

Mitigating Actions / Response				
ID	Actions	Action Owner	Due Date	Close Date
#1	Submit Letter 5 rejecting the SJP process and asserting invoice for incurred costs.	Winter, David	20May25	Open
#2	Document all correspondence and track responses for a later escalation if required.	Winter, David	20May25	Open
#3	Develop a bespoke PHC Concerns Register for ongoing monitoring.	Winter, David	20May25	Open
#4	If unresolved, escalate via public channels (legal action, media, public records request).	Winter, David	20May25	Open
#5	Consider a campaign exposing the financial nature of speed enforcement schemes if necessary.	Winter, David	20May25	Open

Mtg.	Date	Title / Person / Department	Objective	(0 Events held.)
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<u>Top Risk</u>	<u>Summary</u>	<u>Top Risk Mitigation</u>
1. Market Volatility: Rapid fluctuations in stock prices and market indices, leading to potential losses for investors. 2. Interest Rate Sensitivity: Changes in interest rates can significantly impact the value of fixed-income investments and the cost of borrowing. 3. Geopolitical Tensions: Conflicts, trade wars, and political instability in major economies can create uncertainty and affect global markets. 4. Technological Disruption: Rapid advancements in technology, particularly in AI and automation, may lead to job displacement and shifts in industry demand. 5. Climate Change Risks: Increasing frequency of extreme weather events and regulatory pressures related to carbon emissions pose risks to various sectors.	1. Investment Diversification: Spreading investments across different asset classes, sectors, and geographies to reduce exposure to any single risk. 2. Robo-Advisors: Utilizing automated investment platforms that adjust portfolios based on market conditions and risk tolerance. 3. Fixed-Income Allocation: Maintaining a balanced portfolio of stocks and bonds to provide stability and income. 4. Real Estate Exposure: Investing in real estate assets, which can provide a hedge against inflation and market downturns. 5. ESG Integration: Incorporating Environmental, Social, and Governance (ESG) factors into investment decisions to identify and mitigate long-term risks.	1. Active Portfolio Management: Employing professional fund managers who can actively trade and adjust the portfolio in response to market changes. 2. Stop-Loss Orders: Implementing stop-loss orders to automatically sell investments if they drop to a certain point, limiting potential losses. 3. Derivatives Hedging: Using financial derivatives like options and futures to hedge against specific market risks. 4. Global Diversification: Investing in international markets to diversify beyond domestic economic conditions. 5. Regular Rebalancing: Periodically adjusting the investment portfolio to maintain the desired asset allocation and risk level.