REPUBLIC OF RWANDA

Kigali, 03/09/2026
Ref: 146/NLA/MJ/16.01

Honorable Minister of State in charge of National Treasury
KIGALI

Dear Hon. Minister,

RE: Transmission of the Approved Risk Management Policy and Framework

The National Land Authority (NLA) is pleased to submit to your office the Risk Management Policy and Framework approved by the its board.

The Policy and Framework have been finalized following consideration of the inputs and recommendations provided by the risk management Unit in MINECOFIN. These contributions have been duly incorporated to strengthen the policy framework and ensure its alignment with the Government of Rwanda's risk management requirements, principles, and institutional practices.

The National Land Authority appreciates the valuable support and technical guidance provided by the unit of risk Management throughout the development and review of this important institutional framework and look forward to work with you while training risk owners and champions.

Sincerely,

Sylvain MUYOMBANO
Head of Land Administration Department

NATIONAL LAND AUTHORITY

NISHIMWE Marie Grâce
Director General and Chief Registrar of Land Titles

Cc:

- Hon. Minister of Finance and Economic Planning
- Hon. Minister of Environment
- Permanent Secretary in the Ministry of Environment
- Internal Auditor General/ MINECOFIN
- Risk Management Analyst/ MINECOFIN

NLA
National Land Authority

Risk Management Policy & Framework



March, 2026

Version 1.00 March 2026

Version Control

Version	Date	Update	By whom
0.00	November, 2024	Initial Draft	NLA
0.01	June 30th 2025	Final	NLA
1.00		The Risk Management Committee (RMC) updated the version 001 in the following areas; ✓ Version Control ✓ Risk Management statement ✓ Acronyms ✓ Background of Risk Management in NLA ✓ Risk Actions and Escalation Points ✓ NLA Risk Categorization ✓ NLA Risk Management Methodology ✓ Risk management roles and responsibilities ✓ Risk Management Implementation Plan ✓ ERM Templates: Risk reporting templates ✓ Appendix 4: Likelihood scale ✓ Appendix 5: Consequence Scales ✓ Appendix 6: Consequence Definition	RMC/NLA & MINECOFIN
1.01			
1.02			
1.03			

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FOREWORD

The National Land Authority (NLA) is a public institution established under the Ministry of Environment to manage and administer land in Rwanda, including implementing land policy, land use planning, land registration, land valuation, and land disputes resolution.

To ensure effective risk management culture while delivering on NLA's core mandate, risk minimisation and conformity with statutory and regulatory requirements is a prerequisite, in alignment with the Rwanda vision 2050 which aspires that the national social-economic development will be magnified by capable and accountable institutions. Therefore, the present Risk Management Policy & Framework constitutes the foundation to achieve effective management of public resources, reducing surprises, formalizing risk management processes and introducing a formal structure of managing risks as well as implementation of workplace wellness programs.

For enhanced risk management, both the Management and Risk owners within NLA, will assess and monitor all its recognised risk categories in an integrated manner, through a risk-based approach in conformity with ISO 31000 Risk Management standard and other applicable best practices. Further, NLA as well as its various stakeholders will embark on developing and implementing frameworks that anticipate, detect, acknowledge and respond to changes to operating environment by applying available historical, current and future information to make informed decisions.

A risk management culture shall be promoted so as to influence behaviour and decision making in order to achieve the best maturity level in risk management through continuous improvement within NLA.

Mr. NTABANA Innocent
Chairperson of the Board of Directors of NLA

Signature:

Date:

1. Acronyms and Glossary of Terms

1.1 Acronyms

BAC	Board Audit Committee
BoD	Board of Directors
CORS	Continuous Operating Reference Station
DG	Director General and Chief Registrar of Land Titles
DLUP	District Land Use Plan
ERM	Enterprise Risk Management
IIA	Institute of Internal Auditors
IRL	Inherent Risk Level
ISO	International Organisation for Standardization
KPI	Key Performance indicator
KRI	Key Risk Indicator
LAIS	Land Administration Information System
LATIS	Land Administration Tracking Information System
NLA	National Land Authority
NLUDMP	National Land Use and development master plan
PFM	Public Finance Management
RAG	Red Amber Green escalation criteria
RBIA	Risk-based internal audit
RC	Risk Champion
RCSA	Risk and Control Self-Assessment
RMC	Risk management committee
RRL	Residual Risk Level
SP	Strategic Plan
UPI	Unique Parcel Identifier

1.2 Glossary of Terms

Assessed unit
Refers to NLA Offices, Departments, Divisions, Units and Functions of which risk assessment is to be undertaken.

Control
Any measure or action that modifies or maintains risk, which may include; any policy, procedure, practice, process, technology, technique, method, or device. Risk treatments become controls, or modify existing controls, once they are implemented.

Control effectiveness
The extent to which a control is fit for purpose, well designed, consistent, complete, reliable and timely operated in risk mitigation.

Critical Success Factor (CSF)
The resources, inputs and capabilities that must be present in order to achieve an objective.

Event
An occurrence or incident, from external or internal sources, that affects the achievement of the NLA objectives. Events can have negative consequences, positive consequences, or both. Events with negative consequences represent threats. Events with positive consequences represent opportunities.

Inherent (gross) Risk (IR)
The exposure arising from a specific risk before any action or control has been put in to manage it.

Near miss
An incident that didn't evolve into a consequence. It refers to an unplanned event that did not result in injury, damage, or loss but had the potential to do so. Near misses matter in Risk Management because when analysed to implement controls they reduce future risk.

Process
Refers to a set of interrelated or interacting activities which transform inputs into outputs in order to achieve desired results.

Residual (net) Risk (RR)
The exposure arising from a specific risk after an action or control has been put in place to manage it and making the assumption that the action or control is effective.

Risk
Risk is the effect of uncertainty of objectives.

Risk and Control Self-Assessment (RCSA)
A process used by Management to identify, measure and evaluate risks and controls.

Risk bow tie analysis
A graphical presentation of the risk event, the causes and consequences.

Risk champion

Is a staff representing an assessed unit who supports and defends risk management cause. Therefore, a champion of risk management will promote its benefits, educate the business unit's management and staff in the actions they need to take to implement it and will encourage them and support them in taking those actions.

Risk impact
The outcome of an event affecting objectives.

Risk likelihood
The chance of a risk event happening.

Risk matrix
A tool for ranking and displaying risks by defining ranges for consequences and likelihood.

Root cause analysis
Refers to the identification of *underlying causes* of identified risk events or incidents, so that the most effective control measures can be identified and implemented.

Risk criteria
It is a term of reference against which the significance of risk is evaluated. The criteria can be derived from standards, laws, policies and other requirements.

Risk assessment
The overall process of analysis and evaluation of a risk with regard to its consequence and the likelihood of being realized, and the selection of an appropriate risk response by NLA.

Risk culture
The set of shared attitudes, values and practices that characterize how NLA considers risks in its day-to-day activities

Risk driver
It is a cause or source of a risk event.

Risk indicator
This is a measurement or parameter used by management to show how risky an event or activity is. It warns of the most obvious area where problem may arise, thus the term Key Risk Indicator.

Risk owner
This is a staff who has accountability and authority to manage risk. This can be: DG, DDG, Head of departments, Registrar of Land Titles, Division Managers and Directors.

Risk profile/register
A documented and prioritized assessment of the range of specific risks faced by NLA.

Risk management framework
The totality of the structures, methodologies, procedures and definitions that NLA adopts to implement its risk management processes.

Risk treatment

The set of actions that may be taken in response to a risk which may include:

- **Transfer the risk:** This may be done by RTB asking a third party to take on the risk.
- **Accept/tolerate the risk:** Decision not to put in place further mitigation measures due to the fact that the ability to take effective action is limited, or the cost of taking action may be disproportionate to the potential benefit gained.
- **Treat the risk:** Taking direct action to reduce either its potential impact or its likelihood of occurrence.
- **Terminate the underlying activity:** This is a variation of the "treat" approach, and involves quick and decisive action to eliminate or avoid a risk altogether.
- **Exploit the risk:** Opportunities can be exploited in a positive manner.
- **Risk transformation:** Transforming one risk type int

Stakeholders

The person(s) or organisation(s) that can affect, be affected or perceive themselves to be affected by a decision or activity of NLA.

Upside of risk

The potential of a risk event to generate a positive impact to the NLA.

Organs of the NLA:

The management organs of the NLA are the following:

(a) **Board of Directors**: The Board of Directors of the NLA is composed of seven members.
(b) **Executive Organ**: The Executive Organ of the NLA is comprised of the Director General and the Deputy Director General.
(c) **Senior Management**: The senior management of the NLA is comprised of the Head of Departments, Directors and Division managers.
(d) **Council of Registrars**: The council of Registrars of the NLA is comprised of Director General and Chief registrar of land Titles, Head of Department of land Administration and 5 Registrars of land Titles

2. Preamble

2.1 Background

Vision:

The National Land Authority (NLA)'s vision is to be a leading institution in efficient land management, leveraging advanced geo-information technology.

Mission:

The mission of the Authority is to ensure efficient land administration and use for a sustainable development.

NLA Mandates

The National Land Authority (NLA) has the following mandate:

- **Implement land laws and policies**
  The NLA is responsible for implementing land laws, policies, strategies, and regulations.
- **Manage land resources**
  The NLA ensures the efficient and effective management of land resources in Rwanda.
- **Provide technical assistance**
  The NLA provides technical assistance to local governments and other land-related institutions.
- **Conduct land research**
  The NLA conducts land research and analysis.
- **Resolve land disputes**
  The NLA resolves land disputes relating to land boundaries and systematic land registration.
- **Educate the public**
  The NLA educates and sensitizes the public on policies and laws related to land management and use.
- **Prepare land use master plans**
  The NLA prepares, updates, and monitors the implementation of land use master plans.
- **Monitor land use**
  The NLA monitors land use in the country and alerts the government where misuse occurs.
- **Execute geodetic surveys**
  The NLA executes, reforms, publishes, and disseminates geodetic, topographic, hydrographic, and cadastral surveys in relation to land resources.

NLA Responsibilities:

As per the Presidential Order N° 071/01 of 09/12/2022 Governing the National Land Authority, NLA has the following responsibilities:

1. To implement national policies, laws, strategies and regulations and Government resolutions related to land registration, land use planning and management;
2. To provide advice to the Government on issues relating to land;
3. to educate and sensitize the public on policies and laws related to land management and use;
4. To process and update the land register and provide land information;
5. To prepare, update and monitor the implementation of land use master plans at the national, sectoral and local levels and to establish guidelines, standards, instructions for efficient and optimal land use towards sustainable development;
6. To monitor the land use in country and alert the Government where misuse occurred;
7. To execute, reform, publish and disseminate the geodetic, topographic, hydrographic and cadastral surveys in relation to land resources;
8. To put in place appropriate procedures and define standards for the following:
    - land management;
    - land surveys;
    - geo-spatial data;
    - topographic and thematic maps;
    - land and property valuation.
9. To organize, coordinate and monitor of use and dissemination of geoinformation in connection with land management under the national spatial data infrastructure framework
10. To receive and evaluate proposals to purchase or lease State lands in private domain;
11. To issue and revoke, on behalf of the State, land titles in accordance with the Law governing land;
12. To carry out an inventory of all land resources in the country, their quality and their use, and act as the custodian of all national maps, aerial photography collections and their database;
13. To support in building capacity of decentralized administrative entities in land management and use;
14. To analyze new projects that require land use and ensure their alignment with the national laws on land use and development master plans;
15. To register and manage all State lands to ensure their efficient management and value addition;
16. To check and examine all requirements for allocation or concession of State land for investment, social welfare and other needed by governmental institutions;
17. To conduct research and study on land, publish the findings of the research and disseminate them.

Background of Risk Management in NLA

Risk Management at NLA is viewed as part of the Public Finance Management (PFM) reforms in areas such as accounting reforms, Audit reforms and Governance reforms. Article 20.7 of Organic law n° 002/2022.OL of 12/12/2022 on public finance management requires the Chief Budget Manager to establish and maintain effective, efficient and transparent systems of internal controls and risk management.

Risk Management is key to NLA in achieving effective management of public resources, reducing surprises, formalizing risk management processes and introduce a formal structure for risk management. Risk Management is necessary to enable NLA to be able to categorise risks that NLA faces, rank them in order to prioritise and mitigate key risks.

Methodology of Preparing the Policy

This policy was developed through reference to applicable laws and regulations, guidelines, standards, consultative engagement with the Risk Management Committee.

2.2 NLA Risk Management Policy Statement

NLA recognises risk management as an integral part of its governance responsibilities and is committed to integrating effective risk management practices across all its activities. The Management will allocate the necessary resources and provide strategic leadership, to ensure among others;

- Effective delivery on its mandate,
- Safety and security of its staff members, customers and other stakeholders,
- Protection of its assets,
- Continuity of its business operations.

3. Objectives, Scope and References of NLA Risk Management Policy

3.1 Objectives of the Policy

The overall objective of this policy is to identify, assess, manage, and monitor risks in a way that protects the NLA and supports the achievement of its objectives.

The specific objectives of this policy are:

i. To entrench and integrate effective risk management practices in all aspects of NLA activities.
ii. To establish a framework of early identification and alignment of risks to the respective NLA's objectives they are affecting.
iii. To establish objective tools of assessing, measuring and monitoring of all NLA's risks.
iv. To establish a risk criteria and tolerance levels against which NLA risks will be evaluated.
v. To establish adoption of risk treatment strategies that are cost effective and efficient in reducing NLA's risks to acceptable levels.
vi. To establish provision of accurate risk information through timely reporting for effective decision making.
vii. To establish an appropriate risk governance and management structure for supporting the risk function in NLA.

3.2 Scope of the Risk Management Policy

This policy shall cover:

i. All Offices, Departments, Divisions, Units, Functions and Staff within NLA operations
ii. Strategic planning, monitoring and evaluation processes
iii. Reporting lines and timelines
iv. Decision making processes and hierarchies
v. Regulatory activities such as Compliance, regulations, technical guidelines, licensing, audits, oversight, enforcement among others.

3.3 References for the Risk Management Policy

The policy has been framed in line with the following risk management and governance standards, directives and guidelines:

i. Most current Ministry of Finance and Economic Planning Risk Management Guidelines: provides risk management guidelines for the public sector in Rwanda,
ii. Most current ISO 31000, *Risk management – Principles and guidelines*: provides principles, framework and a process for managing risk,
iii. Public Finance Management laws, Ministerial Order and regulations

4. Principles of Risk Management at NLA

The Risk Management practices at NLA are guided by the following principles:

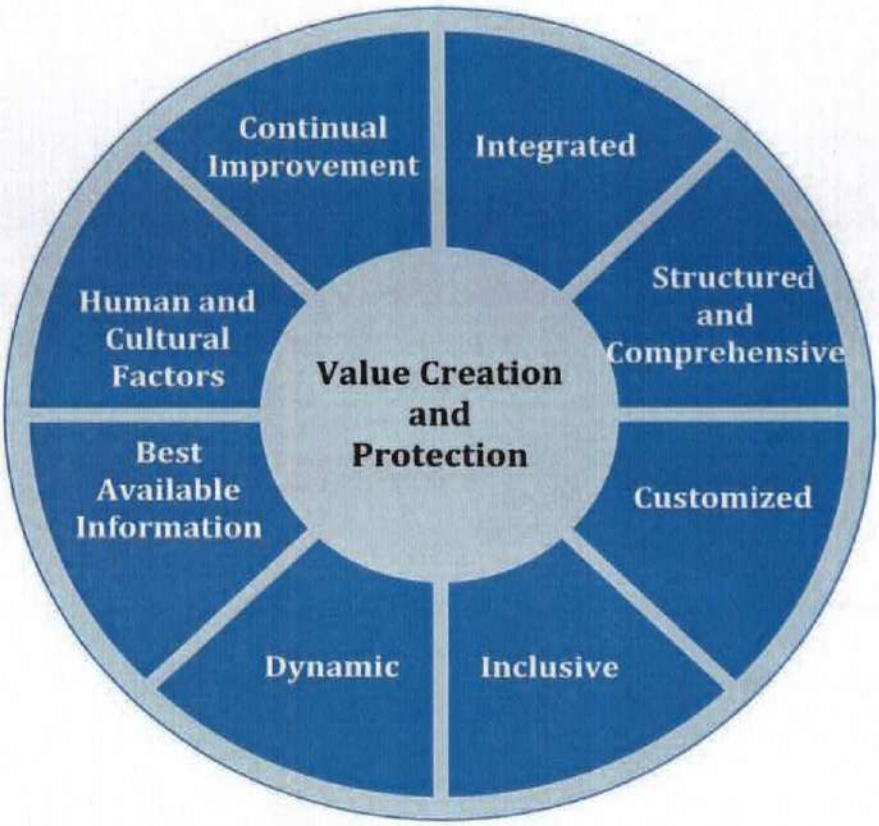


Figure 1. NLA Risk Management Principles

4.1. Integration of all processes

NLA adopts a risk-based approach that will cut across and integrate all its activities including but not limited to:

a. Offices, Departments, Divisions, Units, Functions, Staff and processes within the NLA's operations;

Planning, Reporting & decision-making processes.

4.2. Structured

The NLA shall adopt a systematic approach to risk management that contributes to consistent and comparable results.

4.3. Comprehensive

The NLA shall adopt a complete and exhaustive approach to risk management that shall be applied in all areas under the scope.

4.4. Customized

The NLA shall customize risk management framework and processes to fit the organization in particular, its risk profile, culture and risk criteria taking into consideration its external and internal context related to its objectives.

4.5. Inclusive

The NLA shall adopt a decentralized approach to risk management that advances appropriate and timely engagement of all staff, stakeholders and partners by enabling their knowledge, views, and perceptions to be considered. The institution recognizes that risk management is the responsibility of everyone in the institution.

4.6. Dynamic

The NLA recognizes that risks can emerge, change, or disappear as an organization's external and internal context changes. As such, the institution shall develop a risk management framework that anticipates, detects, acknowledges and responds to those changes and events in an appropriate and timely manner.

4.7. Best available information

The inputs to the NLA risk management approach is based on the best available historical and current information, as well as on future expectations. the NLA's Risk Management Framework shall clearly take into account any limits and uncertainties associated with such information and expectations. The NLA shall also ensure information is timely, clear, and available to relevant stakeholders and partners.

4.8. Human and cultural factors

The NLA recognizes human behaviour as an essential aspect of organizational culture that significantly influences risk management at all levels and stages; hence it shall consider the effects of such aspects in the NLA risk management processes.

4.9. Continual improvement

The Authority commits to a continuous learning, review and improvement of its risk management framework and processes, so as to maintain a strong, relevant and best practice risk management framework.

5. Risk Management Framework

The purpose of the risk management framework is to assist the NLA to integrate risk management into its processes, activities and functions. The effectiveness of risk management depends on its integration into the governance of the NLA including decision-making which requires support from stakeholders.

5.1.1 Risk and Risk Management as it applies to the NLA

Risk is the effect of uncertainty on the NLA objectives.

An **effect** is a deviation from the expected. It can be positive, negative or both and can address, create or result into opportunities and threats.

Uncertainty is the state, even partial, of deficiency of information related to understanding or knowledge of an event, its consequence and likelihood.

Objectives can have different aspects (such as financial management, public service administration, employment promotion goals) and can apply at different levels (such as strategic, department, unit, function, project or process).

5.1.2 Risk Management

Risk Management is coordinated activities to manage the effect of uncertainty on the NLA's objectives.

Risk Management and Enterprise Risk Management (ERM) shall be used interchangeably at the NLA.

5.2 Risk Management Framework for the NLA

The NLA's risk management framework is anchored on Leadership and Commitment based on ISO 31000: 2018 Risk Management Standard. This is to ensure its integration into the governance of the NLA including the decision-making process. The components of the NLA framework shall encompass integrating, designing, implementing, evaluating and improving risk management across the organisation as depicted in figure 2 below.



Figure 2. NLA Risk Management Framework

5.2.1 Leadership and Commitment

The BoD and Executive Organ shall ensure that risk management is integrated into all NLA's activities and shall be accountable for overseeing risk management.
The BoD and Executive Organ shall demonstrate leadership and commitment by:

i. Issuing a policy that establishes a risk management approach, plan or course of action;
ii. Ensuring that the necessary resources are allocated to managing risk;
iii. Assigning authority, responsibility and accountability at appropriate levels within the NLA;
iv. Ensuring that risks are adequately considered when setting the NLA's objectives; and
v. Understanding the risks facing the NLA in pursuit of its objectives.

The Senior Management is accountable for managing risks.
The Senior Management shall demonstrate leadership and commitment by:

i. Customising and implementing all the components of this framework;
ii. Ensuring that systems to manage such risks are implemented and operating effectively;
iii. Ensuring such risks are appropriate in the context of the NLA's objectives; and
iv. Ensuring that information about such risks and their management is properly communicated.

5.2.2 Integration

Integrating risk management into the NLA shall be a dynamic and iterative process, and shall be customized to the NLA's needs and culture. The NLA Risk management shall be a part of, and not separate from, the organizational purpose, governance, leadership and commitment, strategy, objectives, programs, projects, services and operations.
Risk Management shall be integrated into organisational structure and be integral to accountability and oversight roles in its governance processes for the NLA.

5.2.3 Design

The NLA's risk management framework shall be designed by thorough examination and understanding its external and internal contexts such as contractual relationships, interdependencies, organisational structure, information flow among others.

The Executive Organ shall ensure the design of the NLA's risk management framework is documented in the risk management policy with clear assigned roles, authorities, responsibilities and accountabilities at all levels of management. Individuals who have accountability and authority to manage risks must be identified.

The Senior Management shall develop and adopt a Risk Communication and Consultation plan to ensure timely and relevant risk information collection, collating, synthesising and sharing as appropriate and that feedback is provided and improvements made.

The Executive Organ shall ensure allocation of appropriate resources for risk management every year through budgetary allocation to cover:

i. Development of people, skills, experience and competence in risk management;
ii. Tools, Information and knowledge management system to support risk management;
iii. Professional development and training of core team.

5.2.4 Implementation

The Senior Management shall implement the risk management framework by:

i. Developing an appropriate plan including time and resources;
ii. Identifying where, when and how different types of decisions are made across the NLA, and by whom;
iii. Modifying the applicable decision-making processes where necessary;
iv. Ensuring that the NLA arrangements for managing risk are clearly understood and practised.

5.2.5 Evaluation

The Senior Management shall evaluate the effectiveness of the risk management framework by:

i. Periodically measuring risk management framework performance against its purpose, implementation plans, indicators and expected behaviour;
ii. Determining whether the Risk Management framework remains suitable to support achieving the NLA's objectives.

5.2.6 Improvement

The Senior Management is committed to maintaining a robust, relevant and good practice risk management principles adapting to internal and external changes. As such, Senior Management is committed to continually improving the suitability, adequacy and effectiveness of the Risk Management Framework and the way risk management processes are integrated.

Through a Plan–Do–Check–Act model of continual improvement, The Senior Management shall be undertaking, gap analysis, benchmarking exercises, routine reviews and comparative analysis to enhance efficiency and effectiveness of risk management in the NLA.

6. NLA Risk Management Process

The NLA's risk management process as illustrated in figure 3, shall involve systematic application of policies, procedures and practices to the activities of communicating and consulting, establishing the context, risk assessment, risk treatment, monitoring & review and recording & reporting. The risk management process shall be an integral part of management and decision-making that shall be integrated into the organisation structure, all operations and all processes of the NLA either at strategic, operational, programme or project levels.

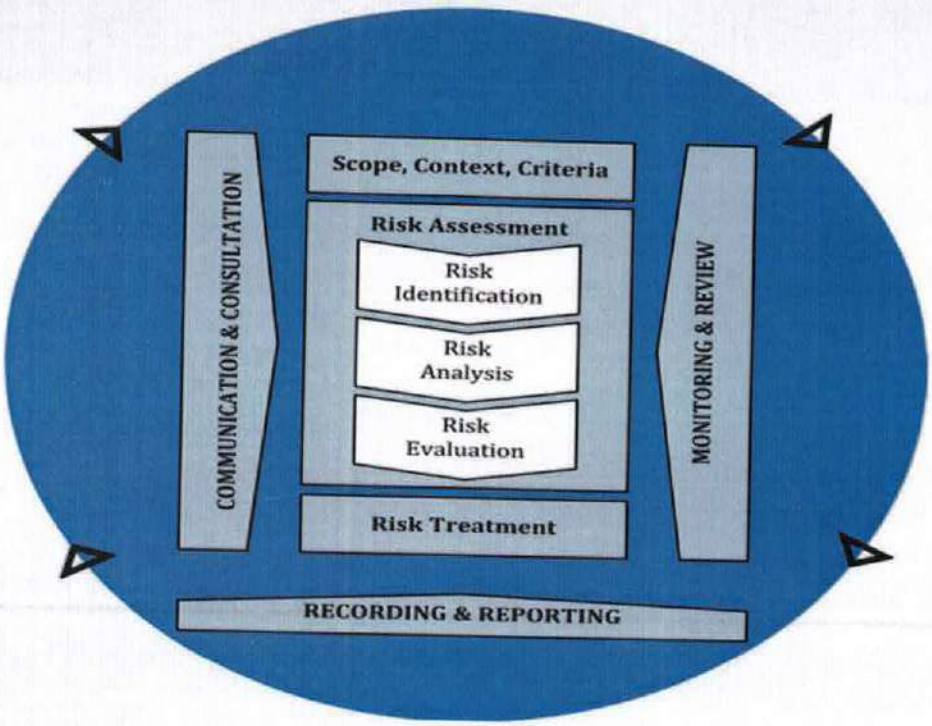


Figure 3. NLA Risk management process

6.1. Communication and consultation

The NLA's risk management process shall involve communication and consultation with stakeholders. Communication shall seek to promote awareness and understanding of risk, whereas consultation shall be obtaining feedback and information to support decision making.

The NLA's risk management process of communication and consultation shall:

i. Bring different areas of expertise together for each step of the risk management process;
ii. Consider different views when defining risk criteria and when evaluating risks;
iii. Provide sufficient risk information to facilitate risk oversight and decision-making;
iv. Involve all those affected by risk to build sense of inclusiveness and risk ownership.

v. Shall enhance risk management knowledge transfer to relevant stakeholders through training and capacity building.

6.2. Scope, Context, Criteria

The Senior Management shall establish scope, context and criteria so as to customize and structured risk management process in all activities.

In defining the scope, the Senior Management shall consider different levels of application such as strategic, operational, program, project or other levels and clearly define relevant objectives at the various levels while ensuring their alignment with organizational objectives.

The context of the NLA's risk management process shall be established from understanding the external and internal environment in which it operates and shall reflect the specific environment of the activity to which the risk management process is being applied.

The NLA's risk management process shall specify the amount and type of risk that the NLA may or may not take relative to its objectives and shall define the criteria to evaluate the significance of risk to support decision making process. This shall be defined in the NLA's Risk Criteria. The Risk Criteria shall be customized to the NLA's operations and shall reflect its values, objectives and resources taking into consideration its obligations and views of stakeholders.

6.3. Risk assessment

Risk assessment is the overall process of risk identification, risk analysis and risk evaluation.

i. Risk identification

The NLA shall identify where, when, why, and how events could prevent, degrade, delay, or enhance the achievement of the corporate's objectives. Risk identification shall cover all risks whether or not their sources are under the NLA's control or not.

ii. Risk analysis

The NLA shall analyze risks identified to comprehend their nature, characteristic and level of risk. Risk analysis shall entail:

a) Risk sources,
b) Consequences,
c) Likelihood,
d) Events and Scenarios,
e) Controls and their effectiveness.

Risk analysis shall be undertaken with varying degree of detail and complexity depending on the purpose of the analysis, availability and reliability of information and resources available.

iii. Risk evaluation

The NLA shall evaluate risks in order to support decisions by comparing the results of the risk analysis with the established risk criteria to determine where additional action is required.

The decisions available to the risk owners are:

a) Do nothing further,
b) Consider risk treatment options,
c) Undertake further analysis to better understand the risk,
d) Maintain existing controls,
e) Reconsider objectives.

The outcome of risk evaluation shall be recorded, communicated and validated at appropriate levels of the organization.

6.4. Risk Treatment

The NLA shall apply risk treatment to select and implement options of addressing risk. Selection of the most appropriate risk treatment option(s) shall involve balancing the potential benefits derived in relation to the achievement of the objectives against costs, effort or disadvantages of implementation.

Options available to the NLA's risk owners for risk treatment are:

a) Avoid the risk by deciding not to start or continue with the activity that gives rise to the risk;
b) Taking or increasing the risk in order to pursue an opportunity;
c) Removing the risk source;
d) Changing the likelihood;
e) Changing the consequences;
f) Sharing the risk;
g) Retaining the risk by informed decision.

The Senior Management shall ensure adequate monitoring and review of risk treatment implementation to give assurance that the different forms of treatment become and remain effective and shall monitor any new risks that may arise from treatment. This shall be achieved by preparing and implementing a Risk Treatment Plan. The Risk Treatment Plan shall specify how the chosen treatment options will be implemented and shall be integrated into the Senior management plans and processes.

6.5. Monitoring and reviewing

The Senior Management shall implement a monitoring and review process including planning, gathering and analyzing information, recording results and providing feedback throughout all the stages of the risk management process.

The results of monitoring and review shall be incorporated throughout the NLA's performance management, measurement and reporting activities.

6.6. Recording and Reporting

The Senior Management shall record and report on risk management process and outcomes by:

i. Communicating risk management activities and outcomes across the organization;
ii. Providing timely information for decision-making;
iii. Improving risk management activities;
iv. Assisting interaction with stakeholders, including those with responsibility and accountability for risk management activities.

7. Risk Criteria

The BoD shall specify the amount and type of risk that it may or may not take, relative to the objectives and define criteria to evaluate the significance of risk to support decision making process. The risk criteria shall reflect the NLA's values, objectives and resources and be consistent with policies and statements on risk management.

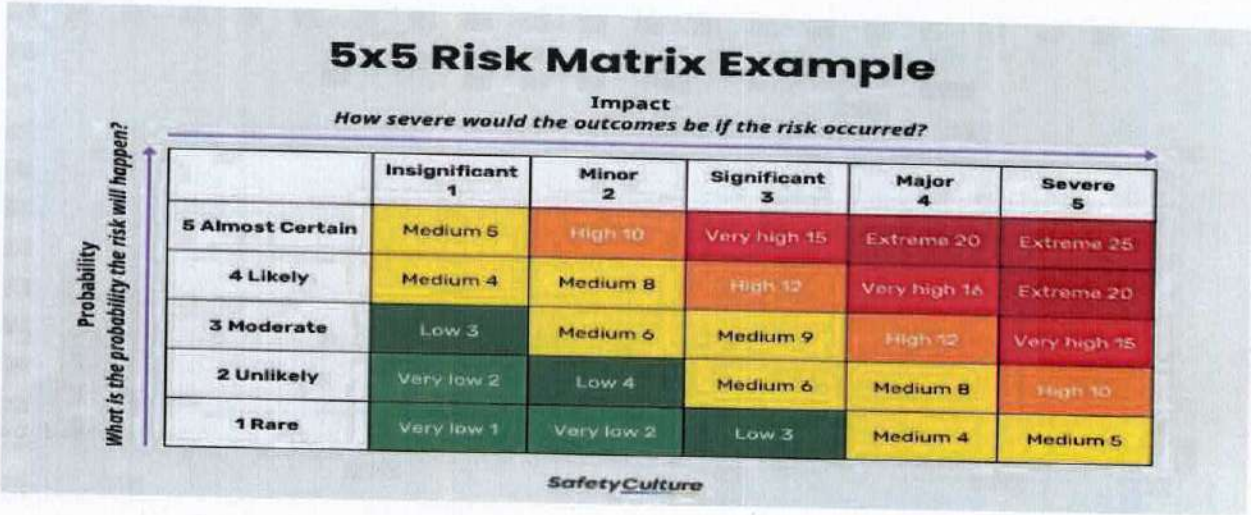
The risk criteria will be determined for each major risk category. The risk criteria shall be dynamic and shall be continually reviewed and amended if necessary.

The risk criteria of the NLA's shall use a combination of Likelihood and Consequence of risks in a 5x5 matrix (heat map) and risk indicators of major risk categories. The impact and likelihood are each assessed on the scale of 1 to 5 by referring to the descriptions shown on the NLA's risk matrix while the risk level of these two numbers will range from 1 to 5The Risk Criteria shall be developed as a separate detailed document, and shall be read/ applied together with Risk Management Policy.

The components of the Risk Criteria document are:

i. Define 3 colour codes of Red, Amber, Green (RAG), which will be used to determine whether a risk at the NLA is acceptable or not, whether it will be treated and to what level it should escalate.
ii. **Likelihood scale (appendix 4)** which is a tool to measure and rank the probability of a risk occurring at the NLA, on a scale of 1 to 5.
iii. **Impact scale (appendix 5)** which is a tool to measure and rank the impact a risk would have if it occurred at the NLA, on a scale of 1 to 5.
iv. **A 5x5 matrix** which displays and positions the NLA risks in terms of likelihood and impact.
v. **Risk tolerance** which is articulated by way of key risk indicators for each of the major risk category. The Senior Management shall set quantitative triggers for acceptable (tolerated) levels for each risk indicator, and unacceptable levels that cannot be tolerated.
vi. Maximum acceptable variation on expected performance levels or targets.

7.1 NLA Risk Matrix



The assessment of likelihood and impact is mostly subjective, but can be informed by data or information collected, previous audits, inspections, personal experience, corporate knowledge or institutional memory of previous events, insurance claims, surveys and a range of other available internal and external information.

7.2 Factors to be considered in setting risk criteria

When setting the risk criteria for the Authority, the Senior Management shall consider the following:

i. **The nature and type of uncertainties that can affect outcomes and objectives:** this shall be done by defining and categorizing the various risk types the NLA is exposed to;

ii. **Consequences and likelihood of risks:** this shall be done by using and considering appropriate scaling tools and levels to determine and measure the impacts and probabilities of risks;

iii. **Time-related factors:** the age, periods, cycles, frequencies, shelf-lives, seasons, past, present and future aspects of risks and its associated treatment controls shall be considered in the Risk Criteria;

iv. **Consistency in use of measurements:** to ensure reliability and uniformity when reporting on risk matters, a consistent measurement approach shall be adopted, and any exemptions and exclusions shall be expressly stated;

v. **Determination of risk levels:** the risk levels shall be determined by defining the appropriate risk zoning / ranking rules and appropriate risk matrix.

vi. **Multifaceted risk approach:** a compound approach, interlinking and combining various risk sources and risk effects shall be considered to define the overall risk levels;

vii. **The NLA's capacity:** the risk criteria shall consider the NLA's overall capacity on its ability to manage risks and this shall not be limited to financial, staff, policies, processes and equipment.

7.3. Steps for setting risk criteria

When setting the risk criteria for the NLA, the Senior Management shall consider the following:

Step 1: Risk Zones:

The NLA shall adopt Red, Amber and Green colour codes to describe risk zones and define the escalation and response for risks in each zone.

Step 2: Setting a boundary on the risk matrix (likelihood and consequence):

The NLA shall use a 5 x 5 matrix to identify risk ratings. The Red, Amber and Green areas in the matrix shall be established and this shall determine the risk boundary based on colour zone (as described in clause 6).

Step 3: Likelihood scale (See appendix 4)

The NLA shall articulate meaning and representative measures to a scale of 1 to 5 to reflect the ranking of probability of a risk occurring. The likelihood of the risk occurring will be described as rare, unlikely, possible, likely, or almost certain.

Step 4: Impact scale (See appendix 5)

The NLA shall articulate meaning and representative measures to a scale of 1 to 5 to reflect the ranking of a risk impact if it occurred at the NLA. Therefore, the consequences or potential impact if the risk event occurred shall be described in the NLA as insignificant, minor, moderate, major or catastrophic.

Step 5: Risk Categories Tolerable limits

The NLA shall articulate this by way of Key Risk Indicators for each of the major risk categories identified in the Risk Management Policy. The NLA shall set quantitative triggers for the lowest acceptable (tolerated) level for each risk indicator, and the unacceptable levels that cannot be tolerated.

Step 6: Performance indicators

The performance indicators of the NLA shall be scaled by setting quantitative triggers for lowest acceptable (tolerated) performance level, and the unacceptable performance levels that cannot be tolerated. Alternatively, this can be by defining the maximum acceptable variation on strategic objectives of the NLA.

7.4. Risk Criteria Zones

The NLA shall use the 3-colour concept, Red, Amber and Green (RAG) for measuring and monitoring risks and determining levels of escalation and the urgency of actions that are required. The required escalation and actions required for each zone are as follows:

Table 3. ***Risk Actions and Escalations Points***

Risk Actions and Escalation Points				
Risk Zone	**Zone Description**	**Meaning**	**Action required for risk**	**Risk Escalation**
15-25	**Red-High/ Extreme**	**Unacceptable Risks** that require urgent or immediate attention	**Immediate/Urgent action** required. Investigate and take steps to mitigate or avoid within a specified **short-term** period, i.e. 1 Month	**Escalated to the Ministry and Board of Directors:** The top risks *in 'red' and risks in amber where there are no sufficient mitigations at Senior Management level.* . **Escalated to Senior Management**: *All risk matters in 'red' and risks in amber where there are no sufficient mitigations at RMC level.* **Escalated to RMC:** *All risk matters in 'red' and risks in amber where there are no sufficient mitigations at risk owners level.*
6-12	**Amber-Medium**	**Tolerable Risks** but action required to avoid a red status	**Weighted action** required- Risks will be treated as long as the costs do not outweigh the benefits. As Low as Reasonably Practicable (ALARP)* Investigate and take steps to mitigate or avoid within a specified **medium-term** period, i.e. 3 Months	**Escalated to the RMC:** *All risk matters in 'red and risks in amber where there are no sufficient mitigations at Risk Owners level.*
1-5	**Green – Low**	**Acceptable risks**	**No action** required. May only require periodic **monitoring.**	**Managed within the assessed unit: Offices, Departments, Divisions, Units, Projects, Programs and Functions.**

*ALARP stands for 'As Low as Reasonably Practicable' refer to ISO 31010 (Risk Assessment)

7.5 NLA Risk Categorisation

The principle on integration of risk management requires that risk management be integrated in all management practices of the institution. Whereas this overall policy provides the risk methodology to be applied in each of the risk categories, the uniqueness of risks requires that each risk category be addressed considering specific best practices standards and guidelines but within the overall methodology.

Figure 4 below provides the policy framework for the NLA. Each of the risk categories shall be assigned a function to integrate in their management practice. The Senior Management shall develop a stand-alone policy or incorporate the specific risk management methodology in its already existing policies and take into consideration best practice standards and guidelines to address the specific risk category.

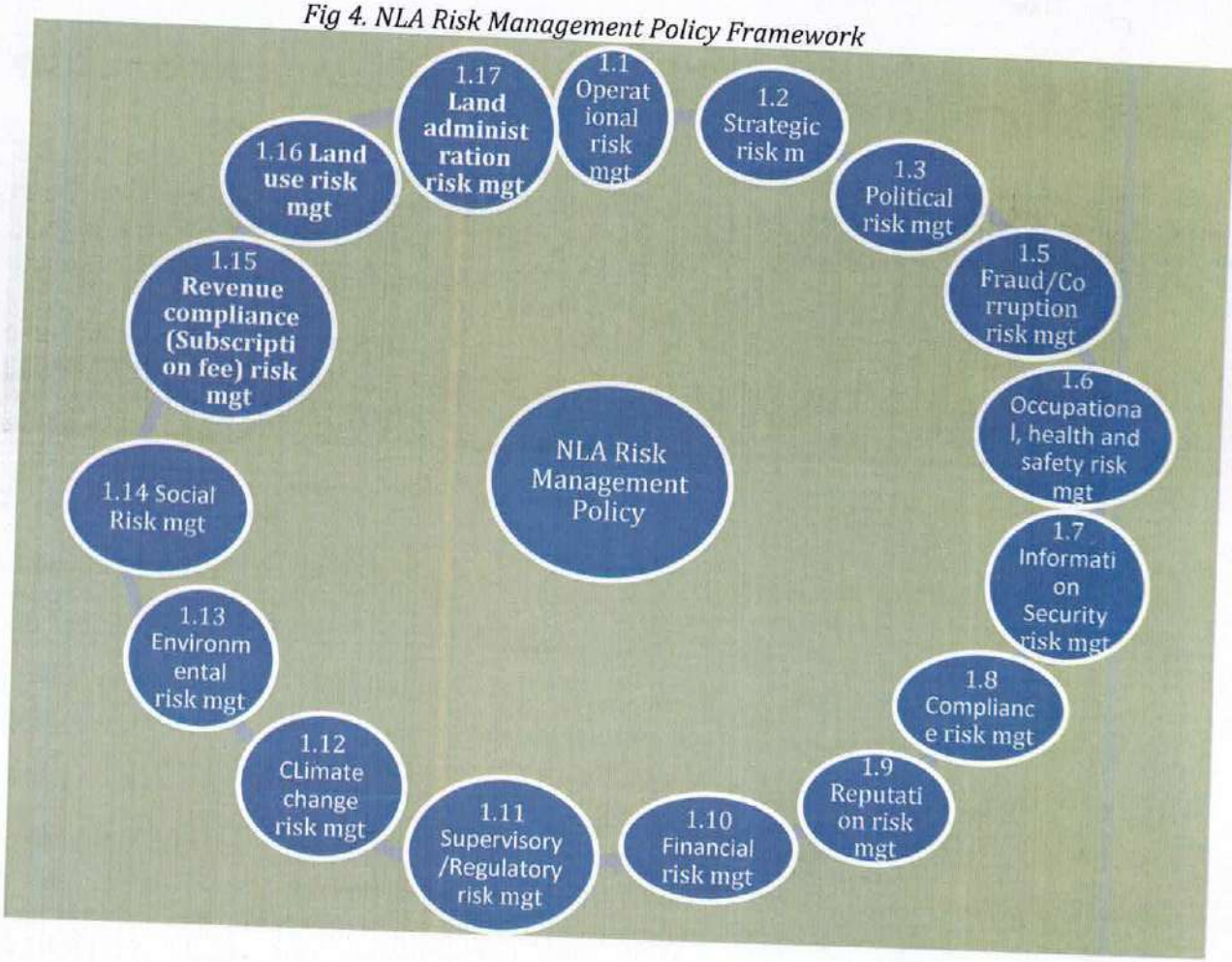
NLA is exposed to a wide range of risks, which can fit into any of the risk categories below:

1) **Operational Risk**: – It is the risk of loss resulting from inadequate or failed internal process, people, system, technology or from external events;
2) **Strategic Risk**: - The risk of a) Choosing and continuing to follow sub optimal strategies to meet objectives, b) Not executing the strategies successfully, and c) Changing the business-as-usual risks differently from expected.
3) **Political Risk:** - is the risk arising from political decisions, events, or conditions that significantly affect the NLA.
4) **Fraud/corruption Risk:** - the risk that a perpetrator commits an act using deception and/or acts contrary to the interest of NLA and abuses position of trust in order to achieve some personal gain.
5) **Occupational, health and safety risk:** - is the potential for harm or injury to the health, safety, and well-being of workers or other individuals in a workplace or occupational setting and encompasses the various hazards and dangers that can be present in work environments.
6) **Information Security Risk**: - is the potential that a given threat will exploit vulnerabilities to cause loss or damage to an information asset or group of information assets and hence directly or indirectly to NLA. This risk includes Cyber risk (the potential for unauthorised use, disclosure, damage or disruption to assets through the use of technology).
7) **Compliance risk**: is the exposure to legal penalties, financial forfeiture and material loss that NLA faces when it fails to act in accordance with laws, regulations & standards, contracts, internal policies or prescribed best practices as set forth by the competent authority
8) **Reputation risk:** Reputation risk refers to the potential for harm to NLA's reputation. It is a type of risk associated with the negative perception or public image of NLA.
9) **Financial Risk**
    1. **Liquidity Risk:** the risk that NLA may not meet its financial obligations as and when they fall due.
    2. **Market Risk**: the risk that NLA may meet due to fluctuations in market rates being:
        a. **Price risk**: the fluctuation of commodity prices.
        b. **Forex exchange risk**: financial losses that may arise from fluctuation in foreign currency against Rwanda francs.

10) **Supervisory/Regulatory risk**: is the potential of non-compliance with environmental and land laws, regulations, standards, guidelines, policies and procedures by stakeholders and entities regulating by NLA.
11) **Climate change risk:** is the potential of climate change to create adverse consequences on ecological systems. This includes impacts on arable land due to land sliding and flooding, pests and diseases, residue contamination for water treatment used in irrigation and rainfall, reduction of agriculture and livestock productivity.

12) **Environment risk**: is the potential adverse impacts or harm to the natural environment, ecosystems, and the planet as a result of human activities or natural events. It encompasses a wide range of risks associated with the degradation of the environment, pollution, resource depletion, climate change, and the disruption of ecosystems. Environmental risks can have significant and long-lasting consequences for both the natural world and human societies.
13) **Social risk**: is the potential adverse impacts on individuals, communities, culture, demographic factors or society as a whole. Social risk encompasses a wide range of issues that can affect people's well-being, safety, and quality of life.
14) **Revenue compliance risk (Subscription fee):** is a classification used to assess the likelihood and impact of errors, fraud, or non-compliance in the collection, recording, and reporting of subscription-based income.
15) **Land use risk:** The risk that arises from improper planning, allocation, management, or utilization of land resources, which may lead to conflicts, environmental degradation, inefficient land utilization, and non-compliance with national land use policies and regulations.
16) **Land administration risk**: The risk arising from weaknesses or failures in land registration, records management, and land information systems that may lead to inaccurate data, tenure insecurity, disputes, or inefficient land services at the National Land Authority.

Fig 4. NLA Risk Management Policy Framework



8. NLA Risk Management Methodology

NLA Risk Management methodology seeks to operationalise the NLA Risk Management process as adopted under ISO 31000: 2018 Risk Management standard. It also seeks to achieve the structured, comprehensive and customised principles of Risk Management in NLA by developing standard and practical tools that provide how to implement NLA Risk Management process.

The Risk Manager (Coordinator) in liaison with the process owners shall operationalise risk management by applying the following risk management tools:

1. Risk and Controls Self-Assessment (RCSA)
2. Key Risk Indicators
3. Incident Management
4. Action Tracking
5. Compliance Management
6. Risk-based Internal Audit

These tools are explained in section 8.1 below. The frequency of review of RCSA outcomes will be risk-driven, responsive to business change and consider any regulatory or NLA specific requirements. NLA will review RCSA outcomes and monitoring tools at least annually, with Quarterly review and Periodic review depending on major emerging risks or requests or new significant projects.

Steps followed in risk management process through applying the RM tools:

1. Risk champions will conduct risk assessments by applying Risk Management tools for documentation, through a systematic process;
2. The Management, who are the risk owners, will review the output of what is developed to validate, and sign off on the risks identified, key risk indicator monitoring levels, compliance monitoring, action plans, implementation timelines and assigned responsibilities;
3. Once the RCSAs are adopted, all staff with an assigned monitoring responsibility will be required to provide the actual data or status for the item being monitored. The data will be collected through template or through system alerts (if automated).
4. Risk champion through the Risk Owner will send Risk monitoring status to the Risk Management Coordinator for review and consolidation on a quarterly basis.
5. The Risk Management Coordinator will generate a quarterly NLA Risk Management report (Appendix 2: 7 Risk Management Report), after receiving Risk Owners input.
6. The Risk Management Coordinator will present the NLA Risk Management Report on a **quarterly basis** to the Risk Management Committee (RMC) through the CBM.
7. The Risk Management Committee shall deliberate on top risks and thereafter produce the Risk Management Report to be presented in the next Senior Management meeting.
8. The CBM will present Risk report to the Audit Committee on quarterly basis

9. The Risk Management Coordinator shall prepare and submit the consolidated annual risk report to the Board/Audit Committee for input to the annual risk-based internal audit plan.

8.1 Risk Management Operationalisation Tools

The NLA shall apply the following tools to operationalize the risk management process:

8.1.1 Risk and Control Self-Assessment (RCSA)

See Appendix 2:1. Risk Register

RCSA is used to conduct adequate risk assessment consistent with the Risk Assessment (Identification, Analysis and Evaluation) and Treatment stage of the risk management process. The risk and control self-assessment specific steps will be designed to suit the risk category under consideration and shall apply the overall risk assessment and treatment process. These steps shall be included in the respective risk management sub-policies.

8.1.2 Key Risk Indicators

See – Appendix 2: 2. Key Risk Indicators

Key risk indicators shall be used to operationalise the Monitoring and review stage of the ISO31000 Risk management process. Key risk indicators shall be developed for all risks that require monitoring consistent with the risk criteria and results applied in decision making.

8.1.3 Incident Management

See Appendix 2: 5. Sample Incident register

Incident management shall be used to operationalise the monitoring and review stage of the risk management process. The Incident management tool shall act as a central system to record and manage risk incidents for detailed analysis, follow up and as a basis of data for future analysis across all functions of the NLA.

8.1.4 Action Tracking

See Appendix 2: 6. Action tracking

Action tracking shall be used as central systems to record, analyse and monitor all risk management actions in the NLA. This includes but not limited to:

a. Risk treatment actions;
b. Key risk indicators actions;
c. Non-compliance actions;
d. Audit actions;
e. Incident corrective actions,
f. Management actions etc.

8.1.5 Compliance Management

See Appendix 2: 3&4. Internal & External Compliance

The NLA Compliance Management is a proactive system to monitor Internal Compliance (compliance with internal controls) and External Compliance (compliance with laws and regulations). It shall be used to empower risk owners to monitor compliance with risk mitigation strategies within their function.

8.1.6 Risk-based Internal Audit (RBIA)

Risk-based internal audit shall be used to operationalise the Review stage of ISO 31000 Risk management process.

RBIA shall provide **assurance** to the Board of Directors and Audit Committee that risk management processes are managing risks effectively, i.e. risks are being managed to be within the NLA's **risk criteria**. The RBIA shall:

i. Give assurance that the **processes** used by management to **identify** all significant risks are effective;
ii. Give assurance that risks are **correctly assessed** by management, in order to prioritize them;
iii. Evaluate risk management processes, to ensure the **response** to any risk is appropriate and conforms to the NLA's policies;
iv. Evaluate the **reporting** of key risks, by Senior Management to the Board of Directors;
v. Review the management of key risks by managers to ensure **controls** have been put into operation and are being **monitored**.

Risk-based internal audit shall be applied based on the following criteria:

NO	Maturity level	Key characteristics	Audit approach
1	Risk naïve	No formal approach developed for risk management	Promote risk management and rely on alternative audit planning method
2	Risk aware	Scattered based approach to risk management	Promote enterprise-wide approach to risk management and rely on alternative audit planning method
3	Risk defined	Strategy and policies in place and communicated. Risk criteria defined	Facilitate risk management/liaise with risk management and use management assessment of risk where appropriate
4	Risk managed	Enterprise approach to risk management developed and communicated	Audit risk management processes and use management assessment of risk as appropriate
5	Risk enabled	Risk management and internal controls fully embedded into the operations	Audit risk management processes and use management assessment of risk as appropriate

9. Risk Management Governance, Roles & Responsibilities

Risk governance is the system for directing and controlling the management of risk at NLA. It sets out the risk management structure and defines clear responsibilities and expectations for risk for NLA Board of Directors, Executive Management and staff.

9.1 Risk Management Governance Structure

Risk Management Governance consists of a 3-Lines of defence concept, as follows:

Level	Parties involved
1st Line	The culture, Executive Organ, Chief budget manager, Senior Management, Risk champions, Staff, systems, internal control system.
2nd Line	Risk Management Coordinator
3rd Line	Internal Audit & Assurance Board of Directors/Audit Committee

*Table 4. **3-Lines of defence concept for Risk Management Governance in NLA***

9.2 Risk Management Governance Structure

Risk Management Governance consists of a 3-Lines of defence concept, as follows:

(i) First line of defence involves Culture, Senior Management, Risk Champions, Staff and Internal controls. Senior Management and staff operate the NLA's business processes and therefore hold primary responsibility for the risks that the business/functional unit faces. Risk is managed in each business unit by a range of controls and risk treatments. The tone of leadership influences the culture and positions each of the lines of defence to function effectively the NLA.

(ii) **Second line of defence** is comprised of the Risk Management Coordinator who coordinates Risk Management for the first line to ensure risks are being appropriately identified, analysed, evaluated, treated, monitored and reported. This line is strengthened by establishing a Risk Management Committee comprised of senior management.

(iii) **Third line of defence** dedicated to Risk Governance and Auditing undertaken by NLA Internal Auditor, Audit Committee and the Board of Directors. Internal audit through application of Risk-based Internal Audit shall provide assurance to the Board of Directors on effectiveness of Risk Management. The Board of Directors risk oversight comprises the last line of defence, as significant issues are escalated upwards and should therefore ensure appropriate reporting and review structure is established in order to ensure that risks are effectively identified, assessed and appropriate controls and responses put in place. The NLA Board Audit Committee shall ensure an effective risk management function is in place and obtain an independent assurance on its effectiveness from Internal Audit.

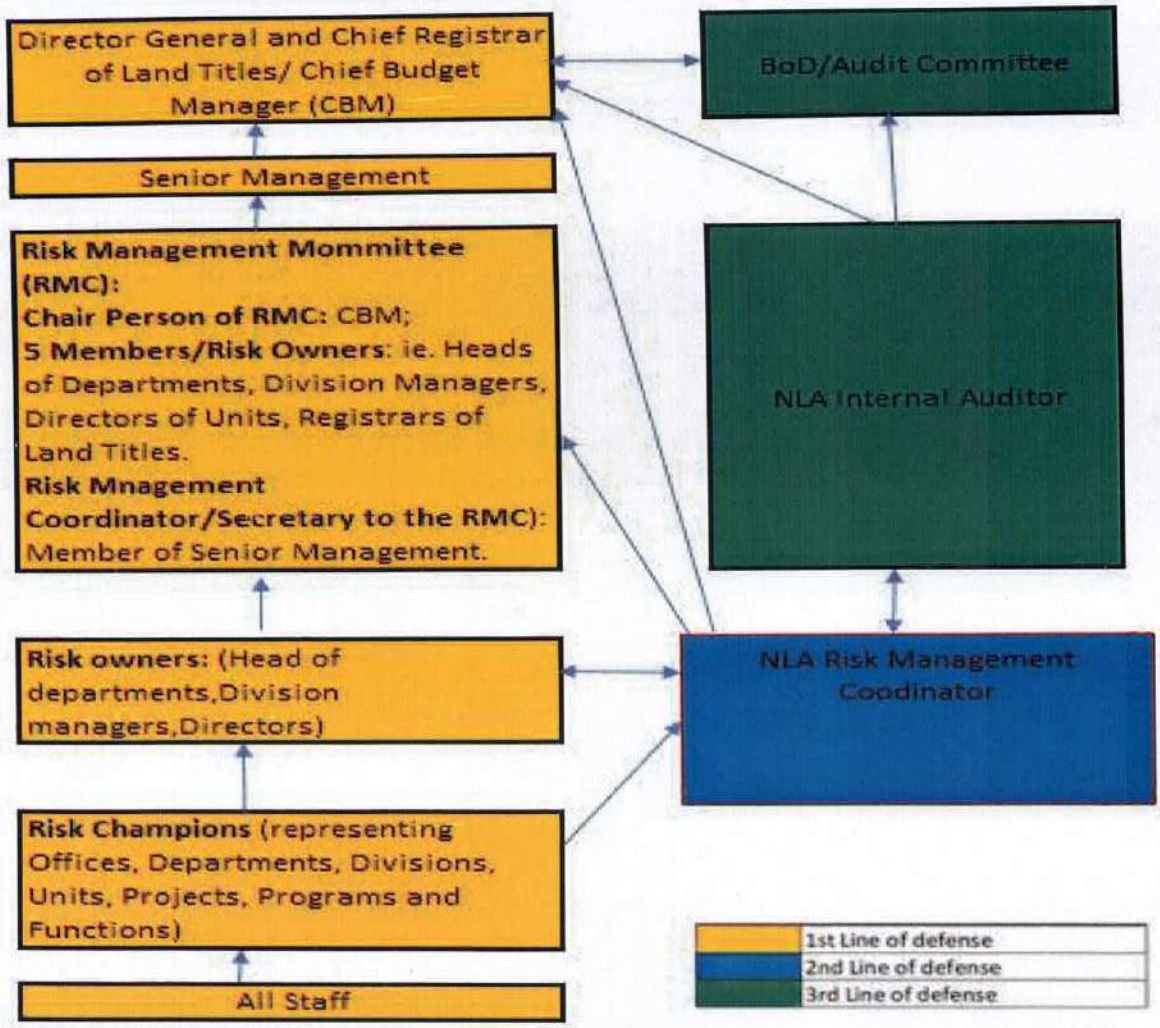


Figure 4. Risk Management Governance Structure

9.3 Risk Management Roles & Responsibilities

NO	Organ/ Function	Responsibilities
1	**Board of Directors**	The BoD recognise that they are ultimately responsible for the sound and judicious management of NLA and ensuring that an adequate and effective system of risk management and internal controls is established and maintained. Specifically, the responsibilities of the Board of Directors include: i. Ensure the development of a policy on risk management, which should consider sustainability, ethics and compliance risks; ii. Set out responsibilities for risk management; iii. Approve the risk management policy and framework; iv. Delegate to management the responsibility to implement the risk management plan; v. Set risk criteria. vi. Monitor that risks taken are within the set risk criteria; vii. Review the implementation of the risk management framework on a quarterly basis; viii. Ensure that the Committee obtains relevant technical advice where necessary; ix. Establish a risk management function within NLA; x. Appoint the Risk Management Committee in NLA; xi. Ensure that risk assessment is carried out on a continuous basis; xii. Receive from the Internal Audit function, assurance on the effectiveness of the system of internal controls and risk management; xiii. Receive from Management the quarterly risk management reports; and xiv. Evaluate the performance of the Risk Management Committee and the Audit Committee once a year
2	**Chief Budget Manager/Director General and Chief Registrar of Land Titles**	i. Accountable to the Board of Directors for the implementation of risk management framework; ii. Developing and implementing the risk management framework in compliance with the Risk Management guidelines for Public Entities and applicable standards; iii. ii. Providing the required resources for risk management efficiency; iv. iii. Embedding risk management in NLA processes in such a way that risks are effectively managed; v. iv. Systematically reviewing the underlying risks and assigning appropriate accountability to RMC; vi. v. Actively promoting and being an advocate of a Risk Culture in NLA; vii. vi. Appointing Risk Champions representing each assessed unit;

		viii. vii. Issue a report to the Board/Audit Committee that oversights risk and to other relevant stakeholders on quarterly basis.
3	**Risk Management Committee (RMC)**	The Board of Director shall appoint 5 to 7 members to the RMC among Senior Management team in exclusion of the Internal Auditors. The Committee shall be chaired by the Chief Budget Manager and the Risk Management Coordinator acts as the Secretary to the RMC and not a voting member. The RMC should meet at least once every **Quarter** of the financial year to review the adequacy of the risk management processes in place and approve reports to the Senior Management and Board of Directors on a **Quarterly** basis. The RMC should also meet on a need basis to address an urgent matter arising. The following are the main responsibilities of the Risk Management Committee: i. Developing and reviewing the risk management policy and framework, and implementation plan for approval; ii. Reviewing the entity's risk criteria. iii. Ensuring that the entity has appropriate risk identification and assessment methodologies, arrangements and tools; iv. Developing risk treatment plans to address the significant risks of the entity; v. Assessing implementation of the risk management policy and framework, and integration of risk management within the entity operations; vi. Review and approve Quarterly risk reports from the Risk Management Coordinator. The Risk Management Coordinator is the Secretary of the Risk Management Committee. The Committee shall develop and adopt a Risk Management Committee charter to govern its operations consistent with this policy.
	Risk Management Coordinator	The risk management function coordinates risk management activities across the NLA. The Risk Management Coordinator shall report to the CBM and the RMC. The Risk Management Coordinator shall be a senior management position that is able to provide 'frank and fearless' advice about risks and how they are managed. The Risk Management Coordinator facilitates the NLA's 1st line of defence and oversees the risk management processes by: i. Monitoring compliance with the approved risk management policy and framework by Co-ordinating and monitoring the implementation of risk management

		initiatives within NLA and ensuring compliance to the relevant provisions; ii. Developing and implementing the risk management plan; iii. Identify NLA-wide risk training needs and mentor and coach staff on risk management processes; iv. Provide the risk management tools to all NLA Staff and the Audit Committee; v. Supporting Risk Owners, Risk Champions and Staff in the process of risk assessment, risk reporting and in developing risk treatment action plans; vi. Review and consolidate all risk registers for consistency and completeness and maintain them; vii. Escalating identified or emerging risks exposures to the Chair Person of RMC and the Audit Committee in line with the Risk Criteria; viii. Review, consolidate and present the NLA risk reports to RMC; ix. Ensure risk champions establishment and their capacity building. x. Ensure adequate budget and resources for risk management are provided; xi. Promote understanding of and support for risk management, including delivery of risk management training; xii. Attendance at the risk committee where risk management issues are discussed, and keep minutes. xiii. Administering the National Risk Management Information System when it is established.
5	**Management/Risk Owners (Head of Departments, Division Managers, Registrars of Land Titles and Directors of units)**	i. Implementing the risk management policy and framework; ii. Own risks and controls in their respective Offices, Department/Divisions and Units thus ultimately accountable for the management of risk; iii. Integrate risk categories relevant for their Offices, departments/directorates and Units in their day-to-day management practice and develop appropriate policies/Framework where applicable. iv. Ensure that all corrective actions against any areas of weakness are effectively and are expeditiously; v. Ensure required risk information is reported and that it meets all established standards for timelines and integrity; vi. Ensuring that the risk management processes are followed on a continual and timely basis; vii. Ensuring that NLA complies with all external and internal rules, regulations, standards, policies and controls; viii. Fostering a risk management culture in their respective departments and Divisions;

		ix. Ensuring appropriate implementation of policies and procedures; x. Taking appropriate measures to manage risks consistently and proactively; xi. Preparing reports on risk management activities in their respective Offices, Departments, Divisions, Units and presenting them to the RMC on a quarterly basis with copies of the reports to the Risk Management Coordinator.
6	**Internal Audit**	i. Independent assessment and evaluation of the assessed unit and Management compliance with this policy/Framework; ii. Assessing adequacy and effectiveness of the risk management and control process for risks; iii. Reviewing the Business – assigned risk levels, overall risk and control ratings and risk management methodology and systems; iv. Reviewing the management of key risks by managers/Risk Owners to ensure controls have been put into operation and are being monitored; v. Evaluating risk management processes, to ensure the response to any risk is appropriate and conforms to the NLA's policies and framework. Evaluating the reporting of key risks by Risk Owners; vi. Reporting the result of its assessment to the risk owner audited, CBM and the Board of Directors; and Ensuring that the NLA risk management policy and framework is working as designed, and noting any shortcomings thereon to the Board of Directors.
7	**Risk Champions (RCs)**	RCs are typically functional specialists who assume responsibility for designing, implementing, and/or monitoring risk treatments. RCs are responsible for the following: i. Assist the Risk Owner in managing risks within their area of responsibility; ii. Oversee the recording of risk data on a quaterly basis; iii. Promote risk discussions and awareness within the assessed unit; iv. Identify where current control deficiencies may exist; v. Update risk information pertaining to the risk; vi. Escalate the risk where the risk is increasing in likelihood or consequence; vii. Provide information about the risk.
8	**All Staff Members**	All staff are responsible for: i. Recording and reporting risk incidents; ii. Providing information appropriate for risk data collection and recording as may be applicable;

10. Risk Management Performance Review

The CBM in liaison with the Risk Management Coordinator and the Senior Management will at least annually identify and reward Risk champion of the year A policy will be developed and communicated to all staff on that regard following the guidelines on Risk Management as published by MINECOFIN.Risk Management shall be incorporated in the annual performance contracts for all NLA staff and staff will be expected to demonstrate their role in Risk Management and overall understanding of the subject matter.11. Interpretation of the Policy

The overall responsibility for interpreting this policy and framework lies with the Risk Management Coordinator at the NLA.

12. Applicability and Adoption

This risk management policy and framework will be applicable upon approval by the Senior Management and the BoD.
The policy **and framework** shall be reviewed every three (3) years or when the situation requires such changes.

13. Policy Approval

This policy is subject to review in order to ensure that it meets the evolving needs of the NLA and changes in the corporate governance environment. Any changes to the contents of this document will require the approval of the Senior Management and the BoD.

This risk policy and framework was considered and approved by the BoD in its session of 30/06/2025

Appendix 1: Risk Management Implementation Plan for NLA

NO	Activity	Due date	Responsible person
1)	Submission of the Risk Management Policy to the CBM	27/3/2026	Jean Pierre TWIZEYEYEZU, Josiane MUTAYOMBA, Deus DUKUZE, Fiston Aime MUHIZI
2)	Presentation of Risk Management Policy and Implementation Plan in the Senior Management Meeting for integrating comments from MINECIFIN	10/07/2026	CBM
3)	Reconstitute the NLA Risk Management Committee including the appointment of Risk Management Coordinator as per the policy	13/07/2026	DG/BoD (issuance of appointment letters)
4)	Appointment of risk champions	13/07/2026	CBM
5)	Awareness session for Risk Owners and Risk Champions to finalise: establishment of Risk Management Context and Risk identification (3days) workshop	16-18/09/2026	CBM/Risk Management Coordinator/MINECOFIN
6)	Train and conduct risk assessment with Risk Champions to establish NLA Risk Register (5days).	21-25/9/26	CBM/Risk Management Coordinator /Risk Champions/MINECOFIN
7)	Validation of risk registers by Risk Owners	12-16/10/26	Risk Champions/Risk Owners and Risk Management Coordinator
8)	Risk Management awareness session for all NLA staff (1/2day)	26/10/2026	Risk Management Coordinator/MINECOFIN
9)	Train and conduct risk data recording, monitoring & reporting as per the risk management policy (5days).	09-13/11/26	Risk Champions/Risk Management Coordinator/MINECOFIN
10)	Validation of risk reports by Risk Owners	23-27/11/26	Risk Champions/Risk Owners and Risk Management Coordinator
11)	RMC inaugural meeting (Review and validation of the 1st Risk Report: 1/2day)	4/12/2026	CBM/Risk Management Coordinator/RMC/MINECOFIN
12)	Submission of first quarterly risk report to the BoD and Audit Committee	18/12/2026	CBM
13)	Audit Committee workshop (½ day) review of the first quarterly risk report)	22/12/2026	CBM/Internal Auditor, Audit Committee members/MINECOFIN/Risk Management Function

Appendix 2: ERM Templates

2.1. Risk register

Assessed Unit	Objectives	Critical success factors	Risk event	Risk source	Risk effect	Inherent risk level	Controls	Residual risk level	Improvement action

2.2. Key Risk Indicator monitoring

Assessed Unit	Objectives	Risk event	Residual risk level	Key Risk Indicator	Green / Amber	Amber / Green	Month/ Qtr 1	Month/ Qtr 2	Month/ Qtr 3

2.3. Internal Compliance monitoring

Business Unit	Objectives	Risk event	Residual risk level	Compliance Question	Green / Amber	Amber/ Green	Month/ Qtr 1	Month/ Qtr 2	Month/ Qtr 3

2.4. External Compliance monitoring

Business Unit	Objectives	Risk event	Residual risk level	External Compliance Question	Green / Amber	Amber/ Green	Month/ Qtr 1	Month/ Qtr 2	Month/ Qtr 3

2.5. Incident Management

Business Unit	Date of incident	Location	Incident detail	Risk event	Control that failed	Root cause	Corrective action	Status of action taken

2.6. Action tracking System

Business Unit	Objectives	Risk event	Residual risk level	Improvement action	Due date	Responsibility	Status Month / Qtr. 1	Status Month / Qtr. 2

2.7. Risk Management Report (Risk in motion report)

ASSESSED UNIT NAME
RISK IN MOTION
Q2 FY 2025-26

					Actions	KRIs	Actions	Compliance	Actions	Incidents	Risk Treatment Plan	Risk Owner Comments - *Summary of key issues, actions being taken and conclusion on the risk ranking in relation to each risk in Red and Amber as per column B.*			
					Sept	Sept	Sept	Sept	Sept	Sept	Sept				
Risk events	Aggregate Ranking Q4	Movement	RR	RRL	Corrective action status	KRI ENTRY	Corrective action status	Compliance Entry	Corrective action status	Number of Incidents	Risk Treatment Status	Summary of key issues *(How was the situation and how is it currently and what is the root cause?)*	Action being taken *(What are the actions that are in place currently or how are you planning to solve this issue)*	Due date	Responsible person
Risk no.1	1	⇧	12	5	WIP	3	Overdue	No				xxxxx	xxxxxxx	xx/xx/xxx	xxxxxxx
Risk no.2	2	⇔	25	12		4	WIP		No		WIP	xxxxx	xxxxxxx	xx/xx/xxx	xxxxxxx

2.8. Risk Management Committee Report

Logo of Public Entity

Name Logo for Public Entity

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RISK MANAGEMENT COMMITTEE REPORT FOR QUARTER ..., FISCAL YEAR XX-XX

S/N	Top Risks Event	Assessed Unit *(Name of assessed unit that was affected)*	Summary of key issues *(How was the situation, how is it currently, what is the root cause and consequence?)*	Action being taken *(Can be the actions in place currently or the plan to solve the issue)*	Due date *(Timeline to solve the issue)*	Responsible person *(the person taking action)*	RMC resolutions *(Review, validation and guidance on action taken and escalation to Executive Organ and Audit Committee)*
1)							
2)							
3)							

Names: .....

Position: .....

Chairperson of Risk Management Committee

Dates, Stamp & Signature: .....

2.9. Executive Risk Report

Logo of Public Entity **Name of Public Entity .....**

EXECUTIVE RISK REPORT FOR QUARTER ..., FISCAL YEAR XX-XX

S/N	Top Risks Event	Assessed Unit (Name of assessed unit that was affected)	Summary of key issues *(How was the situation, how is it currently, what is the root cause and consequence?)*	Action being taken *(Can be the actions in place currently or the plan to solve the issue)*	RMC resolutions *(RMC guidance on action taken by Risk Owner)*	Resolutions from Senior Management *(Guidance on action taken by Risk Owner and RMC)*
1.						
2.						
3.						

Names: .....

Title of the Head of Executive Authority: .....

Dates, Stamp & Signature.....

Appendix 3: Risk maturity assessment

	Risk naive	**Risk aware**	**Risk defined**	**Risk managed**	**Risk enabled**	**Audit Test**
Key characteristics	No formal approach developed for risk managem ent	Scattered silo-based approach to risk managem ent	Strategy and policies in place and communicat ed. Risk appetite defined	Enterprise approach to risk management developed and communicate d	Risk managem ent and internal controls fully embedde d into the operation s	
Process						
The organization's objectives are defined						Check the organization's objectives are determined by the board and have been communicated to all staff. Check other objectives and targets are consistent with the organization's objectives
Management have been trained to understand what risks are, and their responsibility for them						Interview managers to confirm their understanding of risk and the extent to which they manage it
A scoring system for assessing risks has been defined						Check the scoring system has been approved, communicated and is used
The risk appetite of the organization has been defined in terms of the scoring system						Check the document on which the controlling body has approved the risk appetite. Ensure it is consistent with the

	Risk naive	Risk aware	Risk defined	Risk managed	Risk enabled	Audit Test
						scoring system and has been communicated
Processes have been defined to determine risks, and these have been followed						Examine the processes to ensure they are sufficient to ensure identification of all risks. Check they are in use, by examining the output from any workshops
All risks have been collected into one list. Risks have been allocated to specific job titles.						Examine the Risk Register. Ensure it is complete, regularly reviewed, assessed and used to manage risks. Confirm that risks are allocated to managers
All risks have been assessed in accordance with the defined scoring system						Check the scoring applied to a selection of risks is consistent with the policy. Look for consistency (that is, similar risks have similar scores)
Responses to the risks have been selected and implemented						Examine the Risk Register to ensure appropriate responses have been identified
Management have set up methods to monitor the proper operation of key processes, responses and action plans ('monitoring controls')						For a selection of responses, processes and actions, examine the monitoring control(s) and ensure management would know if the responses or processes were not working or if the actions were not implemented

	Risk naive	Risk aware	Risk defined	Risk managed	Risk enabled	Audit Test
Risks are regularly reviewed by the organisation						Check for evidence that a thorough review process is regularly carried out
Management report risks to directors where responses have not managed the risks to a level acceptable to the board.						For risks above the risk appetite, check that the board has been formally informed of their existence
All significant new projects are routinely assessed for risk						Examine project proposals for an analysis of the risks which might threaten them
Responsibility for the determination, assessment, and management of risks is included in job descriptions						Examine job descriptions. Check the instructions for setting up job descriptions
Managers provide assurance on the effectiveness of their risk management						Examine the assurance provided. For key risks, check that controls and the management system of monitoring, are operating
Managers are assessed on their risk management performance						Examine a sample of appraisals for evidence that risks management was properly assessed for performance

	Risk naive	Risk aware	Risk defined	Risk managed	Risk enabled	Audit Test
Internal Audit approach	Promote risk management and rely on alternative audit planning method	Promote enterprise-wide approach to risk management and rely on alternative audit planning method	Facilitate risk management/liaise with risk management and use management assessment of risk where appropriate	Audit risk management processes and use management assessment of risk as appropriate	Audit risk management processes and use management assessment of risk as appropriate	

Appendix 4: Likelihood Scale

Level	Description	Indicative Frequency	Option 2 Indicative Probability
5	Almost Certain	Likely to arise within the next 0 - 3 months	Strong probability (>90%) that the risk event will occur
		Likely to arise within the next 1year of Strategic plan period	Risk Event will undoubtedly happen/recur, possibly frequently
4	Likely	Likely to arise within the next 3 - 6 months	Probable that the risk event will occur (51 – 89%)
		Likely to arise within the next 2years of Strategic plan period	Risk Event will most likely happen/recur, but it is not a persisting issue/circumstances
3	Possible	Possible to occur within the next 6 months – 1year	Risk event could potentially take place (25 – 50%)
		Possible to occur within the next 3year of Strategic plan period	Risk Event will possibly happen/recur, but it is not a persisting issue/circumstances
2	Unlikely	Possible to occur within the next 1-3year	Risk event not expected to happen, however an outside chance exists (5 -24%)
		Possible to occur within the next 4years of Strategic plan period	Do not expect it to happen/recur but it is possible it may do so
1	Rare	Not likely to happen within the next 3 year or only in exceptional circumstances.	This will probably never happen or expected to happen only in very exceptional circumstances (0-4%)
		Not likely to happen within the Strategic plan period.	

Appendix 5: Consequence Scales

Level	Description	Financial	Reputation /Corporate Image	Regulatory/Legal compliance/Environment	Human Capital	Technology	Service Delivery	Land Disputes and Tenure Conflicts	Climate Change and	Population and Settlement	Social-Economic Development	Spatial Impact
5	Severe	Financial deficits: Above 10% Budget Variation: Over 20% Fraud & corruption cases with significant financial loss which is unrecoverable Financial loss for over Frw 100 million	National or international reputational crisis. Loss of credibility and trust in NLA. Public or partner confidence significantly reduced, affecting mandate delivery;Citizens lose confidence in NLA's ability to manage land, Media coverage of scandals, fraud, or failure in land administration, More than 30 complaints or widespread public	Critical legal/regulatory failure. Legal action, heavy sanctions, or government intervention. NLA unable to operate effectively or fulfil its mandate due to compliance failure; 10 major legal cases pending	Staff/Management grievances on satisfaction: (numbers): over 100 per event; Staff turnover: above 20% annually; Work related Staff accidents: (number): above 5 per month; Staff productiv	Customer Satisfaction Index (Percentage): below 10% ICT services Users Complaints: 5user complaints Core systems outage: 72hrs/days Other non-core	Collapse of critical service delivery or service systems, causing severe insecurity and requiring national emergency response and external assistance. High number of complaints and public dissatisfaction, Backlog increases by >50%. 40%	Widespread land disputes severely disrupt NLA operations. . Over 40% increase in land disputes, including inheritance, boundary, and ownership conflicts. Major conflicts in multiple districts, some escalating to legal cases or community unrest.	Severe disruption of land administration services, widespread disputes due to boundary loss, and major setbacks in sustainable land management goals. Above 25% of affected operational area Land	Overwhelming urban growth severely disrupts land management. .Urban population grows rapidly, affecting over 30% of urban land with informal settlements. .Land registration systems become overloaded and	Large-scale social problems disrupting land management, Many people (over 30%) lose land rights or face forced eviction. Land disputes increase sharply (over 40%). Women and youth largely excluded from land ownership. High land prices make it impossible for most to buy	Massive population growth and rapid development causing major land pressure, Urban areas grow uncontrollably, with over 30% of land affected by informal settlements. Huge demand for land overwhelms NLA's registration and planning systems. Large infrastructure projects cause widespread land acquisition conflicts. Land fragmentation

			criticism. National/international negative media coverage. Loss of partner/government confidence. 50% of citizen complaints unresolved, Public trust falls below 40% in surveys	against NLA for non-compliance, Multiple fines or penalties exceeding Frw 100 million.	ity drops >40%. Work related Staff accidents /illnesses (nature): death or permanent disability ; Core functions of NLA cannot be delivered , Major disruption in operations. Major backlog in land registration, dispute resolution, and service delivery,	systems outage: 96hrs/days Permanent loss or corruption of >20% of land records.	increase in processing time for land registration and title transfer, 25% of services unavailable (system downtime or office closure). Core services of NLA (monitoring, reporting, complaints, research) not delivered. High stakeholder dissatisfaction. Major disruption to mandate	Loss or damage of land records in disputed areas. NLA's dispute resolution and registration systems are overwhelmed. Significant delay in issuing land titles, affecting national land security	Use Disruption: Over 30% of planned land use activities halted	unable to keep up. .Massive increase in land disputes and boundary conflicts. .Loss of land records due to rapid, unplanned expansions. .NLA faces major delays, high workload , and public dissatisfaction.	land. NLA overwhelmed with disputes and complaints.	and displacement affect many families (over 30%). NLA faces major delays, high dispute rates, and service breakdowns.

							delivery and national gender accountability; <50% of services delivered. Core NLA functions not delivered. High number of complaints or stakeholder dissatisfaction. National/partner confidence severely affected.						
4	**Major**	Financial deficits: 7-10% Budget Variation: 15-20% Fraud & corruption cases	Serious reputational damage. Multiple complaints from citizens about delays or mismanagemen	Serious breach of laws, regulations, or environmental requirem	Significant shortage of skilled staff or high turnover. Critical	Customer Satisfaction Index (Percentage): 30%-	Significant and prolonged disruption of essential services, resulting	Serious disputes affecting many landowners and NLA's workflow. .25–40%	Major delays in service delivery, increased land	.Urban expansion affects 20-30% of land with growing	Serious social challenges slowing land services Significant number (20-30%) of people	Urban expansion affects 20-30% of land, leading to increased informal housing. Rising demand

		with significant consequences but partial recoveries are possible Financial loss between Frw 50 million to Frw loo million	t, Reduced trust among communities and some stakeholders. ,NLA's image as a reliable land authority begins to weaken. 30–50% of citizen complaints unresolved, 15–30 negative media reports in a year, 10–20 notable disputes or mismanagement cases reported.	ents. Formal investigations, audit queries, or sanctions from regulators. Significant impact on NLA credibility and operations; 7–10 legal/regulatory cases pending. Fines/penalties between Frw 50–100 million. .Notable environmental violations	tasks delayed or poorly executed. Strong impact on NLA operations and credibility; Staff/Management grievances on satisfaction: (numbers) : 100-80 per event; Staff turnover: 15-20% annually; Work related Staff accidents : (number) :3-5 per month; Productiv	10% ICT services Users Complaints: 4user complaints Core systems outage: 48hrs/days Other non-core systems outage: 72hrs/days Data errors affecting 10–20% of land records. .Serious cyber incident requiring system	in widespread service failures; Significant delays, errors, or failures in service delivery. Critical reports or monitoring activities affected. Stakeholder trust and NLA credibility impacted; 50–69% of services delivered on time. Significant delays or errors in 6–10 activities. Multiple stakeholder complaint	increase in disputes, mostly inheritance or boundary issues. Multiple cases requiring intervention by NLA or courts. Moderate delays in registration and land documentation. Some community tensions arising from unresolved conflicts.	disputes , revision of land use plans, and substantial resource allocation for recovery and environmental restoration. Environmental Degradation: 15–25% of operational area affected Land Use Disruption: 20–30% of land use plans delayed	informal housing. .Noticeable backlog in land registration and service delays. .Increase in boundary disputes and complaints. .Pressure on land-use planning and zoning enforcement.	affected by insecure land rights. Noticeable rise in land disputes (25-40%). Gender inequality visible, limiting land access for some groups. Land prices rise sharply, limiting access for many families. NLA experiences delays and higher workload.	for land for roads, industries, and housing causes disputes. Some families affected by land reallocations or resettlements. NLA workload and disputes increase noticeably.

				affecting 15–25% of monitored areas.	ity decreases 25–40%. Work related Staff accidents /illnesses (nature): Temporary disability - more than 6 months;	shutdown and investigation. .Delays in issuing titles due to system instability.	s or requests for corrections. 25–40% increase in processing time. 20–30% of applications delayed. 15–25% temporary service interruptions. Backlog increases by 30–50%. Citizen satisfaction between 40–60%.		or revised			
3	**Moderate**	Financial deficits: 5-7% Budget Variation: 10-15% Fraud & corruption cases with significant	Noticeable dissatisfaction from stakeholders or public. Some negative comments or criticism affecting	Noticeable non-compliance with some legal or regulatory requirem	Staff/Management grievances on satisfaction: (numbers) : 80-60 per event;	Customer Satisfaction Index (Percentage): 50%-30%	Reduced service performance leading to localized service backlogs;	Localized disputes causing moderate delays and workload. .15–25% increase in disputes,		Urban areas expand on 10-20% of land with some informal	Some people (10-20%) face land problems, mainly inheritance or access. Land disputes grow	.Urban growth affects 10-20% of land, with limited informal settlements. .Infrastructure projects cause

		consequences but full recoveries are possible Financial loss between Frw 1 million and Frw 50 million Financial deficits: 6-7%	confidence in NLA performance; Negative mention published in inside pages of a national media. Negative mention in news broadcast in TV, Radio broadcast #3 day (Prime time);Occasional dissatisfaction due to service delays or minor disputes. 10–30% of complaints unresolved. 5–15 minor negative media reports, 5–10 disputes causing some negative perception.	ents. Possible warnings or recommendations from oversight bodies (Auditor General, RGB, OPM, etc.); .4–6 regulatory/legal cases pending. .Fines/penalties between Frw 10–50 million. .Environmental non-compliance affecting 10–15% of land or operation	Staff turnover: 10-15% annually; Work related Staff accidents: (number): 1-3 per month; Productivity decreases 10–25%. Work related Staff accidents /illnesses (nature): Temporary disability and/or hospitalization of more than 1-6 months; Noticeable staff	ICT services Users Complaints: 3user complaints Coreoge: 24hrs/days Other non-core systems outage: 48hrs/days. D.	Noticeable delays or gaps in delivering reports, monitoring, or complaint resolution. Some stakeholder dissatisfaction. Moderate impact on NLA effectiveness; 70–84% of services delivered on time. Noticeable delays or quality gaps in 3–5 activities. Some stakeholder complaints. 15–25%	mainly minor boundary or access conflicts. NLA manages most cases with normal procedures, occasional extra resources needed. Minor delays in title issuance or land documentation. Limited social tension in affected areas.		settlements. .Occasional delays in land registration and processing. .Some boundary disputes arising from new developments. .NLA adjusts workflows and staffing to cope.	moderately (15-25%). Women and youth have some barriers but are mostly protected. Land prices increase a little, affecting affordability in some areas.	some land acquisition but mostly well managed. .Small increase in land disputes due to population movement.

				s (e.g., minor wetland encroachment, erosion control issues).	shortages or skills gaps affecting performance. Some delays in monitoring, reporting, or service delivery; Moderate impact on effectiveness; 6–15% positions vacant. Noticeable skills gaps affecting some outputs. Moderate delays in reporting or monitoring.		increase in processing time. .10–20% of applications delayed. .5–15% temporary service disruption. .Backlog increases by 15–30%. .Citizen satisfaction between 60–75%.						
	Minor	Financial deficits: 3-5%	Slight stakeholder concern.	Small non-complian	Staff/Management grievance	Customer Satisfact	Short-term disruption in service	Few disputes with	Limited operational	**Slow urban growth**	Almost all people have secure land	Less than 10% land affected by

		Budget Variation: 5-10% Financial loss between Frw 100,000 and 1 million	Limited negative feedback but NLA credibility remains generally intact. Issue resolved internally; Few isolated complaints, quickly resolved. ,NLA's credibility remains mostly intact. Misrepresentation via broadcasts & publication: Pictorials/ stories/ commentaries in national media.#2xday/ a day/Off peak Misrepresentation in social media #1 post & less than 100 comments/ retweets;	ce or procedural gaps with no legal action. Easily corrected internally with minimal impact on NLA operations; 1–2 minor compliance gaps identified internally. No penalties or legal action required. .1–3 regulatory/legal cases pending. .Fines/penalties < Frw 10 million.	s on satisfaction: (numbers) : 60-40 per event Staff turnover: 10-5% annually Work related Staff accidents : (number) : 1 per month Work related Staff accidents /illnesses (nature): Temporary disability and/or hospitalization of less than 1 month	ion Index (Percentage): 70%-50% ICT services Users Complaints: 2user complaints Core systems outage: 12hrs/days Other non-core systems outage: 24hrs/days. .Data errors affecting <5% of records. .Minor	delivery or production affecting limited areas, with manageable impact on service delivery; 85–94% of services delivered on time. Minor delays in 1–2 activities (reports, audits, complaints) .5–15% increase in processing time. <10% of applications delayed. Minimal system downtime (<5%). Backlog increases	minimal operational impact. . Less than 15% increase in land disputes. .Mostly resolved locally without formal intervention. .Little to no delay in registration services. .NLA's workload remains manageable.	impact, short-term adjustments in land use planning, minimal disruption to service delivery. Environmental Degradation: 5–10% of operational area affected Land Use Disruption: 5–10% of plans slightly adjusted	**causing limited disruption.** . .Urban growth affects less than 10% of land. .Few informal settlements and minor registration delays. .Boundary disputes rare and quickly resolved. .NLA operates normally with minor adjustments.	rights. Land disputes stable or decreasing. Fair access to land for all groups, including women and youth. Land prices affordable and stable.	new development. .Few informal settlements and small infrastructure projects. .Minor land disputes, easily resolved. .NLA operates normally without extra pressure.

			5–10% of complaints unresolved. 1–5 minor negative reports. 1–4 minor disputes causing small perception issues.	Environmental non-compliance affecting <10% of operations (minor boundary or land use issues).	Some skill or capacity gaps. Small delays in activities or limited reduction in productivity. Easily manageable internally; 1–5% of positions vacant. Small skill gaps. Minor delays in tasks. Training required for some staff.	IT issues resolved within days.	by <15%. Citizen satisfaction between 75–85%.					
1		Financial deficits: below 3% Budget Variation:	No media coverage or complaints. Less than 3	Minor internal issues quickly	Staff/Management grievances on	Customer Satisfaction	Minor service interruptions or	.Stable land tenure, very few disputes.	Environmental Degrada	Stable population with minimal	Impact on Vulnerable Groups: Below 5%	Stable population and development, little impact on land systems.

		below 5% Minimum financial loss less than RWF 100,000	minor stakeholder complaints; No public concern. Minor internal issue with no media attention. NLA credibility remains intact. <5% of complaints unresolved. .No significant disputes affecting perception. .NLA seen as credible and reliable by citizens and stakeholders.	corrected with no external consequences; No audit queries, penalties, or legal cases. 1–3 regulatory/legal cases pending. .Fines/penalties < Frw 10 million. .Environmental non-compliance affecting <10% of operations (minor boundary or land use issues).	satisfaction: (numbers): below 40 per event; Staff turnover: below 5% annually; Work related Staff accidents (nature): Near miss; Minor skill gaps that do not affect operations or mandate delivery; Productivity decreases <10%. All positions	Index (Percentage): more than 90% ICT services Users Complaints: 1user complaints Core systems outage: 6hrs/days Other non-core systems outage: 12hrs/days. .System availability >95%. .No significant data	delays with no or minimal effect on the service delivered; 95–100% of services delivered on time and to standard. No complaints. .<5% application delays. .No significant system downtime. .Backlog stable or decreasing. .Citizen satisfaction >85%.	.Minimal or no increase in disputes. .Land ownership and boundaries clearly documented. .NLA services operate smoothly. .No significant impact on tenure security or service delivery.	tion: Below 5% of operational area affected Land Use Disruption: Below 5% of plans affected	urbanization impact. .Urban land use stable with very limited expansion. .Land registration and services operate smoothly. .Low levels of disputes or complaints. .NLA experiences no significant challenges.	affected Land Disputes: Below 10% change in dispute cases. Stable land tenure security for most groups. Effective enforcement of land rights policies. Affordable and accessible land markets.	.Minimal urban growth or development projects. .Land use plans remain unchanged. .Land disputes low and stable. .NLA services operate smoothly with no additional challenges.

					filled. >95% staff competency/skills coverage. Training needs minor.	loss or corruption. .Strong cybersecurity controls; no breaches . .Accurate and updated land records. .Technology fully supports service delivery						

Appendix 6: Consequence Definition

Consequence Levels		Description of levels	Action required	Responsibility
5	Severe	Inability to achieve NLA's critical objectives	Further action required with the highest level of escalation and urgency. NLA intervention involved in managing and resolving an event	BoD, MOE, DG
4	**Major**	Constrained abilities in the achievement of NLA's objectives - performance will fall below acceptable levels	Further action required with high level escalation and urgency. DG and/or BoD intervention involved in managing and resolving an event	BoD, DG, Senior Management
3	**Moderate**	Moderate impact in the achievement of NLA's objectives - performance will fall below goals but above minimum acceptable levels	Further action required with medium escalation and urgency. Impact of event managed through normal activity and resolved by the Management	Senior Management/Heads of Department/Unit to be involved
2	**Minor**	Limited impact in the achievement of NLA's objectives - performance will fall below goals but well above minimum acceptable levels	Minimal action required. Impact of event managed through normal activity and resolved by Head of department/unit	Heads of Department/Unit
1	**Insignificant**	Relatively little or no impact in the achievement of the Institution's objectives	Minor or No further action required. Impact of event managed through normal activity and resolved by staff	Department/ unit management