

GOVERNANCE DOCS

ISO 31000:2018

Gap Assessment Report

ISO 31000:2018 Risk management - Guidelines

Greenfield Housing Association (sample)

Enterprise risk management across housing services, development, finance and governance.

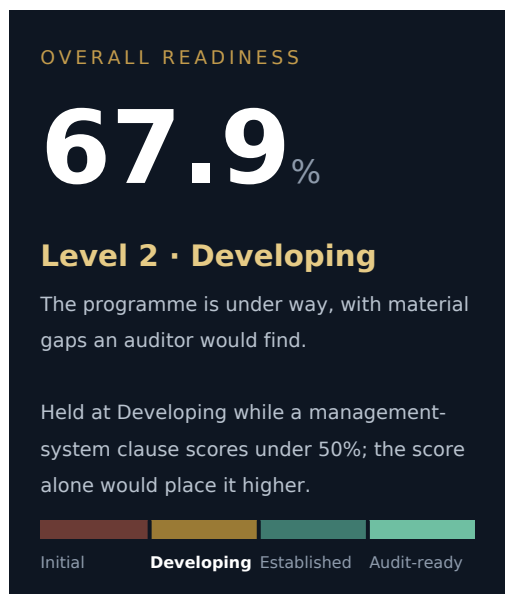
ASSESSED	25 September 2026
EDITION	Second edition, 14 February 2018
IN SCOPE	53 requirements, 53 applicable
PROFILE	Non-profit · 50 to 249 people
PREPARED BY	Governance Docs

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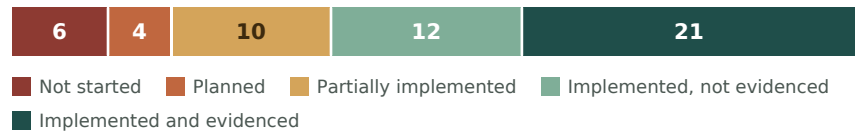
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Where Greenfield Housing Association (sample) stands against ISO 31000



APPLICABLE	EVIDENCED	OPEN GAPS	HIGH PRIORITY
53	21	32	10

STATUS OF EVERY REQUIREMENT



GAPS WITH AN OWNER	WITH A TARGET DATE	NOT ANSWERED
14 of 32	6 of 32	0

WHAT THIS ASSESSMENT TELLS YOU

- Overall readiness is 67.9% against ISO 31000 across 53 applicable controls. 21 of them are implemented and evidenced.
- Most open gaps: Clause 4 - Principles, with 7 at 47%. Strongest area: Clause 5.5-5.7 - Framework: implementation, evaluation and improvement at 96%.
- 3 management-system clauses score under half: Clause 4 - Principles (47%); Clause 5 - Framework: leadership and integration (32%); Clause 6.5 - Process: risk treatment (25%). Clauses cannot be excluded, and each is a likely major nonconformity at a certification audit.
- 12 controls are operating but not evidenced. Collecting their records alone lifts the score to 73.6% (+5.7 points), the cheapest gain available.
- 10 gaps are high priority (not started or only planned); 4 of them are in Clause 5 - Framework: leadership and integration.

DO THESE FIRST

	PRIORITY	ACTION	OWNER	START FROM
1	HIGH	Bring every management-system clause above 50%, starting with 4c Customized; 5.2b Leadership and commitment - risk appetite; 6.5.2b Selection of treatment options - cost and secondary risk	HR Manager	
2	HIGH	Put an owner and date against the 4 high-priority gaps in Clause 5 - Framework: leadership and integration	Compliance Lead	
3	LOW	Evidence the 12 controls that already operate (+5.7 points)	To assign	Records the controls already produce

Analysis and priorities

IN ONE SENTENCE

Your risk program is Developing at 67.9%, and you should prioritize leadership commitment and risk treatment planning.

AI-assisted analysis, generated from the information the organization provided and checked automatically against the scores and findings in this report. It supports planning and is not an audit opinion; see "Basis of this report and limitation of liability".

FOR SENIOR MANAGEMENT AND THE BOARD

Our risk management assessment shows an overall score of 67.9% at a Developing readiness level. Our main exposure comes from gaps in risk treatment, which scored 25%, and a lack of defined risk appetite and integration into daily operations. To protect our objectives, management needs board backing to approve explicit risk appetite thresholds and to assign formal ownership and target completion dates across all 32 open gaps.

WHERE YOU STAND

You are at readiness level 2 of 4, rated as Developing with an overall score of 67.9%. Out of 53 applicable requirements, you have 32 open gaps, including 10 high-priority items. Your progress is held back by a weak management clause. Specifically, Clause 5 - Framework: leadership and integration scored 32.1%, and Clause 6.5 - Process: risk treatment scored 25%. While 21 requirements are implemented and evidenced, only 14 gaps have an assigned owner and only 6 have a target date.

WHAT IT MEANS FOR THE ORGANIZATION

The pattern shows that operational risk design and assessment are relatively strong, but foundational leadership governance and downstream treatment execution lag behind. High-scoring areas such as Clause 5.5-5.7 - Framework: implementation, evaluation and improvement at 95.8% demonstrate capability. However, critical gaps in leadership commitment, operational integration, and treatment planning mean risks are identified without formal oversight or active mitigation. Because 12 requirements are implemented without evidence, the organization cannot confirm whether existing controls function as intended during reviews.

WHERE TO FOCUS FIRST

Focus first on defining risk appetite and establishing formal risk treatment plans. Starting work on unbegun high-priority requirements, such as Leadership and commitment - risk appetite and Treatment plans - ownership and dates, directly addresses your weakest areas. Gathering evidence for the 12 items implemented without documentation will immediately raise your score from 67.9% to 73.6%. Assigning owners to all 32 open gaps ensures accountability across operational processes and leadership structures.

1 · EXECUTIVE SUMMARY

PRIORITIES

PRIORITY	WHY IT MATTERS	FIRST STEP	START FROM	WITHIN
1 Define and approve organizational risk appetite 5.2b Leadership and commitment - risk appetite	Without defined risk appetite boundaries, leadership cannot guide decision-making or ensure consistent risk-taking across operational activities.	Draft risk appetite statements for key operational areas for leadership review.	Comprehensive ISO 31000 Risk Management Toolkit - 30 Templates	30 DAYS
2 Establish risk treatment plans with owners and dates 6.5.3a Treatment plans - ownership and dates · 6.5.3b Treatment plans - progress and residual risk	Risk treatment currently scores 25%, leaving identified exposures unmitigated. Establishing clear ownership and residual risk tracking ensures accountability.	Assign explicit owners and target dates to all unaddressed treatment actions.	Comprehensive ISO 31000 Risk Management Toolkit - 30 Templates	30 DAYS
3 Integrate risk management into operational processes and governance 5.3b Integration - operational processes · 5.3a Integration - structure and strategy · 5.3c Integration - accountability for integration	Integrating risk into operational workflows and organizational strategy prevents risk management from operating in isolation.	Map risk assessment steps directly into core operational procedures.	Comprehensive ISO 31000 Risk Management Toolkit - 30 Templates	60 DAYS
4 Formalize scheduled monitoring and review activities 6.6a Monitoring and review - planned and assigned · Clause 6.6-6.7 - Process: monitoring, recording and reporting	Monitoring and review ensures risk profiles remain accurate as operational conditions change.	Schedule regular risk review cadences and assign reporting responsibilities.	Comprehensive ISO 31000 Risk Management Toolkit - 30 Templates	90 DAYS

30 / 60 / 90-DAY ROADMAP

FIRST 30 DAYS - Draft and agree on leadership risk appetite statements across the organization. - Assign designated owners and delivery dates to all open treatment plans. - Collect and file records for the 12 implemented but unevidenced requirements.	DAYS 31 TO 60 - Embed risk evaluation criteria into core operational workflows and strategic planning. - Establish cost and secondary risk evaluation protocols for treatment options. - Complete partially implemented framework items to lift the overall score toward 83%.	DAYS 61 TO 90 - Implement assigned schedules for routine risk monitoring and management review. - Establish reporting mechanisms to verify residual risk levels against risk appetite. - Execute remaining planned actions to target an overall score of 88.7%.
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Maturity across the standard

Each bar shows how the requirements in one area break down by status, weakest on the left. The score is the average across applicable requirements; the chips count open gaps by priority.

MANAGEMENT SYSTEM CLAUSES	STATUS MIX	SCORE	GAPS H · M · L
Clause 4 - Principles	2 4 1 1	47%	2 4 1
Clause 5 - Framework: leadership and integration	2 2 2 1	32%	4 2 1
Clause 5.4 - Framework: design	2 3 6	84%	0 2 3
Clause 5.5-5.7 - Framework: implementation, evaluation and improvement	1 5	96%	0 0 1
Clause 6.2-6.3 - Process: communication, scope and criteria	2 4	92%	0 0 2
Clause 6.4 - Process: risk assessment	2 3	80%	0 2 0
Clause 6.5 - Process: risk treatment	2 1 1	25%	3 0 1
Clause 6.6-6.7 - Process: monitoring, recording and reporting	1 3 2	75%	1 0 3

■ Not started ■ Planned ■ Partially implemented ■ Implemented, not evidenced ■ Implemented and evidenced

WHERE THE NEXT POINTS COME FROM

The score after each kind of work, cheapest first. Gold is what that step adds.

Today		67.9%
Evidence what already runs 12 requirements		73.6% +5.7
Finish what is partly in place 10 requirements		83.0% +9.4
Implement what is planned 4 requirements		88.7% +5.7
Start what has not begun 6 requirements		100.0% +11.3

DOCUMENTS THAT CLOSE THE MOST GAPS

Each bar counts the open gaps that name the document as the way to close them.

All of these are in the ISO 31000 Toolkit (0 documents).

Every open gap, grouped by what has to happen next

Work from the top. Requirements not yet started or only planned are the ones a certification auditor reaches first; the last group already operates and needs only its records.

HIGH Not started · 6

Start from a documented baseline: adopt and tailor the document named below, then put it into operation.

Ref	Requirement	Area	Owner · target	Closes it
4c	Customized	Clause 4	HR Manager	
4e	Dynamic	Clause 4	IT Manager	
5.2b	Leadership and commitment - risk appetite	Clause 5	Compliance Lead	
5.3b	Integration - operational processes	Clause 5	To assign	
6.5.2b	Selection of treatment options - cost and secondary risk	Clause 6.5	To assign	
6.5.3a	Treatment plans - ownership and dates	Clause 6.5	Risk Manager 26 Nov 2026	

HIGH Planned · 4

Move from plan to implementation. Assign an owner and a date, then put the control into operation.

Ref	Requirement	Area	Owner · target	Closes it
5.3a	Integration - structure and strategy	Clause 5	HR Manager	
5.3c	Integration - accountability for integration	Clause 5	IT Manager 29 Oct 2026	
6.5.3b	Treatment plans - progress and residual risk	Clause 6.5	To assign	
6.6a	Monitoring and review - planned and assigned	Clause 6.6-6.7 - Process: monitoring, recording and reporting	Risk Manager	

MEDIUM Partially implemented · 10

Extend the existing approach to the whole scope and apply it consistently, then evidence it.

Ref	Requirement	Area	Owner · target	Closes it
4a	Integrated	Clause 4	To assign	
4b	Structured and comprehensive	Clause 4	Risk Manager	
4g	Human and cultural factors	Clause 4	Compliance Lead	
4h	Continual improvement	Clause 4	To assign	
5.1	Framework general	Clause 5	Risk Manager 10 Dec 2026	
5.2c	Leadership and commitment - challenge	Clause 5	Operations Manager	

5.4.2b	Articulating commitment - communication	Clause 5.4	Operations Manager 26 Nov 2026
5.4.5b	Communication and consultation - external	Clause 5.4	To assign
6.4.2a	Risk identification - method	Clause 6.4	IT Manager 29 Oct 2026
6.4.3a	Risk analysis - controls and effectiveness	Clause 6.4	Compliance Lead 12 Nov 2026

LOW Implemented, not evidenced · 12

Collect and file evidence an auditor can sample. The control is operating; what is missing is the record of it.

Ref	Requirement	Area	Owner · target	Closes it
4f	Best available information	Clause 4	To assign	
5.2a	Leadership and commitment - mandate	Clause 5	To assign	
5.4.3a	Roles and accountabilities - ownership	Clause 5.4	To assign	
5.4.4a	Allocating resources - people and capability	Clause 5.4	To assign	
5.4.4b	Allocating resources - tools and data	Clause 5.4	To assign	
5.6a	Evaluation - performance measurement	Clause 5.5-5.7 - Framework: implementation, evaluation and improvement	To assign	
6.3.2	Defining the scope	Clause 6.2-6.3 - Process: communication, scope and criteria	To assign	
6.3.4a	Defining risk criteria - significance	Clause 6.2-6.3 - Process: communication, scope and criteria	To assign	
6.5.2a	Selection of treatment options - range considered	Clause 6.5	To assign	
6.6b	Monitoring and review - feeding back	Clause 6.6-6.7 - Process: monitoring, recording and reporting	To assign	
6.7a	Recording - the record itself	Clause 6.6-6.7 - Process: monitoring, recording and reporting	To assign	
6.7c	Reporting - honesty of the picture	Clause 6.6-6.7 - Process: monitoring, recording and reporting	To assign	

How it was scored

STATUS WEIGHTS

Status	Weight	Meaning
 Not started	0.00	No policy, process or activity exists for this requirement.
 Planned	0.25	Approach agreed and scheduled, but nothing is in place yet.
 Partially implemented	0.50	In place for part of the scope, or inconsistently applied.
 Implemented, not evidenced	0.75	Operating as intended, but you could not prove it to an auditor today.
 Implemented and evidenced	1.00	Operating as intended, with records an auditor can sample.
 Not applicable	—	A justified exclusion. Removed from the score - record why in your notes.

READINESS LEVELS

1 • Initial (0%+)

Most requirements are not yet in place. Build the foundations before thinking about an audit.

2 • Developing (40%+)

The programme is under way, with material gaps an auditor would find.

3 • Established (65%+)

Most controls operate. Remaining work is closing specific gaps and evidencing what runs.

4 • Audit-ready (85%+)

Controls operate and are evidenced. Ready for an internal audit and a certification body.

A management-system clause scoring under 50% holds the level at Developing, because clauses cannot be excluded from certification scope.

WHAT THIS REPORT IS

BASIS OF THIS REPORT AND LIMITATION OF LIABILITY

This report is the output of a self-assessment. The scores, readiness levels, gaps, analysis and recommendations in this report are derived solely from the information entered by the organization, and have not been independently reviewed, verified, tested or audited by Governance Docs. Governance Docs did not conduct an independent assessment of the organization, its controls or its operations.

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The report, including any AI-assisted analysis, is provided for guidance and planning only. It does not constitute legal, regulatory or other professional advice, and it does not replace an independent assessment or a certification audit.

A control that is running but cannot be evidenced scores 0.75, not 1.00. Auditors sample records, not intentions. Closing that distance is usually the fastest route to a higher score.

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YOUR WORKBOOK

The Excel workbook that comes with this report follows the same sections and colours. Dashboard: sections 1 and 2, recalculated live. Assessment: every requirement; change a status and every score, chart and level updates. Remediation Plan: section 3, with owners, dates and progress since this report. How it was scored: this page.

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