

Deliverable 1: Governance Review Card

1. Data Quality Risk Customer data arrives incomplete and inconsistently formatted, leading to unreliable ML loan decisions. Mitigation: Enforce schema validation and mandatory fields at the API Gateway.
2. Legal & Compliance Risk Personal data is collected without explicit consent, violating Ghana's Data Protection Act (Act 843). Data Classification: Sensitive Mitigation: Implement explicit consent capture and data minimization.
3. Bias & Fairness Risk Bias originates from historical training data that disadvantages certain groups. Mitigation: Conduct periodic bias audits and retrain models when disparities exceed thresholds.
4. Ethical Reporting Metric Metric: Approval Rate Disparity Ratio Visualization: Grouped Bar Chart Importance: Ensures transparency and fairness in automated decisions.