Example Foods

A fictional family-owned food manufacturer, used as a sample

PREPARED BY myRISK

SAMPLE REPORT

This document sits behind the Risk Report for Example Foods and shows how it was reached: what the assessment read, what it tested and set aside, how the risks connect, and for every risk the trail from evidence to action, with how far to trust it. It is for whoever has to test or defend a finding.

40	195	12	23	23
Observations 20 from the organisation, 20 public	**Sources consulted** listed in Appendix B	**Domains tested** 9 with risks, 2 set aside	**Risks traced** 23 confirmed by a person	**Actions** under the risks they treat

Contents

1	**The observations**	What the assessment read, by source, each numbered once.
2	**What was tested and set aside**	Every domain: risks found, checked and clear, or set aside with the reason.
3	**How the risks connect**	Evidence groups, themes, underlying conditions, chains, loops, consequences and scenarios.
4	**Each risk**	Its statement, rating, confidence and why, and its lineage from evidence to action.
5	**Confidence across the assessment**	Where the evidence is thin, what disagreed, and the limits.
6	**Traceability matrix**	Each risk to its observations, domains and actions, in numbers.
A–E	**Appendices**	The engagement record, every source, how the assessment works, how ratings are set, and the glossary.

Every fact is printed once. Each risk carries the number it has in the Risk Report, and anything several risks share is printed once and referred to by its number: observations O, evidence groups G, underlying conditions C, chains of spread P, feedback loops L, consequences E, actions A. What people decided in the register is printed as decided; a rating nobody has confirmed is marked proposed.

Management information, not assurance. Findings reflect information available at the time and are decision-support inputs, not confirmation that any incident, breach, non-compliance or loss event occurred.

1 The observations

What the assessment read, by source. Each is numbered once, here; the rest of the document refers to it by that number.

What the organisation told the assessment

O1	Example Foods is a fictional, family-owned manufacturer of chilled ready meals, soups and sauces in regional Victoria, Australia.	Stated in the organisation's description
O2	The business operates one production site and a separate cold-storage and dispatch warehouse.	Inferred from the organisation's profile
O3	Approximately 60% of revenue comes from two national supermarket chains, creating material customer concentration.	Inferred from the organisation's profile
O4	The largest supermarket customer is reviewing its supplier panel.	Stated in the organisation's description
O5	All production is concentrated at one site, where the blast chillers and spiral freezer have no redundancy.	Inferred from the organisation's profile
O6	One refrigerated transport carrier handles deliveries to supermarket distribution centres.	Inferred from the organisation's profile
O7	About one-third of production staff are temporary-visa workers or are supplied through one labour-hire agency.	Inferred from the organisation's profile
O8	The ERP and production-planning system runs on an on-premises server more than eight years old and is supported by an external managed service provider.	Inferred from the organisation's profile
O9	The company has no dedicated risk or compliance role; operations, finance and IT managers share risk-management responsibilities.	Stated in the organisation's description
O10	Multifactor authentication protects email but does not cover production systems.	Inferred from the organisation's profile
O11	Backups, multifactor authentication coverage and incident-response arrangements have not been tested for the cyber insurance review.	Inferred from the organisation's profile
O12	A cyber insurance questionnaire covering backups, multifactor authentication and incident response is due before policy renewal.	Stated in the organisation's description
O13	The company's bank has requested evidence of risk-management practices as part of a covenant review.	Stated in the organisation's description
O14	A refrigeration failure caused a three-day production stoppage during the previous Australian summer.	Inferred from the organisation's profile
O15	The company conducted a product withdrawal following a labelling error approximately two years earlier.	Inferred from the organisation's profile
O16	A payment-redirection email fraud attempt was stopped by the bank during 2026.	Inferred from the organisation's profile
O17	The manufacturer holds retailer-recognised food-safety certification and undergoes annual audits.	Inferred from the organisation's profile
O18	The fictional sample business has 120 staff, two locations and annual revenue of approximately AUD 38 million.	Inferred from the organisation's profile
O19	The company exports a small product range to Singapore in addition to supplying Australian retail and food-service customers.	Stated in the organisation's description
O20	A second production line is planned for the following year.	Inferred from the organisation's profile

What public sources show

O21	Grocery supplier regulation, supermarket bargaining conditions and sector-wide cost pressure shape the commercial setting.	Public sources: context enrichment
O22	Cold-chain practice links refrigeration, storage and handling continuity to product safety and quality.	Public sources: context enrichment
O23	Regional road and freight routes support inbound ingredients and outbound chilled distribution.	Public sources: context enrichment
O24	Victorian bushfires and floods can close roads and interrupt freight corridors.	Public sources: context enrichment
O25	Food-manufacturing systems commonly support production planning, lot traceability, quality holds, expiry controls and recall reporting.	Public sources: context enrichment
O26	Automation and digital modernisation are becoming more important to food-manufacturing productivity and competitiveness.	Public sources: context enrichment
O27	Food and beverage manufacturers face active ransomware and cyber-physical disruption activity.	Public sources: context enrichment
O28	Food safety, grocery supply, cyber reporting, labour hire and environmental duties create a broad compliance setting for the business.	Public sources: context enrichment

O29	Chilled ready meals, soups and sauces have sector exposure to allergen, labelling, microbiological and recall events.	Public sources: context enrichment
O30	Listeria can grow under refrigeration, making chilled ready-to-eat product characteristics material to consequence assessment.	Public sources: context enrichment
O31	Food manufacturing faces persistent shortages in production, packing, forklift, logistics and management roles.	Public sources: context enrichment
O32	Labour-hire providers and host employers have Victorian safety, induction, supervision and licensing responsibilities.	Public sources: context enrichment
O33	Regional housing constraints can make recruitment and retention of workers more difficult.	Public sources: context enrichment
O34	Refrigeration, process heat, sanitation and site operation depend on electricity, gas and water.	Public sources: context enrichment
O35	Food and grocery manufacturers face elevated energy, freight, packaging, ingredient and regulatory costs.	Public sources: context enrichment
O36	Victorian gas adequacy remains tight under unexpected peak demand or supply restrictions.	Public sources: context enrichment
O37	Dry conditions and declining storage levels support water-availability sensitivity for water-intensive manufacturing.	Public sources: context enrichment
O38	Seasonal outlooks indicate likely warmer conditions in Victoria and below-average rainfall in southern Victoria.	Public sources: context enrichment
O39	Extreme heat can increase stress on workers, refrigeration equipment and chilled transport.	Public sources: context enrichment
O40	Bushfire, flood and extreme heat can disrupt Victorian roads, rail and energy infrastructure.	Public sources: context enrichment

2 What was tested and set aside

Every domain the assessment tests. A risk is counted in every domain it reaches, so the counts here are larger than the Risk Report's, which files each risk under its main domain.

DOMAIN	RESULT	RISKS, OR WHY SET ASIDE
Geopolitical	Checked, clear	Tested; no risk is filed here.
Political economy	9 risks found	**EF-102, EF-108, EF-106, EF-110, EF-114, EF-116, EF-121, EF-115, EF-112**
Governance	6 risks found	**EF-101, EF-103, EF-113, EF-114, EF-115, EF-118**
Social	2 risks found	**EF-116, EF-117**
Public health	7 risks found	**EF-101, EF-103, EF-107, EF-116, EF-109, EF-118, EF-123**
Cyber	3 risks found	**EF-111, EF-114, EF-112**
Infrastructure	9 risks found	**EF-104, EF-108, EF-111, EF-119, EF-105, EF-107, EF-117, EF-109, EF-122**
Resources	7 risks found	**EF-119, EF-106, EF-117, EF-120, EF-121, EF-122, EF-123**
Climate	2 risks found	**EF-122, EF-123**
Ecological	Set aside	The inputs show no strain here. Environmental duties and waste exposures are relevant, but no pollution, contamination, ecosystem damage or active environmental incident is evidenced.
Religion and belief sensitivity	Set aside	The inputs say nothing about it. The available information does not address religion or belief-related workforce, product certification, customer or community sensitivities.
Technology change	3 risks found	**EF-105, EF-110, EF-109**

3 How the risks connect

Everything several risks share, printed once. Each risk in section 4 refers to these by number.

The main causal picture

A concentrated chilled-food operating model depends on a small number of supermarket customers, one production site, non-redundant refrigeration, a sole refrigerated carrier, ageing digital systems and thin labour and input buffers. Commercial review, equipment failure, cyber or system outage, freight disruption or assurance failure can quickly move from a single point of weakness into lost production, lost delivery, weakened retailer confidence, financing or insurance pressure, and conditional food-safety consequences.

Evidence groups

Observations weighed together, and the risks drawn from each.

	GROUP	OBSERVATIONS	RISKS
G1	**Supermarket customer and market-channel concentration**. Revenue is materially concentrated in two supermarket customers while the largest customer is actively reviewing its supplier panel. Smaller food-service and Singapore channels provide some breadth but do not offset the stated concentration.	O3, O4, O19, O21	EF-102, EF-106, EF-121
G2	**Concentrated production and refrigeration continuity**. Production is concentrated at one site with no redundancy for key chilling and freezing equipment. A previous refrigeration failure caused a three-day stoppage, providing historical evidence that this dependency can interrupt operations.	O2, O5, O14, O20, O22	EF-104, EF-119, EF-103, EF-107
G3	**Refrigerated transport and dispatch-channel dependence**. Outbound access to supermarket distribution centres depends on one refrigerated carrier and regional freight routes. This is operationally distinct from supermarket commercial concentration because it concerns the physical delivery channel.	O6, O23, O24	EF-108, EF-122
G4	**Legacy production-planning and ERP dependence**. Core production planning and ERP functions depend on an ageing on-premises server and an external service provider. The evidence supports technology-ageing and service-continuity concerns independently of any confirmed cyberattack.	O8, O25, O26	EF-111, EF-105, EF-110, EF-109
G5	**Cyber control gaps and attempted email fraud**. Production systems lack multifactor authentication coverage, and key recovery and response arrangements have not been tested. A blocked payment-redirection attempt provides organisation-specific evidence of hostile email activity, while sector reporting adds ransomware context.	O10, O11, O16, O27	EF-111, EF-114, EF-112
G6	**Shared accountability and external assurance scrutiny**. Responsibility is distributed across three managers without a dedicated role while both the bank and cyber insurer are seeking evidence of controls and practices. This creates a distinct governance and assurance grouping rather than evidence of a particular operational event.	O9, O12, O13, O28	EF-113, EF-114, EF-115
G7	**Food safety, labelling and withdrawal signals**. A previous labelling-related withdrawal provides organisation-specific evidence, while certification and annual audits show an active assurance setting. Sector evidence supports separate attention to allergen, labelling and microbiological signals in chilled products.	O15, O17, O29, O30	EF-101, EF-103, EF-107, EF-116, EF-109
G8	**Labour-hire and temporary-worker dependence**. A substantial share of production labour depends on temporary-visa workers or one labour-hire agency. Sector shortages, regional recruitment conditions and labour-hire obligations make this a distinct people and skills concentration.	O7, O31, O32, O33	EF-117, EF-118, EF-123
G9	**Energy, water and material-input dependence**. Chilled food production depends heavily on electricity, gas, water, ingredients and packaging. Current sector evidence supports cost and availability pressure, but no organisation-specific utility failure or input shortage is reported.	O34, O35, O36, O37	EF-119, EF-106, EF-120, EF-121, EF-122
G10	**Regional heat, drought and severe-weather exposure**. Regional Victoria has a warmer and drier seasonal outlook, with broader exposure to heat, bushfire and flood disruption. These are contextual climate signals rather than evidence of a current local event, but they intersect with refrigeration, utilities, workforce and freight dependence.	O38, O39, O40	EF-122, EF-123

How the groups bear on each other: G3 depends on G1; G2 can compound G7; G4 gives context to G5; G6 gives context to G5; G4 depends on G7; G10 can compound G2; G10 can set off G3; G9 depends on G2; G8 can compound G2; G1 gives context to G6.

Themes

THEME	WHAT IT WOULD MEAN	RISKS
Targeted group or vulnerable cohort harm	Sensitive consumers could suffer serious illness if labels, product controls or recall records fail. Example Foods could then face withdrawals, enforcement, claims and lasting retailer concern.	EF-101, EF-103, EF-116, EF-109
Financial loss liquidity	Example Foods could lose material revenue, suffer continuing margin compression or face more restrictive finance and insurance terms. Reduced financial capacity would make outages and overdue technology renewal harder to absorb.	EF-102, EF-106, EF-110, EF-113, EF-114, EF-121, EF-115
Infrastructure dependency exposure	Example Foods could lose production, chilled stock and access to operating records within hours. Missed orders and restoration costs would then weaken retailer confidence and cashflow.	EF-104, EF-119, EF-105, EF-107
Critical supplier concentration	A carrier, ingredient or packaging failure could stop deliveries or planned production runs. Smaller customers may bear more delay if scarce capacity is directed first to supermarkets.	EF-108, EF-120
Cyber control failure	A successful attack could halt manufacturing while systems are restored. A separate payment impersonation could cause a direct cash loss and consume finance and assurance capacity.	EF-111, EF-112

THEME	WHAT IT WOULD MEAN	RISKS
Workforce people and safety	Understaffing could stop production or slow recovery. Weak induction, supervision or heat controls could injure workers and expose the business to claims, enforcement and further staffing pressure.	**EF-117, EF-118, EF-123**
Climate or environmental operability stress	A severe-weather event could stop utilities, block refrigerated routes and interrupt production. The single-site operating model would concentrate the resulting backlog and customer impact.	**EF-122**

Underlying conditions

What lies under the risks: root conditions, structural drivers, dependencies and triggers.

C1	Root condition. Revenue is concentrated in two national supermarket customers, with limited evidence that smaller food-service or export channels could offset a major loss.	**EF-102, EF-106, EF-116, EF-121**
C2	Root condition. Production is concentrated at one site and depends on non-redundant cold-chain equipment for chilled food manufacture.	**EF-104, EF-119, EF-103, EF-107**
C3	Root condition. Core operating processes rely on an ageing on-premises ERP and production-planning environment with incomplete cyber and recovery assurance.	**EF-111, EF-105, EF-109**
C4	Root condition. Risk, compliance and control assurance are shared across managers without a dedicated role while external parties are asking for evidence.	**EF-101, EF-113, EF-114, EF-115, EF-118**
C5	Root condition. Regional chilled-food production has limited substitution across workforce, utilities, ingredients, packaging and freight inputs.	**EF-119, EF-117, EF-120, EF-118**
C6	Structural driver. Chilled-food safety sensitivity links temperature control, labels, traceability and recalls to consumer harm and retailer confidence.	**EF-101, EF-103, EF-107, EF-116, EF-109**
C7	Structural driver. Supermarket bargaining power and sector-wide input cost pressure constrain margin recovery.	**EF-106, EF-110, EF-121**
C8	Structural driver. Bank, insurer and customer scrutiny connect operating weaknesses to financing, insurance and market-access consequences.	**EF-113, EF-114, EF-115, EF-112**
C9	Structural driver. Technology debt and operational digitisation increase the importance of system availability, recovery and control coverage.	**EF-111, EF-110**
C10	Structural driver. Regional heat, severe weather and resource stress can compound refrigeration, utility, route and workforce fragility.	**EF-122, EF-123**
C11	Dependency. Commercial channel dependence on two national supermarket chains	**EF-102**
C12	Dependency. Refrigerated production, storage and cold-chain process dependence	**EF-104, EF-107**
C13	Dependency. Sole refrigerated transport carrier and regional freight-route dependence	**EF-108, EF-122**
C14	Dependency. Electricity, gas and water utility dependence for refrigeration, process heat, sanitation and site operation	**EF-119, EF-122**
C15	Dependency. On-premises ERP, production-planning server and managed IT provider dependence	**EF-111, EF-105, EF-109**
C16	Dependency. Labour-hire agency and trained regional production workforce dependence	**EF-117, EF-118, EF-123**
C17	Dependency. Ingredient and packaging supplier dependence	**EF-106, EF-120, EF-121**
C18	Trigger. Adverse supplier-panel decision, volume reduction or tougher terms from a major supermarket customer.	**EF-102**
C19	Trigger. Failure or overload of non-redundant refrigeration during production, storage or dispatch preparation.	**EF-104, EF-107**
C20	Trigger. Cyber compromise, production-system lockout or unplanned outage of the ageing ERP and planning environment.	**EF-111, EF-105, EF-112**
C21	Trigger. Sole refrigerated carrier failure or regional route closure, including from bushfire, flood or heat conditions.	**EF-108, EF-122**
C22	Trigger. Adverse bank covenant or cyber-insurance review outcome arising from weak control evidence.	**EF-114, EF-115**
C23	Trigger. Labelling, allergen, quality-hold or microbiological nonconformance requiring withdrawal or recall action.	**EF-101, EF-103, EF-116, EF-109**
C24	Trigger. Loss of temporary or labour-hire worker availability below production shift requirements.	**EF-117, EF-123**
C25	Trigger. Utility interruption, acute ingredient or packaging shortage, or sudden input-price shock affecting planned production.	**EF-119, EF-120, EF-121**

Chains of spread

P1	Major supermarket decision or tougher terms -> reduced volume and margin recovery -> lower cashflow -> weaker capacity to recover from outages or renew systems.	**EF-102, EF-110**

P2	Refrigeration failure -> production stoppage and potential stock loss -> missed supermarket deliveries -> revenue loss and retailer confidence pressure.	**EF-104, EF-119, EF-107**
P3	Cyber compromise or ageing-system outage -> loss of planning, ERP or traceability access -> production disruption and quality-hold or recall delay -> assurance and customer pressure.	**EF-111, EF-105, EF-109**
P4	Carrier failure or severe-weather route closure -> delayed supermarket deliveries -> missed service expectations -> commercial pressure from concentrated customers.	**EF-108**
P5	Weak control evidence -> adverse insurance or covenant outcome -> higher cost, reduced cover or tighter finance -> constrained recovery and renewal capacity.	**EF-114, EF-115**
P6	Food-safety or labelling nonconformance -> withdrawal or recall -> regulator and retailer scrutiny -> confidence loss amplified by customer concentration.	**EF-101, EF-116**

Feedback loops

L1	Operational disruption, lost revenue and assurance pressure reduce financial room for maintenance, alternatives and technology renewal, which leaves the same infrastructure and system bottlenecks exposed.	**EF-113, EF-114**
L2	Ageing systems increase cyber and outage exposure; incidents or remediation then consume the skills and funds needed to replace those systems, extending technology debt.	**EF-111, EF-110**
L3	Withdrawal, labelling error or chilled-product safety concern can erode retailer and consumer confidence; weaker confidence raises scrutiny and commercial pressure, making future operational issues more consequential.	**EF-101**
L4	Input-cost pressure and supermarket bargaining reduce margin recovery; lower margins can defer resilience spending, increasing exposure to further cost and production shocks.	**EF-106, EF-121**

Consequences

What the risks would lead to, where several lead to the same thing.

E1	**A major supermarket decision materially reduces revenue and production demand**. A major supermarket loss would remove a top-tier customer and sharply reduce production demand. Example Foods would face weaker cashflow, underused capacity and less room to absorb outages or renew ageing assets.	**EF-102**
E2	**Persistent cost pressure reduces margins and financial capacity**. Rising input costs and supermarket bargaining limit Example Foods' ability to recover higher expenses. Lower margins would weaken annual results and reduce the financial capacity available for maintenance, recovery and technology renewal.	**EF-106, EF-121**
E3	**Refrigeration failure stops production and damages chilled stock**. Failure of non-redundant refrigeration would stop chilled-food production and could spoil inventory. A multi-day interruption would create missed orders, restoration costs and a backlog while weakening retailer confidence in dependable supply.	**EF-104, EF-107**
E4	**Carrier failure prevents timely delivery of chilled products**. Loss of the sole refrigerated carrier would prevent timely supermarket deliveries and could also delay smaller customer orders. Missed service commitments would create rework, backlog and commercial pressure until suitable refrigerated capacity became available.	**EF-108**
E5	**Ageing systems interrupt planning, records and manufacturing**. Failure or compromise of the ageing technology environment would interrupt production planning and access to core records. Untested recovery could extend the outage, increase specialist costs and delay manufacturing until systems or manual processes were restored.	**EF-111, EF-105**
E6	**Traceability failure delays quality holds and product recalls**. Unavailable or unreliable records could delay traceability checks, quality holds and recall decisions during a product event. Example Foods could face regulator scrutiny and extended consumer exposure if required records cannot be recovered promptly.	**EF-116, EF-109**
E7	**Incorrect allergen labels cause serious harm to sensitive consumers**. An incorrect label could expose a consumer to an undeclared allergen and cause serious or lasting harm. Example Foods could then face withdrawal costs, claims, regulatory action and loss of retailer and consumer confidence.	**EF-101, EF-116**
E8	**Contaminated chilled products cause consumer illness and enforcement**. Microbiological contamination could cause illness among consumers if food-safety controls fail. Example Foods could face recalls, enforcement and compensation costs, although product formulation and the likely number and severity of illnesses remain unknown.	**EF-103, EF-116**
E9	**Weak assurance evidence produces adverse insurance or financing terms**. Incomplete control evidence could cause the insurer or bank to impose higher costs, restricted cover or tighter financing terms. These outcomes would increase financial pressure and reduce Example Foods' capacity to recover from disruption.	**EF-113, EF-114, EF-115**
E10	**Workforce shortages prevent safe and timely production recovery**. Loss of temporary-visa or labour-hire availability could leave production shifts understaffed and slow recovery after disruption. Restart pressure could increase workload and reduce supervision quality for workers with less secure employment arrangements.	**EF-117**

E11	**Worker safety failures cause injury during heat or pressured restarts**. Inadequate induction, supervision or heat controls could cause preventable injuries among production workers. The business could face lost time, regulator notification, claims and further staffing pressure if a worker requires medical treatment or suffers serious harm.	**EF-118, EF-123**
E12	**Utility or severe-weather disruption stops site operations**. Loss of electricity, gas or water would stop refrigeration, sanitation and production at the single site. Severe weather could also block freight routes, creating a service interruption and backlog until utilities and access were restored.	**EF-119, EF-122**
E13	**Material shortages prevent completion of planned production**. Ingredient or packaging shortages would prevent Example Foods from completing planned production runs. The resulting interruption would create schedule changes, missed orders and rework, with smaller customers potentially receiving lower priority than major supermarkets.	**EF-120**
E14	**Payment impersonation causes direct financial loss**. A successful email impersonation could redirect a supplier payment and cause a direct financial loss. Finance staff would also face investigation and recovery work, although multifactor authentication and prior bank intervention reduce the pathway.	**EF-112**
E15	**Technology debt weakens productivity and competitive position**. Slow adoption of modern automation could leave Example Foods less productive than competitors and increase unit costs. The financial effect remains uncertain because the current productivity gap, investment requirement and competitor performance are not measured.	**EF-110**

The scenarios each risk was tested in

SCENARIO	WHAT HAPPENS	RISKS IN IT
Downside	**Coupled concentration failure**. An adverse supermarket decision or an operational trigger such as refrigeration, carrier, utility or system failure interrupts production and delivery. Missed orders, stock loss and assurance pressure then weaken cashflow and retailer confidence, reducing capacity to restore operations or renew ageing assets. Frontline and labour-hire workers, smaller customers and, if food-safety controls are affected, sensitive consumers bear disproportionate consequences; limited redundancy amplifies the path. Signposts: A major supermarket removes products, reduces committed volume or materially toughens terms. Refrigeration restoration or system recovery exceeds the tolerated outage period. Repeated missed deliveries or withdrawals lead to increased retailer scrutiny or reduced confidence. Insurance or bank review produces higher costs, reduced cover or tighter financing terms. Extreme heat, bushfire or flood disrupts a relevant route, utility or site operation.	**Every risk (23)**
Central	**Latent fragility under pressure**. No major incident occurs, but the supplier-panel review, input-cost pressure, insurance and bank scrutiny, ageing systems and concentrated dependencies continue. Operations remain viable while exposure stays latent, with occasional control, workforce or delivery strain consuming management attention. Certification, existing authentication and normal operations limit immediate harm, but they do not remove the structural single points of failure. Signposts: Supplier-panel, bank and insurer reviews close without material adverse change while operations continue normally.	**Every risk except EF-103, EF-107, EF-109, EF-118 and EF-123**
Adaptive	**Bounded stabilisation**. Operational or assurance pressure activates tested fallback, timely restoration and disciplined prioritisation before disruption spreads. Partial alternatives, bounded cyber and assurance improvements, effective quality controls and adequate shift coverage contain production, delivery and consumer impacts. Structural concentration remains, but shorter outages and fairer triage prevent a self-reinforcing cashflow, confidence and renewal spiral. Signposts: Recovery tests demonstrate restoration within operational tolerance and bounded disruption to records and production. Alternative transport, supplier, utility or repair capacity is shown to work within service tolerance.	**Every risk except EF-102 and EF-110**
Renewal	**Distributed resilient operating model**. A longer-horizon redesign reduces dependence on concentrated customers, one-site cold-chain assets, a sole carrier and ageing systems. Stronger independent fallback, clearer accountability and accessible prioritisation reduce the spread from a single failure into workforce, customer, financial or consumer harm. Residual food-safety, climate and market risks remain, but exposure is less concentrated and recovery choices are more equitable. Signposts: Customer, production, refrigeration, transport and technology dependencies become materially less concentrated. Recall and safety communications demonstrably reach sensitive consumers without material delay.	**Every risk except EF-115 and EF-112**

4 Each risk

Every risk in the register, highest-rated first, under the number it has in the Risk Report.

EF-101 Incorrect product labels expose consumers to undeclared allergens and cause avoidable serious harm

VERY HIGH

Possible likelihood, Severe impact (customers and clients) · Confirmed by a person · Owner: Compliance · Theme: Targeted group or vulnerable cohort harm

RATING AND WHY	The assessment proposed this rating with high confidence. Another material labelling error is plausible within 12 months given a prior withdrawal, while certification and annual audits make recurrence less than expected. This is Severe Customers and clients impact because an undeclared allergen could cause death or lasting harm through Example Foods' own product and labelling failure.
TRAIL	Evidence **O15, O17, O29, O30 (evidence group G7)** · Underlying **C4, C6, C23** · Spreads through **L3, P6** · Leads to **E7** · Tested in **all four scenarios**
CONSEQUENCE	An incorrect label could seriously harm a sensitive consumer and trigger withdrawal, claims and enforcement.
WHO CARRIES IT	Children and school-age consumers
FIX OR REDESIGN	Fix now: a control can close it
ESCALATE IF	A label variance, undeclared allergen concern or failed mock withdrawal is found.
ACTIONS	**A1** Implement allergen label checks and mock withdrawal testing. Compliance · 8 February 2027 · Open

EF-102 Loss of a major supermarket customer sharply reduces revenue, production volumes and cashflow

VERY HIGH

Possible likelihood, Severe impact (customers and clients) · Confirmed by a person · Owner: Executive team · Theme: Financial loss liquidity

RATING AND WHY	The assessment proposed this rating with high confidence. A major customer loss is plausible within 12 months because a supplier-panel review is active, but no loss or material volume reduction has yet occurred. This is Severe Customers and clients impact because it would mean losing a top-tier customer that supports a material share of revenue.
TRAIL	Evidence **O3, O4, O19, O21 (evidence group G1)** · Underlying **C1, C11, C18** · Spreads through **P1** · Leads to **E1** · Tested in **Downside, Central and Renewal scenarios**
CONSEQUENCE	A supplier-panel decision could remove a major customer and sharply reduce production demand and financial capacity.
WHO CARRIES IT	Major supermarket dependent business unit workers
FIX OR REDESIGN	Redesign underneath: no control alone removes it
ESCALATE IF	A major supermarket removes products, cuts committed volume or materially tightens terms.
ACTIONS	**A2** Prepare a customer-loss cash and volume response plan. Executive team · 8 February 2027 · Open

EF-104 Failure of non-redundant refrigeration stops production and prevents Example Foods from fulfilling orders

HIGH

Possible likelihood, Major impact (operations and service delivery) · Confirmed by a person · Owner: Business operations · Theme: Infrastructure dependency exposure

RATING AND WHY	The assessment proposed this rating with high confidence. Another refrigeration stoppage is plausible within 12 months given a previous three-day failure and continuing non-redundancy, but no recurrence pattern establishes that it is expected. This is Major Operations and service delivery impact because a previous refrigeration failure stopped core production for three days.
TRAIL	Evidence **O2, O5, O14, O20, O22 (evidence group G2)** · Underlying **C2, C12, C19** · Spreads through **P2** · Leads to **E3** · Tested in **all four scenarios**
CONSEQUENCE	Another refrigeration failure could stop production for several days and create a significant fulfilment backlog.
FIX OR REDESIGN	Redesign underneath: no control alone removes it
ESCALATE IF	Refrigeration is unavailable beyond the tolerated outage period or stock is at risk.
ACTIONS	**A3** Implement tested refrigeration fallback and repair escalation. Business operations · 8 February 2027 · Open

EF-108 Failure of the sole refrigerated carrier prevents timely delivery to supermarket distribution centres

HIGH

Possible likelihood, Major impact (operations and service delivery) · Confirmed by a person · Owner: Business operations · Theme: Critical supplier concentration

RATING AND WHY	The assessment proposed this rating with high confidence. A material carrier or route disruption is plausible within 12 months because one carrier gates deliveries and regional routes face hazards, but no current disruption is active. This is Major Operations and service delivery impact because losing the sole carrier could stop core supermarket deliveries for several days and create a significant backlog.
TRAIL	Evidence **O6, O23, O24 (evidence group G3)** · Underlying **C13, C21** · Spreads through **P4** · Leads to **E4** · Tested in **all four scenarios**
CONSEQUENCE	Carrier failure would interrupt the main distribution channel until substitute refrigerated capacity became available.
FIX OR REDESIGN	Redesign underneath: no control alone removes it
ESCALATE IF	The primary carrier cannot meet a supermarket delivery window or a route closes.
ACTIONS	**A4** Prequalify alternate refrigerated carriers and routes. Business operations · 8 February 2027 · Open

EF-111 A cyberattack on production systems halts manufacturing while recovery arrangements remain untested

HIGH

Possible likelihood, Major impact (operations and service delivery) · Confirmed by a person · Owner: Security · Theme: Cyber control failure

RATING AND WHY	The assessment proposed this rating with high confidence. A production-disrupting cyberattack is plausible within 12 months because production authentication is incomplete and recovery is untested, but no successful compromise is occurring. This is Major Operations and service delivery impact because a successful attack could make core manufacturing unavailable for several days and create extensive restoration work.
TRAIL	Evidence **O8, O10, O11, O16, O25, O26, O27 (evidence groups G5, G4)** · Underlying **C3, C9, C15, C20** · Spreads through **L2, P3** · Leads to **E5** · Tested in **all four scenarios**
CONSEQUENCE	A cyberattack could halt manufacturing and prolong the outage because restoration has not been tested.
WHO CARRIES IT	Operations, finance and IT managers with shared assurance duties
FIX OR REDESIGN	Fix now, and redesign underneath
ESCALATE IF	A production system compromise is detected or restore testing fails tolerance.
ACTIONS	**A5** Implement production MFA, segmentation and recovery testing. Security · 8 February 2027 · Open

EF-119 Interrupted utility services stop refrigeration, sanitation and food production at the site

HIGH

Possible likelihood, Major impact (operations and service delivery) · Confirmed by a person · Owner: Business operations · Theme: Infrastructure dependency exposure

RATING AND WHY	The assessment proposed this rating with medium confidence. A production-affecting utility interruption is plausible within 12 months because electricity, gas and water gate operations, but no current interruption is reported. This is Major Operations and service delivery impact because an extended utility interruption could stop core production for several days and create a significant backlog.
TRAIL	Evidence **O2, O5, O14, O20, O22, O34, O35, O36, O37 (evidence groups G9, G2)** · Underlying **C2, C5, C14, C25** · Spreads through **P2** · Leads to **E12** · Tested in **all four scenarios**
CONSEQUENCE	Loss of electricity, gas or water could stop the entire production site.
FIX OR REDESIGN	Redesign underneath: no control alone removes it
ESCALATE IF	Electricity, gas or water service is lost or backup capacity fails a test.
ACTIONS	**A6** Test power and water loss responses for the production site. Business operations · 8 February 2027 · Open

EF-103 Microbiological contamination in chilled products causes consumer illness and prompts regulatory enforcement

HIGH

Possible likelihood, Major impact (customers and clients) · Confirmed by a person, conditional · Owner: Compliance · Theme: Targeted group or vulnerable cohort harm

RATING AND WHY	The assessment proposed this rating with medium confidence. Consumer illness is plausible within 12 months for chilled products if contamination and control failure coincide, but no current contamination or recurrence pattern is reported. This is Major Customers and clients impact because contaminated products could seriously harm consumers or affect many people through the organisation's own product.
TRAIL	Evidence **O2, O5, O14, O15, O17, O20, O22, O29, O30 (evidence groups G7, G2)** · Underlying **C2, C6, C23** · Leads to **E8** · Tested in **Downside, Adaptive and Renewal scenarios**
CONSEQUENCE	Contamination could cause consumer illness, recalls, claims and regulatory enforcement.
WHO CARRIES IT	Elderly consumers; Children and school-age consumers
FIX OR REDESIGN	Fix now, and redesign underneath
ESCALATE IF	A positive test, complaint cluster or cold-chain failure affects released product.
ACTIONS	**A7** Test contamination hold, recall and regulator notification steps. Compliance · 8 February 2027 · Open

EF-105 Failure of the ageing server interrupts production planning and other core operating processes

MODERATE

Possible likelihood, Moderate impact (operations and service delivery) · Confirmed by a person · Owner: IT operations · Theme: Infrastructure dependency exposure

RATING AND WHY	The assessment proposed this rating with high confidence. A core system outage is plausible within 12 months because the server is ageing and recovery is untested, but no outage frequency or active failure indicates it is expected. This is Moderate Operations and service delivery impact because loss of planning and records could interrupt critical processes for at least a day and require substantial rework.
TRAIL	Evidence **O8, O25, O26 (evidence group G4)** · Underlying **C3, C15, C20** · Spreads through **P3** · Leads to **E5** · Tested in **all four scenarios**
CONSEQUENCE	An ageing-system outage could interrupt planning, records and manufacturing while recovery remains untested.
WHO CARRIES IT	Operations, finance and IT managers with shared assurance duties
FIX OR REDESIGN	Redesign underneath: no control alone removes it
ESCALATE IF	Planning records are unavailable beyond the agreed recovery time.
ACTIONS	**A8** Test restore of planning records and manual production schedules. IT operations · 8 May 2027 · Open

EF-106 Supermarket bargaining pressure blocks cost recovery and steadily erodes Example Foods' operating margins

MODERATE

Likely likelihood, Moderate impact (financial) · Confirmed by a person · Owner: Business operations · Theme: Financial loss liquidity

RATING AND WHY	The assessment proposed this rating with medium confidence. Margin pressure is more likely than not within 12 months because elevated input costs and concentrated supermarket bargaining are persistent current conditions. This is Moderate Financial impact because persistent unrecovered costs could produce a visible reduction in the annual result.
TRAIL	Evidence **O3, O4, O19, O21, O34, O35, O36, O37 (evidence groups G1, G9)** · Underlying **C1, C7, C17** · Spreads through **L4** · Leads to **E2** · Tested in **all four scenarios**
CONSEQUENCE	Continuing bargaining pressure reduces margin and limits funds available for maintenance, recovery and renewal.
WHO CARRIES IT	Major supermarket dependent business unit workers
FIX OR REDESIGN	Fix now, and redesign underneath
ESCALATE IF	Gross margin falls below the board-agreed threshold or price recovery is rejected twice.
ACTIONS	**A9** Monitor gross margin triggers and record pricing trade-offs. Business operations · 8 May 2027 · Open

EF-107 Temperature-control failure spoils chilled inventory and forces destruction of affected finished stock

MODERATE

Possible likelihood, Moderate impact (operations and service delivery) · Confirmed by a person · Owner: Business operations · Theme: Infrastructure dependency exposure

RATING AND WHY	The assessment proposed this rating with high confidence. Chilled stock loss is plausible within 12 months if temperature control fails, although no current refrigeration incident or stock loss is reported. This is Moderate Operations and service delivery impact because stock destruction would disrupt fulfilment and require rework to restore planned production.
TRAIL	Evidence **O2, O5, O14, O15, O17, O20, O22, O29, O30 (evidence groups G2, G7)** · Underlying **C2, C6, C12, C19** · Spreads through **P2** · Leads to **E3** · Tested in **Downside, Adaptive and Renewal scenarios**
CONSEQUENCE	Loss of temperature control could spoil chilled inventory and interrupt completion of customer orders.
FIX OR REDESIGN	Redesign underneath: no control alone removes it
ESCALATE IF	Any batch exceeds approved temperature limits or release evidence is incomplete.
ACTIONS	**A10** Test stock hold, disposal and release decisions after cooling loss. Business operations · 8 May 2027 · Open

EF-110 Slow automation adoption leaves Example Foods less productive than competing food manufacturers

MODERATE

Possible likelihood, Moderate impact (financial) · Confirmed by a person · Owner: Executive team · Theme: Financial loss liquidity

RATING AND WHY	The assessment proposed this rating with medium confidence. A material competitiveness gap could emerge within 12 months under continuing technology debt and sector automation pressure, but the current productivity gap is not measured. This is Moderate Financial impact because a sustained productivity gap could visibly reduce annual earnings, although the current gap is not measured.
TRAIL	Evidence **O8, O25, O26 (evidence group G4)** · Underlying **C7, C9** · Spreads through **L2, P1** · Leads to **E15** · Tested in **Downside, Central and Renewal scenarios**
CONSEQUENCE	Technology debt may raise unit costs and weaken competitiveness over the medium term.
WHO CARRIES IT	Major supermarket dependent business unit workers
FIX OR REDESIGN	Fix now, and redesign underneath
ESCALATE IF	Unit costs or service failures materially exceed the agreed competitor benchmark.
ACTIONS	**A11** Benchmark automation gaps and rank renewal options. Executive team · 8 November 2027 · Open

EF-113 Shared accountability leaves critical compliance and control duties incomplete during external scrutiny

MODERATE

Possible likelihood, Moderate impact (legal, regulatory and contractual) · Confirmed by a person · Owner: Executive team · Theme: Financial loss liquidity

RATING AND WHY	The assessment proposed this rating with high confidence. Incomplete duties are plausible within 12 months while concurrent assurance demands remain shared across managers, but an actual management failure has not been demonstrated. This is Moderate Legal, regulatory and contractual impact because incomplete duties could produce systemic compliance incidents and increased external scrutiny.
TRAIL	Evidence **O9, O12, O13, O28 (evidence group G6)** · Underlying **C4, C8** · Spreads through **L1** · Leads to **E9** · Tested in **all four scenarios**
CONSEQUENCE	A small management group may fail to complete control evidence and compliance duties during concurrent demands.
WHO CARRIES IT	Operations, finance and IT managers with shared assurance duties
FIX OR REDESIGN	Fix now: a control can close it
ESCALATE IF	A bank, insurer or regulator asks for evidence that has no named owner.
ACTIONS	**A12** Implement an assurance owner and decision log for reviews. Executive team · 8 May 2027 · Open

EF-114 Weak cyber-control evidence increases insurance costs and may leave material losses uninsured

MODERATE

Possible likelihood, Moderate impact (financial) · Confirmed by a person · Owner: Security · Theme: Financial loss liquidity

RATING AND WHY	The assessment proposed this rating with high confidence. Adverse cyber-insurance terms are plausible at the current review because important controls remain untested, but the renewal outcome is not known. This is Moderate Financial impact because higher premiums or reduced cover could create visible unbudgeted costs without evidence of a solvency threat.
TRAIL	Evidence **O9, O10, O11, O12, O13, O16, O27, O28 (evidence groups G6, G5)** · Underlying **C4, C8, C22** · Spreads through **L1, P5** · Leads to **E9** · Tested in **all four scenarios**
CONSEQUENCE	The insurer may increase costs or restrict cover because important cyber controls remain untested.
WHO CARRIES IT	Operations, finance and IT managers with shared assurance duties
FIX OR REDESIGN	Fix now, and redesign underneath
ESCALATE IF	The insurer flags higher premium, restricted cover or missing control evidence.
ACTIONS	**A13** Prepare cyber-control evidence for insurer review. Security · 8 May 2027 · Open

EF-116 A product withdrawal disrupts sales, destroys stock and damages retailer confidence in Example Foods

MODERATE

Possible likelihood, Moderate impact (reputation and brand) · Confirmed by a person · Owner: Business operations · Theme: Targeted group or vulnerable cohort harm

RATING AND WHY	The assessment proposed this rating with high confidence. A withdrawal is plausible within 12 months because one has occurred previously and labelling and chilled-product hazards persist, but it is not currently active. This is Moderate Reputation and brand impact because another withdrawal could sustain negative retailer and industry commentary and place a significant customer relationship at risk.
TRAIL	Evidence **O15, O17, O29, O30 (evidence group G7)** · Underlying **C1, C6, C23** · Spreads through **P6** · Leads to **E6, E7, E8** · Tested in **all four scenarios**
CONSEQUENCE	A withdrawal would interrupt sales, destroy stock and weaken retailer confidence.
FIX OR REDESIGN	Fix now, and redesign underneath
ESCALATE IF	A withdrawal is initiated or a retailer questions product-control evidence.
ACTIONS	**A14** Prepare withdrawal roles, stock controls and retailer evidence. Business operations · 8 May 2027 · Open

EF-117 Dependence on temporary and labour-hire workers leaves production shifts materially understaffed

MODERATE

Possible likelihood, Moderate impact (operations and service delivery) · Confirmed by a person · Owner: Business operations · Theme: Workforce people and safety

RATING AND WHY	The assessment proposed this rating with medium confidence. A material shift shortage is plausible within 12 months because about one-third of production labour is concentrated in temporary or labour-hire arrangements, but no current shortage is reported. This is Moderate Operations and service delivery impact because understaffed shifts could interrupt production for a day or more and create catch-up work.
TRAIL	Evidence **O7, O31, O32, O33 (evidence group G8)** · Underlying **C5, C16, C24** · Leads to **E10** · Tested in **all four scenarios**
CONSEQUENCE	Worker unavailability could interrupt production and slow recovery from another disruption.
WHO CARRIES IT	Temporary visa and labour-hire workers
FIX OR REDESIGN	Fix now, and redesign underneath
ESCALATE IF	Absence, visa or labour-hire disruption leaves a critical shift below minimum staffing.
ACTIONS	**A15** Prepare cross-cover and surge staffing for critical shifts. Business operations · 8 May 2027 · Open

EF-120 Ingredient and packaging shortages prevent Example Foods from completing planned production runs

MODERATE

Possible likelihood, Moderate impact (operations and service delivery) · Confirmed by a person · Owner: Business operations · Theme: Critical supplier concentration

RATING AND WHY	The assessment proposed this rating with medium confidence. A material ingredient or packaging shortage is plausible within 12 months because substitutes and buffers are unverified, but no active shortage is reported. This is Moderate Operations and service delivery impact because a material shortage could interrupt planned production for a day or more and require schedule rework.
TRAIL	Evidence **O34, O35, O36, O37 (evidence group G9)** · Underlying **C5, C17, C25** · Leads to **E13** · Tested in **all four scenarios**
CONSEQUENCE	Unavailable ingredients or packaging could stop production runs and cause missed orders.
FIX OR REDESIGN	Fix now, and redesign underneath
ESCALATE IF	A critical input falls below reorder cover or a supplier misses a confirmed date.
ACTIONS	**A16** Prequalify alternate ingredients and packaging suppliers. Business operations · 8 May 2027 · Open

EF-121 Rising input prices compress margins when supermarket customers resist corresponding price increases

MODERATE

Likely likelihood, Moderate impact (financial) · Confirmed by a person · Owner: Executive team · Theme: Financial loss liquidity

RATING AND WHY	The assessment proposed this rating with medium confidence. Margin compression is more likely than not within 12 months because elevated input prices and concentrated customer bargaining already constrain cost recovery. This is Moderate Financial impact because continuing cost compression could produce a visible reduction in the annual result.
TRAIL	Evidence **O3, O4, O19, O21, O34, O35, O36, O37 (evidence groups G9, G1)** · Underlying **C1, C7, C17, C25** · Spreads through **L4** · Leads to **E2** · Tested in **all four scenarios**
CONSEQUENCE	Input inflation and weak pricing power reduce margin and the capacity to fund renewal.
WHO CARRIES IT	Major supermarket dependent business unit workers
FIX OR REDESIGN	Redesign underneath: no control alone removes it
ESCALATE IF	Input costs rise beyond the agreed recovery threshold for two reporting periods.
ACTIONS	**A17** Monitor input-cost recovery and set spend trade-off triggers. Executive team · 8 May 2027 · Open

EF-109 Ageing system records fail during traceability checks and delay quality holds and recalls

MODERATE

Possible likelihood, Moderate impact (legal, regulatory and contractual) · Confirmed by a person, conditional · Owner: Compliance · Theme: Targeted group or vulnerable cohort harm

RATING AND WHY	The assessment proposed this rating with medium confidence. A traceability delay is plausible within 12 months if a system failure coincides with a quality event, while the exact coupling remains unresolved. This is Moderate Legal, regulatory and contractual impact because delayed traceability or recall execution could cause a systemic compliance incident and increased regulator attention.
CONDITIONAL	Example Foods relies on an ageing ERP environment, although its precise traceability configuration is unknown.
TRAIL	Evidence **O8, O15, O17, O25, O26, O29, O30 (evidence groups G4, G7)** · Underlying **C3, C6, C15, C23** · Spreads through **P3** · Leads to **E6** · Tested in **Downside, Adaptive and Renewal scenarios**
CONSEQUENCE	Unavailable records could delay food-safety decisions and extend regulatory and consumer consequences.
FIX OR REDESIGN	Fix now: a control can close it
ESCALATE IF	A mock or real recall cannot identify affected batches within the required time.
ACTIONS	**A18** Test offline traceability records for a mock recall. Compliance · 8 May 2027 · Open

EF-115 Inadequate risk evidence causes tighter bank covenant terms and restricts available financing

MODERATE

Possible likelihood, Moderate impact (legal, regulatory and contractual) · Confirmed by a person, conditional · Owner: Executive team · Theme: Financial loss liquidity

RATING AND WHY	The assessment proposed this rating with medium confidence. Tighter financing terms are plausible within 12 months during the active bank review, but no adverse decision or covenant breach is reported. This is Moderate Legal, regulatory and contractual impact because tighter covenant terms would create a material contractual restriction and greater bank scrutiny.
CONDITIONAL	Shared accountability may make it harder to provide clear, complete and timely assurance, although the review outcome is unknown.
TRAIL	Evidence **O9, O12, O13, O28 (evidence group G6)** · Underlying **C4, C8, C22** · Spreads through **P5** · Leads to **E9** · Tested in **Downside, Central and Adaptive scenarios**
CONSEQUENCE	An adverse bank review could restrict financing and reduce recovery and investment capacity.
WHO CARRIES IT	Operations, finance and IT managers with shared assurance duties; Major supermarket dependent business unit workers
FIX OR REDESIGN	Fix now, and redesign underneath
ESCALATE IF	The bank requests extra assurance, tightens terms or signals covenant concern.
ACTIONS	**A19** Prepare bank evidence and covenant trigger monitoring. Executive team · 8 May 2027 · Open

EF-118 Inadequate induction and supervision of labour-hire workers causes preventable workplace injuries

MODERATE

Possible likelihood, Moderate impact (people and safety) · Confirmed by a person, conditional · Owner: Business operations · Theme: Workforce people and safety

RATING AND WHY	The assessment proposed this rating with medium confidence. A preventable labour-hire injury is plausible within 12 months during understaffing or rapid restart, although inadequate induction or supervision is not currently demonstrated. This is Moderate People and safety impact because inadequate supervision could cause an injury requiring medical treatment and time away from work.
TRAIL	Evidence **O7, O31, O32, O33 (evidence group G8)** · Underlying **C4, C5, C16** · Leads to **E11** · Tested in **Downside, Adaptive and Renewal scenarios**
CONSEQUENCE	Weak induction or supervision could injure labour-hire workers during normal work or pressured restarts.
FIX OR REDESIGN	Fix now: a control can close it
ESCALATE IF	A labour-hire worker starts without induction evidence or named supervision.
ACTIONS	**A20** Clarify labour-hire induction and supervision evidence. Business operations · 8 May 2027 · Open

EF-122 Bushfire, flood and extreme heat disrupt regional routes, utilities and site operations

MODERATE

Possible likelihood, Moderate impact (operations and service delivery) · Confirmed by a person, conditional · Owner: Business operations · Theme: Climate or environmental operability stress

RATING AND WHY	The assessment proposed this rating with medium confidence. A relevant severe-weather disruption is plausible within 12 months in regional Victoria, but no current event or precise local exposure indicates that disruption is expected. This is Moderate Operations and service delivery impact because a relevant weather event could interrupt routes or site services for a day or more and require recovery work.
CONDITIONAL	Example Foods depends on regional routes, utility services and refrigerated distribution, although no current disruption is reported.
TRAIL	Evidence **O6, O23, O24, O34, O35, O36, O37, O38, O39, O40 (evidence groups G10, G3, G9)** · Underlying **C10, C13, C14, C21** · Leads to **E12** · Tested in **all four scenarios**
CONSEQUENCE	Severe weather could interrupt utilities, freight routes and production at the concentrated site.
FIX OR REDESIGN	Redesign underneath: no control alone removes it
ESCALATE IF	A warning threatens a production site, utility service or key refrigerated route.
ACTIONS	**A21** Monitor weather warnings and activate route or site readiness. Business operations · 8 May 2027 · Open

EF-123 Extreme heat causes illness and fatigue among production workers during demanding summer conditions

MODERATE

Possible likelihood, Moderate impact (people and safety) · Confirmed by a person, conditional · Owner: Business operations · Theme: Workforce people and safety

RATING AND WHY	The assessment proposed this rating with medium confidence. Worker heat illness is plausible within 12 months during demanding summer conditions, while site conditions and heat controls are unknown and no current event is reported. This is Moderate People and safety impact because heat illness could require medical treatment and time away from work.
CONDITIONAL	Extreme heat can place additional stress on production workers, but site-specific controls and local conditions are unknown.
TRAIL	Evidence **O7, O31, O32, O33, O38, O39, O40 (evidence groups G10, G8)** · Underlying **C10, C16, C24** · Leads to **E11** · Tested in **Downside, Adaptive and Renewal scenarios**
CONSEQUENCE	Extreme heat could cause illness and fatigue among production workers and reduce shift capacity.
FIX OR REDESIGN	Fix now: a control can close it
ESCALATE IF	Forecast heat or site readings exceed the agreed worker-safety threshold.
ACTIONS	**A22** Prepare heat controls and rest rules for summer shifts. Business operations · 8 May 2027 · Open

EF-112 Email impersonation redirects supplier payments and causes direct financial loss to Example Foods

MINOR

Possible likelihood, Minor impact (financial) · Confirmed by a person · Owner: Business operations · Theme: Cyber control failure

RATING AND WHY	The assessment proposed this rating with high confidence. Another payment-redirection attempt or a successful loss is plausible within 12 months after an observed attempt, although email multifactor authentication and bank intervention reduce recurrence success. This is Minor Financial impact because the evidence supports a contained payment-fraud pathway but does not establish a loss above existing budget capacity.
TRAIL	Evidence **O10, O11, O16, O27 (evidence group G5)** · Underlying **C8, C20** · Leads to **E14** · Tested in **Downside, Central and Adaptive scenarios**
CONSEQUENCE	A successful impersonation could cause a direct payment loss and finance recovery work.
WHO CARRIES IT	Operations, finance and IT managers with shared assurance duties
FIX OR REDESIGN	Fix now: a control can close it
ESCALATE IF	A supplier bank-detail change cannot be verified by an independent call-back.
ACTIONS	**A23** Monitor payment changes and require call-back verification. Business operations · 8 November 2027 · Open

5 Confidence across the assessment

The assessment read 40 observations. 0 disagreements between them, 3 held with low confidence and 0 flagged for a person to check. 23 of 23 ratings are confirmed by a person.

Disagreements	No observation disagrees with another
Low confidence	**O15, O16, O20**
For a person to check	No observation
Conditional risks	**EF-103, EF-109, EF-115, EF-118, EF-122, EF-123**

What the assessment could not establish

Each unknown once, however many steps raised it. A risk is named where its own reasons say the same thing is not known.

IMPORTANCE	WHAT IS NOT KNOWN	RISKS IT BEARS ON
High	The financial effect of losing a customer, stopping production or facing cost increases cannot be sized without margin, contract and covenant information.	**EF-115**
High	Food-safety control effectiveness depends on product characteristics, traceability configuration and recall communication reach.	**EF-109**
High	System architecture, network segmentation, support status, backup quality and recovery time are unknown, limiting precision on cyber and outage spread.	Across the assessment
High	Practical substitutability for refrigeration repair, spare parts, alternate carriers, alternate suppliers and backup utilities is not established.	**EF-119, EF-120**
High	Whether alternative refrigeration, transport, utility, supplier and specialist support can restore operations within tolerance.	**EF-108, EF-120**
High	It is unresolved whether a system or cold-chain failure would directly impair traceability, quality holds or recall execution.	Across the assessment

IMPORTANCE	WHAT IS NOT KNOWN	RISKS IT BEARS ON
High	The size and speed of financial propagation cannot be estimated without margins, contract terms, covenant terms, insurance wording and cash buffers.	**EF-115**
High	The system architecture, support status, network segmentation and recovery time of the ageing technology environment are unknown.	**EF-105**
High	The spread and duration of a cyber or ageing-system outage.	Across the assessment
High	The exposure is structurally concentrated, but the severity of an operational breach depends on unverified alternatives, buffers and restoration performance.	**EF-120**
High	The tolerated outage period for refrigeration, utilities, systems and delivery is not defined in the evidence.	Across the assessment
High	The business's financial capacity to fund redundancy, absorb customer loss or survive adverse terms is unknown.	**EF-106, EF-121, EF-115**
Medium	Local climate, bushfire, flood, route and water-stress exposure cannot be resolved without exact site, warehouse and route locations.	**EF-122, EF-123**
Medium	Workforce controls cannot be prioritised precisely without skills overlap, shift coverage, training and supervision evidence.	**EF-117, EF-118**
Medium	The workforce branch depends on the overlap between temporary-visa and labour-hire workers, shift coverage, training, induction and supervision quality.	**EF-117, EF-118**
Medium	Local severe-weather and route exposure remains unresolved without exact site, warehouse and route data.	**EF-122**
Medium	The adequacy and fairness of workforce coverage, induction and supervision during disruption or restart.	**EF-118**
Medium	Which consumer groups use affected chilled products and how quickly accessible recall messages would reach them.	**EF-103**
Medium	Food-safety consequences remain conditional on product characteristics and demonstrated coupling between cold-chain or system failure and safety controls.	**EF-103**
Medium	Heat and severe-weather exposure for workers and logistics remains conditional rather than active.	Across the assessment
Medium	The extent of unequal burden on temporary visa workers compared with other staff is not evidenced directly.	Across the assessment
Low	Cross-border propagation remains peripheral unless Singapore export, international freight or imported input exposure becomes materially larger or disrupted.	Across the assessment
Low	Geopolitical exposure appears conditional because Singapore exports are small and no specific cross-border disruption is reported.	Across the assessment
Low	Whether small domestic and Singapore channels can grow enough to reduce supermarket dependence.	Across the assessment

What it assumed

The previous Australian summer was represented as the 2025–2026 summer because the assessment date is November 2026.

The product withdrawal described as occurring two years earlier was assigned only to calendar year 2024.

The planned second production line was assigned to 2027 based on the stated following-year timing.

Business-profile statements were treated as contextual or historical evidence rather than proof of current realized harm.

6 Traceability matrix

RISK	OBSERVATIONS	DOMAINS	ACTIONS
EF-101	O15, O17, O29, O30	Public health, Governance	A1
EF-102	O3, O4, O19, O21	Political economy	A2
EF-104	O2, O5, O14, O20, O22	Infrastructure	A3
EF-108	O6, O23, O24	Infrastructure, Political economy	A4
EF-111	O8, O10, O11, O16, O25, O26, O27	Cyber, Infrastructure	A5
EF-119	O2, O5, O14, O20, O22, O34, O35, O36, O37	Infrastructure, Resources	A6
EF-103	O2, O5, O14, O15, O17, O20, O22, O29, O30	Public health, Governance	A7
EF-105	O8, O25, O26	Infrastructure, Technology change	A8
EF-106	O3, O4, O19, O21, O34, O35, O36, O37	Political economy, Resources	A9
EF-107	O2, O5, O14, O15, O17, O20, O22, O29, O30	Infrastructure, Public health	A10

RISK	OBSERVATIONS	DOMAINS	ACTIONS
EF-110	O8, O25, O26	Technology change, Political economy	A11
EF-113	O9, O12, O13, O28	Governance	A12
EF-114	O9, O10, O11, O12, O13, O16, O27, O28	Governance, Cyber, Political economy	A13
EF-116	O15, O17, O29, O30	Public health, Political economy, Social	A14
EF-117	O7, O31, O32, O33	Resources, Social, Infrastructure	A15
EF-120	O34, O35, O36, O37	Resources	A16
EF-121	O3, O4, O19, O21, O34, O35, O36, O37	Political economy, Resources	A17
EF-109	O8, O15, O17, O25, O26, O29, O30	Technology change, Public health, Infrastructure	A18
EF-115	O9, O12, O13, O28	Governance, Political economy	A19
EF-118	O7, O31, O32, O33	Governance, Public health	A20
EF-122	O6, O23, O24, O34, O35, O36, O37, O38, O39, O40	Climate, Infrastructure, Resources	A21
EF-123	O7, O31, O32, O33, O38, O39, O40	Climate, Public health, Resources	A22
EF-112	O10, O11, O16, O27	Cyber, Political economy	A23

A The engagement record

Organisation	Example Foods, A fictional family-owned food manufacturer, used as a sample
Assessment	9002, reported 8 November 2026
Prepared by	MyRISK
What it was given	A written description of the organisation. Recorded as O1 to O20 in section 1.
Inputs dated	8 November 2026
Public research	195 sources consulted, listed in Appendix B.
Decisions as at	8 November 2026
The run	20261108T062105Z-sample-example-foods, 8 November 2026, 06:21 UTC to 06:35 UTC
Analysis version	1.62.0; rating definitions 1.50.3

B The evidence

Every public source the assessment consulted, each once, by site. The full address is the site followed by the path shown.

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/news/2026-04-12/iran-war-independent-supermarkets-under-pressure-as-costs-rise/106545358
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/consumers/pricing/setting-prices
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/system/files/Perishable%20Agricultural%20Goods%20Inquiry%20-%20Final%20Report%20-%20December%202020.pdf
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C How the assessment works

Fourteen steps in five stages, each building on the one before: what each step does, and what it produced on this assessment.

1. Reading the inputs

Everything the organisation supplied is recorded once as a fact, and public sources are searched for what is happening to it, its sector and its region.

Reading your inputs	Reads everything supplied about the organisation and records each distinct fact once, with where it came from.	20 observations, 4 assumptions
Scanning the current risk environment	Searches public sources for what is happening to the organisation, its sector and its region that could matter.	9 organisation signals, 8 sector signals, 6 geography signals, 12 cross-domain candidates

2. Finding the risks

Related evidence is grouped, each group becomes named risks with one cause and one consequence, and each risk is placed against the systems that can come under strain.

Grouping what we found	Groups the facts and findings that share a cause, so related evidence is weighed together.	10 clusters, 10 links between clusters
Naming your risks	Turns each group of evidence into named risks, each with a single cause and consequence.	23 risks proposed
Mapping your risk domains	Places each risk against the systems that can come under strain, and the channels through which strain travels.	3 primary domains, 7 secondary domains, 4 transmission channels

3. Tracing causes and spread

For each risk: what lies underneath it, how a failure would spread, whether the weakness is fixable or built in, and who would be hurt most.

Tracing root causes	Works out the underlying conditions and triggers behind each risk.	5 root conditions, 6 structural drivers, 8 triggers
Following knock-on effects	Traces how a failure in one place would spread to others, including knock-on and feedback effects.	8 first-order effects, 6 second-order effects, 4 feedback loops, 8 bottlenecks
Testing for structural weakness	Tests whether each weakness is temporary, fixable, or built into how the business is organised.	6 structural indicators, 7 breach tests, 6 capacity constraints
Checking who is most exposed	Identifies who would be hurt, and who would be hurt most, if each risk happened.	9 exposed groups, 7 fragility factors, 4 fairness concerns

4. Rating each risk

Each risk is tested in four scenarios to judge how likely it is, and rated on what it would do to the business against a fixed scale for each kind of harm.

Building scenarios	Tests each risk in a downside, a central and a recovery scenario, and rates how likely it is.	10 signposts, 23 risks placed in scenarios
Translating to business impact	Rates what each risk would do to the business, against a fixed scale for each kind of impact.	15 consequences, 10 critical operations, 23 risks rated

5. Deciding what to do

A first action and an escalation trigger for each risk, then the ranking, priorities and decision for leadership, and the leadership summary.

Prioritising what to do	Proposes a first action for each risk, and the warning sign that should escalate it.	8 control priorities, 23 actions
Assembling the board view	Ranks the risks and sets out the priorities and decision for leadership.	5 top risks, 5 priorities, 7 questions
Writing the report	Writes the leadership summary.	5 risks by impact, 8 priority controls

D How ratings are set

A rating combines how likely a risk is over the next 12 months with how much it would hurt if it happened. Impact is weighted more heavily, because it is a property of the business and changes only when the business does, while likelihood moves with the evidence. A risk judged Unlikely

(5% to 20% in the next 12 months) that would be Severe if it happened is rated Very High. A Likely risk that would be Moderate is rated Moderate. The unlikely, severe risk ranks higher.

Likelihood, over the next 12 months

Rare	Under 5% probability within the next 12 months.
Unlikely	5% to 20% probability within the next 12 months.
Possible	20% to 50% probability within the next 12 months.
Likely	50% to 80% probability within the next 12 months.
Almost Certain	80% or greater probability within the next 12 months, or already occurring.

Impact

Impact descriptors are shown for operations and service delivery. Each kind of harm -- data, legal, customers, reputation, people and financial -- has its own descriptors at the same five levels.

Negligible	No measurable effect on service.
Minor	Short interruption affecting some users. Minimal effort to correct, though service standards are missed.
Moderate	Noticeable interruption lasting a day or more, with cost and rework to restore critical processes.
Major	Core service unavailable for several days. Extensive effort and cost to restore, and a significant backlog created.
Severe	Core service unavailable for more than a week, or permanently degraded. Critical processes cannot be performed manually.

The rating for each pair

LIKELIHOOD, IMPACT	NEGLIGIBLE	MINOR	MODERATE	MAJOR	SEVERE
Almost Certain	Minor	Moderate	Moderate	High	Very High
Likely	Minor	Minor	Moderate	High	Very High
Possible	Low	Minor	Moderate	High	Very High
Unlikely	Low	Minor	Moderate	High	Very High
Rare	Low	Low	Minor	Moderate	High

Fix or redesign

Each risk says which of these its weakness is.

Fix now, and redesign underneath	A gap a control can close now, on a weakness built into how the business is organised.
Redesign underneath: no control alone removes it	The weakness is built into how the business is organised; a control alone will not remove it.
Fix now: a control can close it	A gap a control or a change of practice can close.
Watch: likely to pass	A pressure likely to pass; watch it rather than redesign for it.
Not classed by the structural test	Tested, but not called fixable or structural.
Not assessed	The structural test did not reach this risk.

E Glossary

Observation	A fact the assessment read, recorded once with where it came from.
Evidence group	Observations that share a cause, weighed together.
Confirmed	A rating a person set or accepted in the register.
Proposed	A rating the assessment proposed that nobody has decided yet.
Band	A proposed rating shown as a range, such as High–Moderate, because the evidence supports it with medium confidence. The rating held is the higher one.
Conditional	A risk the evidence points to but does not yet confirm.
Geopolitical	Relations between countries: conflict, sanctions, trade restrictions and foreign interference.
Political economy	Government policy, funding, markets and the economy the organisation operates in.
Governance	How decisions are made and overseen: leadership, accountability, controls and capacity.
Social	People and communities: participation, trust, expectations and social change.
Public health	Population health: disease, health services and the health of the people served.

Cyber	Digital systems and data: information security.
Infrastructure	Physical and shared infrastructure: transport, power, communications, sites and suppliers.
Resources	Money, people and materials the organisation needs, and how concentrated they are.
Climate	Weather and climate: heat, storms, flood, smoke and longer-term change.
Ecological	The natural environment: ecosystems, contamination and land and water.
Religion and belief sensitivity	Religion and belief, where they shape how people are served or how decisions are received.
Technology change	Technology the organisation depends on or competes with: systems ageing out of support, vendor and platform changes, AI and automation, and the programmes that replace core systems.

About this report. This report is a scenario-based risk assessment prepared from user-provided information, stated assumptions and structured analysis outputs. It is intended to support management discussion, prioritisation and further review, not to confirm that any incident, breach, non-compliance or loss event has occurred. Findings reflect the information available at the time of analysis and may change as additional facts, validation or operational data become available. Risk ratings, scenarios and recommended actions should therefore be treated as decision-support inputs and considered alongside management judgment, legal and regulatory advice and site-specific operational evidence.