

RISK RANKED IN ORDER OF OVERALL SCORE (from high to low risk)	TYPE	L	S	C	Score
1 Threat to rental income security	Financial	High	High	Low	9
2 Severe earthquake, other natural disaster, fire, security or police emergency	Operational	Med	High	Low	8
3= Non-compliance with Health & Safety at Work Act 2015	Statutory	Med	High	Med	7
3= Loss of important computer data or paper based information	Operational	Med	High	Med	7
3= Community dividend does not meet community needs	Financial	Med	High	Med	7
6 Death or incapacity of a staff member impacts Trust operations	Operational	Med	High	Low	6
7= Community disagreement with Trustees' decisions	Reputational	Med	Med	High	5
7= Community not kept adequately informed	Reputational	Low	Med	Med	5
7= Non-compliance with Resource Management Act 1991	Statutory	Low	Med	Med	5
7= Non-compliance with Greytown District Trust Lands Act 1979	Statutory	Low	High	High	5
7= Non-compliance with Construction Contracts Act 2003	Statutory	Low	Med	Med	5
7= Trust incurs loss through fraud, misappropriation of funds or theft in service	Financial	Low	Med	Med	5
7= Community disagreement with way the Trust is operating	Reputational	Low	High	High	5
7= Non-compliance with Charities Act 2005	Statutory	Low	High	High	5
7= Non-compliance with Building Act 2004	Statutory	Low	High	High	5
7= Non-compliance with Goods and Services Act 1985	Statutory	Low	High	High	5
7= Value of Trust's (community's) equity is eroded	Financial	Low	High	High	5
7= Trust breaches borrowing mandate or bank loan covenants	Financial	Low	High	High	5
7= Non-compliance with Property Law Act 2007	Statutory	Low	Med	Med	5
20=Perception by tenants of not bargaining in good faith	Reputational	Low	Med	High	4
20=Budgeting errors or unexpected income or cost results lead to losses	Financial	Low	Med	High	4
20=Non-compliance with Financial Reporting Act 2013	Statutory	Low	Med	High	4
20=Non-compliance with Holidays Act 2003	Statutory	Low	Low	Med	4
20=Non-compliance with Employment Relations Act 2000	Statutory	Low	Low	Med	4
25=Non-compliance with Local Government Official Information and Meetings Act 1987	Statutory	Low	Low	High	3
25=Non-compliance with Privacy Act 1993	Statutory	Low	Low	High	3

L = Likelihood, S = Severity, C = Level of control