

Joint SDG Fund

Template for the Joint Programme Annual Progress Report

SDG FINANCING PORTFOLIO – COMPONENT 1

Cover page

Reporting period: June 30 - December 31, 2020

Country: Fiji

Joint Programme (JP) title: Unlocking SDG Financing in the Pacific

Short title: Financing the SDGs

Start date (month/year): June 2020 End date (month/year): June 2022

RC (name): Sanaka Samarasinha

Government Focal Point (name and ministry/agency):

- Fiji Makereta Konrote, Ministry of Economy <u>makereta.konrote@economy.gov.fi</u>
- Vanuatu Gregoire Nimbtik, Ministry of Finance gnimbtik@vanuatu.gov.vu
- Solomon Islands -Mckinnie Dentana MakiniMinistry of Finance and Treasury admin@moft.gov.sb;
- Republic of Marshall Islands (RMI) Maybelline Bing, Ministry of Finance secfin.rmi@gmail.com

Representative of Lead PUNO (name and agency): Levan Bouadze RR UNDP

List of PUNOs: UNDP, UNICEF, UNESCAP

RCO Main JP Focal Point (name): Mohamed Mozeem E-mail: mohammed.mozeem@un.org

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Budget (Joint SDG Fund contribution): USD 999,380 Overall budget (with co-funding): USD 1,199,380

Annual Financial Delivery Rate: 0% Rate of Committed Funding: 34%

		Commited resources January 2020- December 2020		Annual Financial Delivery Rate (%)	Committed Funding Rate(%)
UNDP		100,668	242000		
UNICEF	0	60,000	115,000		
UNESCAP	0	0	110000	0	0.344042827



Short description of the Joint Programme:

The overall objective of this UN Joint Programme is to support the Governments of Fiji, Vanuatu, Solomon Islands, and the Republic of Marshall Islands (RMI) to build a more integrated approach to financing their national development plans and support Least Developed Country (LDC) graduation processes in the Solomon Islands and Vanuatu. The joint programme (JP) will support the four Pacific Island Countries (PIC) to formulate and operationalize integrated, costed financing strategies that bring together the policies and instruments through which governments govern public and private financing. These financing strategies will provide a stronger basis for prioritizing and implementing policy changes and reforms that will help to mobilize new resources and unlock greater impact from financing to support the delivery of national plans in meeting the 2030 agenda as well as to support transitioning out of the LDC status. In each country, the joint programme will also support the formulation of financing plans for strategies in sectors that have been identified as a priority for each country. These sectors include education, health, Early Childhood Development (ECD), youth development along with gender as a cross cutting theme. The joint programme builds on participating UN agencies' (UNDP, UNESCAP, and UNICEF) ongoing support to the Ministries of Planning, Finance, Economy, Health, Internal Affairs, Women, Youth, Children, Social Welfare and Education in gender-sensitive and child-centered public finance management, SDG budgeting, and oversight.

Executive summary

The JP in the Pacific Islands Countries (PICs) is strengthening governance and public finance for SDG's and contributes towards COVID-19 recovery and financing strategies. This will provide a stronger basis for prioritizing and implementing policy changes and reforms that will help to mobilize new resources and unlock greater impact from financing to support the delivery of national plans in meeting the 2030 agenda. The JP also provides platform to PICs to formulate and operationalize integrated, costed financing strategies that bring together the policies and instruments through which governments govern public and private financing.

Due to uncertainties as a result of COVID-19 and frequent natural disasters, the implementation of JP has been limited. Contextual and programmatic risk poses significant threat. Most stemmed from COVID-19 pandemic, limiting the ability to lend in-country support and undertake necessary stakeholder engagement required for ownership and required levels of decision making. More so, limited capacity in SIDS to start with meant even more stretched capacity post-COVID 19. Absorptive capacities as a result was further negatively impacted. Pressing national priorities as a result of COVID-19 meant new and emerging priorities for national counterparts, impacting the necessary attention and traction on JP related aspects as envisaged. A number of tropical cycles affected Fiji and Vanuatu, for example, and also exacerbated and negatively impacted engagement and momentum on JP activities. Political economy issues, and shifting national priorities and direction also impacted momentum with JP.

A. Annual Progress (MAXIMUM 7 PAGES)

A.1 The overview of progress and challenges

A.1.1. Overall self-assessment
Provide a self-assessment on the overall JP progress in the last year.
☐ Above expectations (expected annual results fully achieved and additional progress made)
On track (expected annual results achieved)

☐ Satisfactory (majority of expected annual results achieved)



☑ Not-satisfactory (majority of expected annual results not yet achieved)

The JP was approved in June 2020 and funds received in last quester of 2020. Fiji, Vanuatu and Solomon were affected by TC Harold and TC Yasa. Vanuatu has held national election and government was formed in second half of 2020. In addition, COVID-19 delayed the overall implementation and most of government in last quarter of 2020 were engaged with budget preparation process and COVID-19 response.

A.1.2. Overall progress and key developments to date

Overall, a delayed start as funding was received in the last quarter only, with country and partner consultation on design, re-confirmation of scope and coverage of interventions a major effort in 2020. Work is expected to progressively shift into operationalizing interventions in 2021, although mindful of the effort thus needing to cultivate the required levels of country and stakeholder ownership.

Due to COVID 19, the governments in the Pacific prioritized Socio-Economic Impact Assessments (SIEA) from COVID 19 prior to devising a response strategy and stimulus package for socio economic recovery. As a result, in the last quarter a joint UNCT task force was created to conduct the SEIA. The SEIA was completed for Fiji and currently Solomon Islands, Marshall Islands and Vanuatu are underway. In Vanuatu, due to Tropical Cyclone Harold the PDNA (Post Disaster Needs Assessment) was conducted which will build into upcoming Development Finance Assessment (DFA).

Solomon Islands: UNDP presented to government the model for linking the SEIA with the Solomon Islands Integrated Financing Framework (SIFF) implementation

Vanuatu: Development Finance Assessment (DFA) concept note developed with inputs from Govt of Vanuatu, the COVID-recovery and climate teams

Fiji and RMI – Concept note developed and under discussion with respective governments. This will be complemented in country support from APFIN and international consultancy on UNDP Long Term Assignment contract to cater to Ministry of Finance (MOF) requests and DFA follow-up.

The implementation progressed for costing of Marshall Island National Strategic Plan, Fiji National Youth Policy and Solomon Islands National Children Policy. The Terms of Reference and scope of work has been finalized in consultation with government partners. There was steady progressed on the tracking of the public expenditure for Early Childhood Development in Marshall Islands and Vanuatu.

Discussion with key partners to leverage expertise and avoid duplication. For example, arrangements between ESCAP and the Pacific Financial Technical Assistance Centre to jointly design and program a number of initiatives which appear to have country ownership and priority. Such effort will extend to sub-regional capacity building events as well, including for instance Regional Organizations in the Pacific.

A.1.3. Changes Was the JP document modified in the past year? \square Yes \square No

No modification was made to the JP in 2020.

A.1.4. Challenges



Did the JP face an	y major challenges in the past year?
⊠Yes	
□No	

A number of significant challenges where faced in 2020.

- Most stemmed from COVID-19 pandemic, limiting the ability to lend in-country support and undertake necessary stakeholder engagement required for ownership and required levels of decision making. More so, limited capacity in SIDS to start with meant even more stretched capacity post-COVID 19. Absorptive capacities as a result was further negatively impacted. Pressing national priorities as a result of COVID-19 meant new and emerging priorities for national counterparts, impacting the necessary attention and traction on JP related aspects as envisaged.
- A number of tropical cycles affected Fiji and Vanuatu, for example, and also exacerbated and negatively impacted engagement and momentum on JP activities.
- Last quarter of 2020, is typically busy for Ministry of Finance officials in Pacific SIDS (key counterparts for JP activities), given national budget preparation and endorsement processes.
 Meant limited attention on JP activities.
- Political economy issues, and shifting national priorities and direction also impacted momentum with JP.

A.1.5. COVID-19 and other strategic alignment

Due to COVID 19, the governments in the Pacific prioritized Socio Economic Impact Assessments (SIEA) from COVID 19 prior to devising a response strategy and stimulus package for socio economic recovery. As a result, in the last quarter a joint UNCT task force was created to conduct the SEIA. The SEIA was completed for Fiji and currently Solomon Islands, Marshall Islands and Vanuatu are underway. In Vanuatu, due to Tropical Cyclone Harold the PDNA (Post Disaster Needs Assessment) was conducted which will build into upcoming Development Finance Assessment (DFA).

A.2 Update on priority issues

A.2.1. Progress on Integrated National Financing Framework/SDG financing building blocks

Implementation stages	Planned (0%)	Emerging (1-49% progress)	Advancing (50-99% progress)	Complete (100% progress)	Previously completed	Not applicable	Comments/ Notes
1. Inception phase							
2. Assessment & diagnostics							
3. Financing strategy							
4. Monitoring & review							
5. Governance & coordination							

Solomon Islands: UNDP presented to government the model for linking the SEIA with the Solomon Islands Integrated Financing Framework (SIFF) implementation

Vanuatu: Development Finance Assessment (DFA) concept note developed with inputs from Govt of Vanuatu, the COVID-recovery and climate teams

Fiji and RMI – Concept note developed and under discussion with respective governments. This will be complemented in country support from APFIN and international consultancy on UNDP Long Term Assignment contract to cater to Ministry of Finance (MOF) requests and DFA follow-up.

A.2.2. Thematic focus



Status

	 ⋈ Social protection ⋈ Health & nutrition ⋈ Climate change & nature	☒ Agriculture☒ Biodiversity☒ Blue economy	
A.2.3. Gender marker			
Did your Joint Programm ☐ Yes ☑ No	e feature Gender Results in the	past year at the outcome	or output level?
Gender Marker total aver	rage scoring from 0 to 3 (as defi	ned in the JP document):	
Project will review this de	uring implementation in 2021		
Yes No No	t marginalized and/or vulnerabl		·
 If yes, please ind 	licate the dedicated outcome an	d/or output according to t	he table below.

Dedicated

Dedicated

List of marginalized and vulnerable groups (planned/in Outcome Output progress/complete) Output 1.1.2; Planned Women and girls Outcome 1 1.1.3 Output 1.1.2; Planned Outcome 1 Children 1.1.3 Outcome 1 Output 1.1.2; Planned Youth 1.1.3 Outcome 1 Output 1.1.2; Planned Persons with disabilities 1.1.3 Output 1.1.2; Outcome 1 Planned Older persons 1.1.3 Minorities (incl. ethnic, religious, linguistic...) Indigenous peoples Persons of African Descent (when understood as separate from minorities) Migrants Refugees & asylum seekers Internally displaced persons Stateless persons Persons deprived of their liberty Peasants and rural workers Human rights defenders (incl. NGOs, journalists, union leaders, whistleblowers...) LGBTI persons (sexual orientation and gender identity) Persons affected by (HIV/AIDS, leprosy...) Persons with albinism

A.2.5. Learning and sharing

exploitation and abuse...)

disappearances

Victims or relatives of victims of enforced

Victims of (slavery, torture, trafficking, sexual

5



ESCAP and DESA organized a SDG implementation and VNR capacity building workshop, in the margins of the Pacific Forum on Sustainable Development in December 2020. The meeting was attended by national government, civil society and development partner stakeholders. A key learning was the impact of COVID-19 on ability of national governments to implement planned activities and SDGs. More so, recovery and response measures have been limited by resource constraints (technical and financial). A corollary is the need to understand the COVID-19 related context and ground realities, whilst programming and implementing the JP.

The JP programme implemenation progress was slow then expected. Due to COVID-19 lockdown, Fiji, Solomon and Vanautu hit hard by TC Harold and TC Yasa. Also, most countries mobilized government machinery towards COVID-19 and cyclone response as well budget preparation.

A.3 Update on events and partnerships

A.3.1. Events

Type of event	Yes	No	Comments
JP launch event			While the proposals were fully endorsed by the respective governments, due to COVID and TC Harold disasters and finalization of National Budgeting by the respective governments, the timing was not right for official launching and implementation of the activities. Government priority was on Covid response and recovery. UNCT assisted the governments with SEIAs. Governments were also busy with disaster response for TC Harold. UNCT completed Post Disaster Needs Assessment in Vanuatu. Additionally, the governments were also busy finalizing national budgets (Fiji, Vanuatu, Solomon's and RMI).
Annual donors' event*			Planned for 2021. JP was discussed with Govt of RMI and ADB.
Partners' event **			Planned for 2021. JP was discussed with Govt of RMI and ADB.

A.3.2. Partnerships

Did your Joint Programme facilitate engagement with with dive	erse stakeholders (e.g. parliamentarians, civil
society, IFIs, bilateral/multilateral actor, private sector)?	
□ No	
UN established a COVID and TC Harold early response and reco	overy taskforce, which included stakeholders

from regional CSOs, NGOs, academia, IFIs, donors and development partners



B. Annual Results (MAXIMUM 3 PAGES)

B.1. SDG acceleration

List up to 3 main SDG targets that your Joint Programme primarily focused in 2020.

SDG 17.1 Strengthen domestic resource mobilization, including through international support to developing countries, to improve domestic capacity for tax and other revenue collection

SDG 3.C Substantially increase health financing and the recruitment, development, training and retention of the health workforce in developing countries, especially in least developed countries and small island developing States

SDG 5.5 Ensure women's full and effective participation and equal opportunities for leadership at all levels of decision-making in political, economic and public life

• Briefly explain the activities implemented in 2020 to accelerate progress towards these SDGs, in line with the JP's Theory of Change for SDG acceleration.

Limited progress on implementation of JP in 2020.

B.2. Contribution to Fund's global results

Limited contribution given slow progress on implementation in 2020.

No specific contribution given low rate of implementation.

B.3. JP Outputs and outcomes

Achievement of outputs

Limited progress towards Output 1.1 Government-led oversight committees in place to align public and private investments through integrated financing frameworks to deliver on SDG aligned national and sector development plans and priorities. The costing of Fiji Youth Policy and Solomon Islands National Children Policy progressed. Currently, it is under review. The costing of Marshall Island National Strategic Plan progressed in last quarter. The concept notes and Term of Reference was finalized. Inception phase for public expenditure tracking for ECD was completed in Marshall Island and Vanuatu.

Limited progress was made towards Output 1.2 Increased capacities amongst policy makers and targeted beneficiaries on evidenced based SDG financing to deliver on SDG aligned national and sector-based development plans and strategies. This is attributed to the delay in the first tranche of funds which was received in the 3rd quarter of 2020. Also, the departure of the UNDP focal point led to a slight delay as a replacement had to be identified and familiarize himself with the background, objectives, activities and implementation arrangements of the project. Also, as a result of TC Harold in April and TC Yasa in December and the ongoing COVID Pandemic, the primary focus of Government and the UN through-out the year has been on response and relief efforts.

Achievement of outcomes

Limited contribution towards the overall outcome of JP given slow progress on implementation in 2020. Most of the activities planned for 2020 has been delayed and planned to be implemented in 2021.

B.4. Strategic Documents

Did the JP produce strategic documents i	n the last year (policy,	strategies,	analyses/assessmen	ts
methodological documents, and other rel	levant documents)?			

\times	Yes
	No

• Fill out Annex 2 and provide brief explanation on the most important documents developed.





C. Plan for the Next Year of implementation (MAXIMUM 2 PAGES)

C.1 Upcoming activities

UNDP planned activities:

- Partnership landscape with PIFTAC/IMF, EU, DFAT, ESCAP, PIFS who have all expressed interest or are formally involved with INFFs in the Pacific (including Samoa, Cook Islands, Niue
- Finalization of concept notes, workplans and TORs to complete country level activities such as stakeholder consultations through webinars, hiring of local consultants to support the government with DFA assessments
- Work with development agencies and government implementing partners on developing approaches for costing of National Sustainable Development Plans
- Initiate engagement with private sector and International Finance Institutions and other stakeholders in the formulation and implementation process.

UNESCAP will undertake:

- Finalization of concept notes, workplans and TORs to complete country level activities. Requisite actions will be undertaken, such as stakeholder consultations (mainly through webinars), hiring of local consultants to support the government prioritized activities, and engagement with development partners.
- Consultations with national stakeholders on the scope and design of interventions, noting significant progress made over the last 6 months or so by PUNOs in respective areas. Supplementary and complementary interventions that a tailored and context specific support will be designed over the coming quarters.
- Concrete partnerships progressed with PIFTAC/IMF and ADB on specific activities, as well as, with other relevant partners.
- Inception meetings to follow in partnership with UN Agencies and relevant stakeholders to support project delivery.

UNICEF will lead the implementation of: costing of National Strategic Plan 2020-2030for RMI; costing of Fiji National Youth Policy 2020-2025; costing of Solomon Islands National Children Policy 2020-2025; finalize public expenditure tracking for ECD in RMI and Vanuatu and undertake budget analysis for health and education sector in Fiji, Solomon Islands and Vanuatu

 Provide a brief narrative about the JP's specifics expected annual results (outputs and outcomes) for 1 Jan 2021 – 31 Dec 2021.

The finalization of costed NSP in RMI will inform the government and partners on the funding needs. This will also enable government to develop innovative financing strategies to achieve the NDP goals by 2030 including reviewing of domestic resources and tax reforms. Similarly, the costed Youth Policy in Fiji and Children Policy in Vanuatu will guide the line ministries with seeking additional resources from Ministry of Finance and partners. Budget analysis will guide the parliamentarians and ensure resources allocation is aligned to the social sector plans and priorities.



C.2. Expected changes

Not Applicable.

C.3. Risks and mitigation measures

Are there any changes made/expected to be made to the Risk Matrix?

☐ Yes
☐ No

At this point, while specific changes are not required to the Risk Matrix, points underscored in A 1.4 and A2.5 need to read in conjunction with the existing points in the Risk Matrix regarding COVID-19 pandemic issues. An assessment over 2021 could mean further change to the Risk Matrix, if needed. The on-going COVID-19 crises, adverse weather condition such cyclone and limited absorptive capacity will continue to pose significant risk.



Annex 1: Consolidated Annual Results

1. JP contribution to global programmatic results (annual)
 Provide data for the Joint SDG Fund global results (as per targets defined in the JP document).

Joint SDG Fund Global Outcome 2: Additional financing leveraged to accelerate SDG achievement (Update table below)

Indicators	Target 2020	Result 2020	Target 2021
2.1: Ratio of financing for			
integrated multi-sectoral solutions			
leveraged in terms of scope(for			
other/ additional sector/s or			
through new sources/means)			
2.2: Ratio of financing for			
integrated multi-sectoral solutions			
leveraged in terms of scale(for the			
same multi-sectoral solution.)			

Joint SDG Fund Global Output 4: Integrated financing strategies for accelerating SDG progress implemented (Update table below and provide details as requested)

Indicators	Target 2020	Result 2020	Target 2021	List of strategies/ frameworks developed
4.1: #of integrated financing strategies that				
were tested (disaggregated by % successful / unsuccessful)				
4.2: #of integrated financing strategies that				
have been implemented with partners in lead				
disaggregated by (1) government/public partners (2) civil society partners and (3)				
private sector partners				
4.3: # of functioning partnership frameworks				
for integrated financing strategies to				
accelerate progress on SDGs made operational				



2. Selected global performance indicators (annual)Provide data for aggregation at the global level of the Joint SDG Fund.

[]	your Joint Programme contribute to the improvement of the overall UNCT coherence in 2020? ☐ Yes, considerably contributed ☑ Yes, contributed
_	
	Explain briefly: Government priority was on Covid response and recovery. UNCT assisted the governments with SEIAs. Governments were also busy with disaster response for TC Harold. UNCT completed Post Disaster Needs Assessment in Vanuatu. Additionally, the governments
2.2. Did	your Joint Programme contribute to reduced transaction costs for the participating UN agencies in interaction with national/regional and local
authoriti	ies and/or public entities compared to other Joint Programmes?
[□ Yes,
[
	oxtimes N/A (if there are no other joint programmes in the country)
E	Explain briefly:
	s your Joint Programme aligned with the UNCT Results Groups in 2020? ☑ Yes
[□ No
	Explain briefly: UNCT established a COVID and TC Harold early response and recovery taskforce, which included stakeholders from regional CSOs, NGOs, academia, IFIs, donors and development partners

3. Results as per JP Results Framework (annual) Present annual JP results in the following template

Result / Indicators	Baseline	Expected 2020 Target	2020 Result	Reasons for variance from planned target (if any)	Expected 2021 target	Expected final target (if different from 2021)	
	Outcome 1: Strengthened national financing architecture that effectively prioritises public and private financing reforms to deliver on SDG aligned national and sectoral development plans and strategies						
Output 1.1 Government-led oversight committees in place to align public and private investments through integrated financing frameworks to deliver on							
SDG aligned national and sector development plans and priorities							
Output 1.1 Number of gender informed, child centered INFF/DFA/PFM national and sectoral assessments completed 4 Planned to be initiated in 2021.							
Output 1.1.2 Number SDG costing completed	1	2	2	Fiji Youth Policy and Solomon children Policy Underway	4		



Output 1.1.3 Number of gender sensitive, child centered national and sector-based budget tracking and development expenditure assessments completed	1	2	2	Public Expenditure Tracking for ECD in RMI and Vanuatu Underway	4	
Output 1.2 Increased capacities amongst development plans and strategies	policy makers and	targeted beneficiari	es on evidenced bas	sed SDG financing to deliver on	SDG aligned national	and sector-based
Output 1.2.1 Number of networking events and South to South exchanges completed	0	1			3	
Output 1.2.2 Number and level of policy makers completing IMF/PFTAC/UNESCAP TOTs on public financial management	0	15			45	
Output 1.2.3 Number of private sector tracking and reporting on SDGs with gender equality seal marker	0	2			5	

Annex 2: List of strategic documents

- Complete the tables by focusing on documents that are of particular strategic importance for the JP results and for the priorities of the Joint SDG Fund in this portfolio.
- 1. Strategic documents that were produced by the JP

Title of the document	Date (month; year) when finalized	Brief description of the document and the role of the JP in finalizing i		

2. Strategic documents for which JP provided contribution

Title of the document	Date (month; year) when finalized	Brief description of the document and the role of the JP in finalizing it	
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Draft Fiji National Youth Policy	Nov 2020	Final NYP is submitted to Office of Attorney General for review. In 2021, JP will support with launching of costed NYP.		
Draft Solomon Islands National Children Policy	Nov 2020	Draft Children Policy is under review. Through JP, UNICEF will lead the costing of NCP in 2021.		



Annex 3: List of strategic communication documents

•	Provide the responses to the questions below with data for the last year overall.
1.	Have you created a strategic communication plan for the Joint Programme? ☐ Yes ☐ No
Exp	lain briefly: As the JP rolls out, PUNOs plan to develop relevant communication strategies with Government partner and other stakeholders
	ough existing platforms such as joint release with Govt partners, social media and publication.
	What percentage of the annual budget towards communications was utilized from the total budget? (Note that the entire JP comms budget must be min 5% of the total JP budget)
Fxr	lain briefly:Not reported expenditure in 2020. Planned for 2021.
	Have visibility outcomes increased due to the provided funding for JP strategic communications? ☐ Yes ☐ No
Exp	lain briefly:
4.	Does the Country Profile Page on the Joint SDG Fund website contribute to your JP outreach? ☐ Yes ☐ No
Exp	lain briefly:
5.	How many articles (interviews, human interest stories, press releases, expert insights, etc) about yout JP were published by an external media outlet (Non-UN published)?
Tot	al number:Not applicable.
Exp	lain briefly:
6.	How many articles (interviews, human interest stories, press releases, expert insights, etc) about the Joint Programme were published by the UNCT and JP PUNOs?
Tot	al number:Not applicable.
Exp	lain briefly:
7.	Have you received an increase of social media followers? ☐ Yes ☐ No
_	Total number: Not applicable (Not mandatory)
Exp	lain briefly:

Multi-Media Faucets

• Complete the table by focusing on most important strategic communication documents (factsheets, promotional materials, infographics, videos, etc.). Provide hyperlinks when possible.



Title of the document	Date when finalized (MM/YY)	Brief description and hyperlink (if it exists)
Not Applicable		

Social Media Campaigns

• Complete the table by focusing on the highest social media impressions or campaigns. Provide hyperlinks when possible.

Title of the document	Type (FB/Twitter/LinkedIn/Etc.)	Brief description and hyperlink (if it exists)
Not Applicable		
_		



Annex 4: Updated JP Risk Management Matrix
Update the table from your JP document with the most recent analysis of risks and identification of mitigation measures. This should support the narrative update on the risks from the part C of the main report.

Risks	Risk Level: (Likelihood x Impact)	Likelihood: Certain - 5 Likely - 4 Possible - 3 Unlikely - 2 Rare - 1	Impact: Essential - 5 Major - 4 Moderate - 3 Minor - 2 Insignificant - 1	Mitigating measures	Responsible Org./Person	
Contextual risks						
Programmatic risks						
Institutional risks						
Fiduciary risks						