| Risk ID | Category / Element | Risk Short Title | Description | Desired Outcome | Current Situation | Proposed Strategy |
|---|---|---|---|---|---|---|
| C00208 [] | C1 Feasibility/ Business Case | Funding Pool Sustainability | Eco-housing projects rely on a revolving fund model where beneficiaries repay to grow the fund. | Self-sustaining fund enabling continuous housing expansion.<br>**What Could Go Wrong?**<br>Defaults or weak repayment enforcement could collapse the model. | Proposal includes mortgage-rent repayment into a central pool. | Design legal contracts, repayment tracking, and local enforcement mechanisms. |

| Risk (three-part) Statement | | | Current Risk | | | Response Type | Manageability | Residual Risk | Risk Owner | Due Date | Close Date | Last Review Date / Notes |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Cause | Risk Event [uncertainty] | Consequence | Probability | Impact | Score (PxI) | | | | | | | |
| Weak repayment culture or enforcement. | Beneficiaries fail to repay. | Funding dries up and projects stall. | 4 | 4<br>H-1<br>C-1<br>Q-1<br>S-1 | 16 | Mitigate | 5 | 9 | Winter, David | 18Jul26 | Open | 29Aug25<br>Finance |

**Mitigating Actions / Response**

| ID | Actions | Action Owner | Due Date | Close Date |
|---|---|---|---|---|
| #1 | Design legal contracts. | Winter, David | 28Oct25 | Open |
| #2 | Maintain repayment tracking. | Winter, David | 28Oct25 | Open |
| #3 | Establish local enforcement mechanism for repayments. | Winter, David | 28Oct25 | Open |

**Last 10 RM Events (Meetings/Interviews/Workshops).**

| Mtg. | Date | Title / Person / Department | Objective | (0 Events held.) |
|---|---|---|---|---|

**Comments**

**History**

| Top Risk | Summary | Top Risk Mitigation |
|---|---|---|
| Funding Pool Sustainability | | Design legal contracts, repayment tracking, and local enforcement mechanisms. |