



Risk Appetite Statement (Summary)

Risk Appetite Statement								
Risk Appetite Range		No Appetite		Low Appetite		Moderate Appetite		High Appetite
Approach to Risk	Accepts No Risk		Accepts as little risk as possible and takes a cautious approach towards taking risk		A balanced and informed approach to risk taking		A more aggressive approach to taking risk for increased benefit or to achieve integratedliving's strategy	
Key Activities								
Delivery of Service, and Physical and Electronic Resources		Disclosure or loss of sensitive information		Failure to meet commitments		Change		Improvements to service, quality and delivery
				Suitability of advice				Systems and technology that supports ongoing delivery of critical services
				Meeting KPI's				
				Risks that support critical business functions				
				Threats arising from malicious attacks				
				Damage to organisational assets				
Organisation Culture and Compliance		Misconduct, fraud, harassment, or discrimination						
		Failure to meet contractual, legal, professional, or regulatory requirements						
		Non-compliance behaviour						
Community, Member, and Client Engagement		Risks that destroy brand and reputation		Unacceptable behaviours				High quality and empowered staff
				Inadequately trained members				Equitable access to programs or services
				Failed internal processes				
				Breach of "Code of Conduct"				
				Increased member turnover				
Financial and Commercial		Negative financial sustainability decisions		Failure to deliver high quality projects				Innovation
		Internal fraud, collusion, or theft						Diversifying revenue streams
								Non-government partnerships
								Systems and technology that supports ongoing delivery of critical services
Health Safety, and Environment		Compromising staff, client, or public safety or welfare		Activities causing environmental damage		Creating an environmentally sustainable future		
Learning and Education		Not meeting accreditation		Poor learning and teaching practice		Innovative courses and learning		
Industry and Government Collaboration and Partnerships				Partner Failure		Investment to grow its social and economic impact		
				Unethical or non-compliant conduct				