

| PHC Consortium |                              |                                                 | Risk: C00325 - FX Risk on Local Ops and Global ESG Sales                             |                                                     |                                   | Risk Snapshot                                                                       |
|----------------|------------------------------|-------------------------------------------------|--------------------------------------------------------------------------------------|-----------------------------------------------------|-----------------------------------|-------------------------------------------------------------------------------------|
| Risk ID        | Category / Element           | Risk Short Title                                | Description                                                                          | Desired Outcome                                     | Current Situation                 | Proposed Strategy                                                                   |
| C00325<br>⌵    | C7<br>Currency/I<br>nflation | FX Risk on Local<br>Ops and Global<br>ESG Sales | Operations in peso zones and<br>token trading in USD/Celo<br>introduce currency risk | Currency buffer and flexible<br>pricing structure   | No FX hedge mechanism in<br>place | Build FX tracker into PHC<br>finance reports and apply<br>token stabilization logic |
|                |                              |                                                 |                                                                                      | What Could Go Wrong?                                |                                   |                                                                                     |
|                |                              |                                                 |                                                                                      | FX shifts undermine real-<br>world purchasing power |                                   |                                                                                     |

| Risk (three-part) Statement              |                                          |                                                 | Current Risk |                               |             | Response Type | Manageability | Residual Risk | Risk Owner        | Due Date | Close Date | Last Review Date |
|------------------------------------------|------------------------------------------|-------------------------------------------------|--------------|-------------------------------|-------------|---------------|---------------|---------------|-------------------|----------|------------|------------------|
| Cause                                    | Risk Event [uncertainty]                 | Consequence                                     | Probability  | Impact                        | Score (PxI) |               |               |               |                   |          |            | Notes            |
| Split operational and funding currencies | GF Token weakens against local cost base | Ops cost inflation, wage and procurement stress | 1            | 1<br>H-1<br>C-1<br>Q-1<br>S-1 | 1           | Mitigate      | 1             | 1             | Harakat, Abu Bakr |          | Open       | 15Oct25          |

| Mitigating Actions / Response |         |              |          |            |
|-------------------------------|---------|--------------|----------|------------|
| ID                            | Actions | Action Owner | Due Date | Close Date |
|                               |         |              |          |            |
|                               |         |              |          |            |
|                               |         |              |          |            |

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

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

| Comments |  |  |  |  | History             |  |  |  |  |
|----------|--|--|--|--|---------------------|--|--|--|--|
| Top Risk |  |  |  |  | Summary             |  |  |  |  |
|          |  |  |  |  | Top Risk Mitigation |  |  |  |  |