

Risk ID	Category / Element	Risk Short Title	Description	Desired Outcome	Current Situation	Proposed Strategy
C00301	R3 Regulations	Lack of recourse against unjust penalties without financial cost	Challenging the penalty requires a time investment with no reimbursement mechanism, even where CH is at fault. The only path is via unpaid appeals and long delays.	Creation of a no-cost, fast-track method for disputing late penalties caused by CH mishandling. What Could Go Wrong? Creates a perverse incentive to pay rather than dispute, rewarding administrative failure and deterring just challenges.	The process is framed as a civil matter against the company, not the director, with no practical remedy that respects the claimant's time.	Continue to quantify time spent and bill accordingly, raising awareness of the imbalance in dispute access.

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 (Pxl)							Notes
Systemic bias toward penalty enforcement without adequate checks on fairness or burden.	Director forced to invest substantial time with no compensation to challenge CH error.	Only companies with time and resilience can challenge injustice; others capitulate and pay.	4	4	16	Mitigate	4	12	Winter, David	11Jul26	Open	05Nov25
				H-1 C-1 Q-1 S-1								

Mitigating Actions / Response				
ID	Actions	Action Owner	Due Date	Close Date
#1	Quantify time spent in running total for invoicing Companies House.	Winter, David	04Jan26	Open

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

Mtg.	Date	Title / Person / Department	Objective	(0 Events held.)
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Comments	History
Top Risk Summary Lack of recourse against unjust penalties without financial cost	Top Risk Mitigation Continue to quantify time spent and bill accordingly, raising awareness of the imbalance in dispute access.