered, or may be ineffective.	6/9/17	Paul Wilding	4	3	4	3	4	2		Ensure that Strategy is subject to a desk absed review every six months	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	6/9/17	Paul Wilding	4	3	4	1	4	1		During the development of the Strategy, all relevant departments were involved in determining the actions to be carried out.	16/10/17		100	Paul Wilding

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