


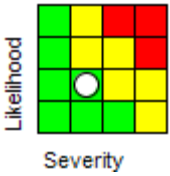
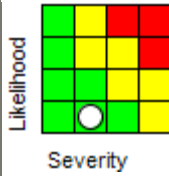
Fraud Risk Register


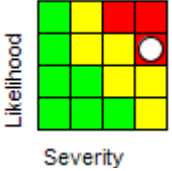
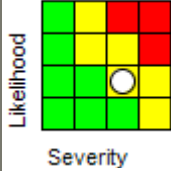
Generated on: 19 May 2015


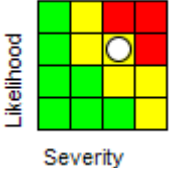
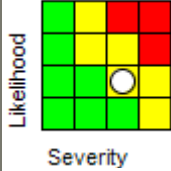


Risk Code	RR RDIAFC01	Risk Title	Staffing (internal)	Current Risk Status																					
Description of Risk				Assigned To																					
Gross Risk Matrix		Risk Treatment Measures Implemented		Current Risk Matrix	<table border="1"> <tr> <td></td> <td>1</td> <td>1</td> <td>5</td> <td>10</td> </tr> <tr> <td>1</td> <td>1</td> <td>4</td> <td>3</td> <td>5</td> </tr> <tr> <td>2</td> <td>2</td> <td>10</td> <td>5</td> <td>10</td> </tr> <tr> <td>3</td> <td>3</td> <td>3</td> <td>5</td> <td>10</td> </tr> </table>		1	1	5	10	1	1	4	3	5	2	2	10	5	10	3	3	3	5	10
	1	1	5	10																					
1	1	4	3	5																					
2	2	10	5	10																					
3	3	3	5	10																					
Gross Risk Score				Current Risk Score																					
Gross Severity				Current Severity																					
Gross Likelihood				Current Likelihood																					
Gross Risk Review Date				Last Risk Review Date																					
Consequences																									
Vulnerabilities/causes																									
Risk Notes																									


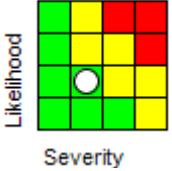
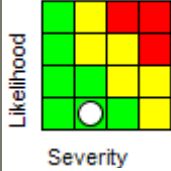
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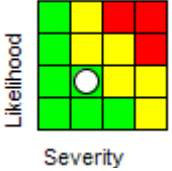
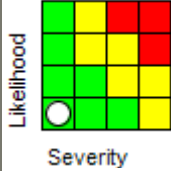
Risk Code	RR RDIAFC01.1	Risk Title	Credit Income	Current Risk Status	
Description of Risk	suppression of any notification of debt to be raised improper write-off failing to institute recovery proceedings switching/transferring arrears or manipulation of credit balances			Assigned To	
Gross Risk Matrix		Risk Treatment Measures Implemented		Current Risk Matrix	
Gross Risk Score	4	reconciliations budgetary controls internal audit write off policy authorisation levels audit trail debt recovery procedures supervisory controls review of credit balances and suspense items		Current Risk Score	2
Gross Severity	2		Current Severity	2	
Gross Likelihood	2		Current Likelihood	1	
Gross Risk Review Date			Last Risk Review Date	30-Apr-2015	
Consequences					
Vulnerabilities/causes					
Risk Notes					


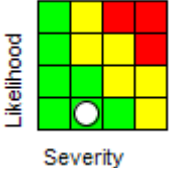
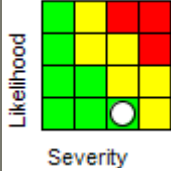
Risk Code	RR RDIAFC01.2	Risk Title	Treasury management	Current Risk Status	
Description of Risk	falsifying records to gain access to loan or investment monies			Assigned To	
Gross Risk Matrix		Risk Treatment Measures Implemented		Current Risk Matrix	
Gross Risk Score	12	management controls segregation of duties internal audit authorised signatories budgetary controls preferred/approved borrowers audit trail documented procedures		Current Risk Score	6
Gross Severity	4			Current Severity	3
Gross Likelihood	3			Current Likelihood	2
Gross Risk Review Date				Last Risk Review Date	19-May-2015
Consequences					
Vulnerabilities/causes					
Risk Notes					


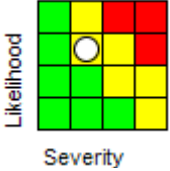
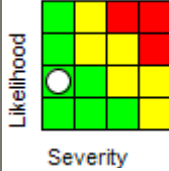
Risk Code	RR RDIAFC01.3	Risk Title	Benefits fraud - internal	Current Risk Status	
Description of Risk	Fraudulent claim by member of staff			Assigned To	
Gross Risk Matrix		Risk Treatment Measures Implemented		Current Risk Matrix	
Gross Risk Score	9	recruitment checks data matching supervisory checks system controls audit trails internal audit		Current Risk Score	6
Gross Severity	3		Current Severity	3	
Gross Likelihood	3		Current Likelihood	2	
Gross Risk Review Date			Last Risk Review Date	19-May-2015	
Consequences					
Vulnerabilities/causes					
Risk Notes					

07/05/15


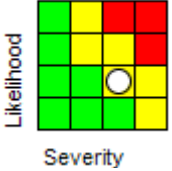
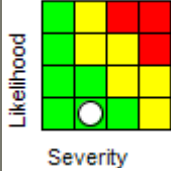
Risk Code	RR RDIAFC01.4	Risk Title	Cash theft	Current Risk Status	
Description of Risk	theft of takings disguised by manipulation of accounts			Assigned To	
Gross Risk Matrix		Risk Treatment Measures Implemented		Current Risk Matrix	
Gross Risk Score	4	reconciliations supervisory checks policies and procedures financial regulations and guidance segregation of duties budgetary controls internal audit confidential reporting policy fraud & corruption strategy		Current Risk Score	2
Gross Severity	2		Current Severity	2	
Gross Likelihood	2		Current Likelihood	1	
Gross Risk Review Date				Last Risk Review Date	19-May-2015
Consequences					
Vulnerabilities/causes					
Risk Notes					


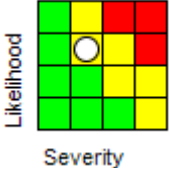
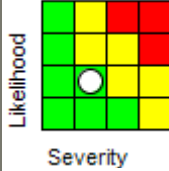
Risk Code	RR RDIAFC01.5	Risk Title	Cash theft	Current Risk Status	
Description of Risk	theft of cash without disguise			Assigned To	
Gross Risk Matrix		Risk Treatment Measures Implemented		Current Risk Matrix	
Gross Risk Score	4	reconciliations supervisory checks policies and procedures financial regulations segregation of duties budgetary controls internal audit confidential reporting policy fraud & corruption strategy physical controls	Current Risk Score	1	
Gross Severity	2		Current Severity	1	
Gross Likelihood	2		Current Likelihood	1	
Gross Risk Review Date			Last Risk Review Date	19-May-2015	
Consequences	Reputational damage Financial implications				
Vulnerabilities/causes					
Risk Notes					

Risk Code	RR RDIAFC01.6	Risk Title	Payroll	Current Risk Status	
Description of Risk	payment to non existent employees			Assigned To	
Gross Risk Matrix		Risk Treatment Measures Implemented		Current Risk Matrix	
Gross Risk Score	2	management checks establishment list budget monitoring segregation of duties data matching authorisation process		Current Risk Score	3
Gross Severity	2		Current Severity	3	
Gross Likelihood	1		Current Likelihood	1	
Gross Risk Review Date			Last Risk Review Date	19-May-2015	
Consequences					
Vulnerabilities/causes					
Risk Notes					


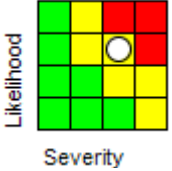
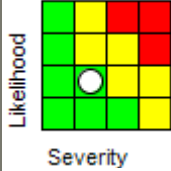
Risk Code	RR RDIAFC01.7	Risk Title	Payroll	Current Risk Status	
Description of Risk	over claiming hours worked			Assigned To	
Gross Risk Matrix		Risk Treatment Measures Implemented		Current Risk Matrix	
Gross Risk Score	6	management checks budget monitoring authorisation process time records		Current Risk Score	2
Gross Severity	2		Current Severity	1	
Gross Likelihood	3		Current Likelihood	2	
Gross Risk Review Date			Last Risk Review Date	19-May-2015	
Consequences					
Vulnerabilities/causes					
Risk Notes					


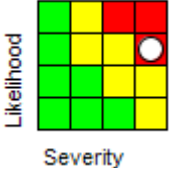
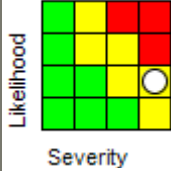
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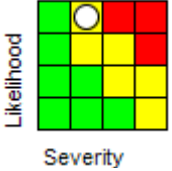
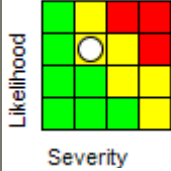
Risk Code	RR RDIAFC01.8	Risk Title	Payroll	Current Risk Status	
Description of Risk	manipulation of standing data			Assigned To	
Gross Risk Matrix		Risk Treatment Measures Implemented		Current Risk Matrix	
Gross Risk Score	6	system access controls system administrator segregation of duties management controls internal audit	Current Risk Score	2	
Gross Severity	3		Current Severity	2	
Gross Likelihood	2		Current Likelihood	1	
Gross Risk Review Date			Last Risk Review Date	19-May-2015	
Consequences					
Vulnerabilities/causes					
Risk Notes					


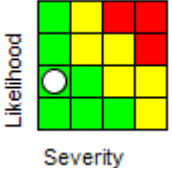
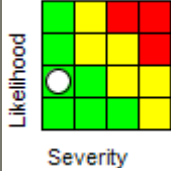
Risk Code	RR RDIAFC01.9	Risk Title	Assets	Current Risk Status	
Description of Risk	Theft of current assets			Assigned To	
Gross Risk Matrix		Risk Treatment Measures Implemented		Current Risk Matrix	
Gross Risk Score	6	stock checks restricted access segregation of duties inventories		Current Risk Score	4
Gross Severity	2			Current Severity	2
Gross Likelihood	3			Current Likelihood	2
Gross Risk Review Date				Last Risk Review Date	19-May-2015
Consequences					
Vulnerabilities/causes					
Risk Notes					

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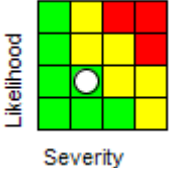
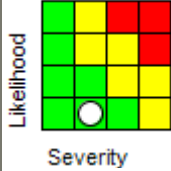
Risk Code	RR RDIAFC01.10	Risk Title	Assets	Current Risk Status	
Description of Risk	Theft of fixed assets			Assigned To	
Gross Risk Matrix		Risk Treatment Measures Implemented		Current Risk Matrix	
Gross Risk Score	9	restricted access asset tagging inventories staff awareness		Current Risk Score	4
Gross Severity	3			Current Severity	2
Gross Likelihood	3			Current Likelihood	2
Gross Risk Review Date				Last Risk Review Date	30-Apr-2015
Consequences					
Vulnerabilities/causes					
Risk Notes					

Risk Code	RR RDIAFC01.11	Risk Title	Assets	Current Risk Status	
Description of Risk	Theft of Council information/intellectual property			Assigned To	
Gross Risk Matrix		Risk Treatment Measures Implemented		Current Risk Matrix	
Gross Risk Score	12	encryption staff awareness passwords access controls restricted access to building security policy ISO27001	Current Risk Score	8	
Gross Severity	4		Current Severity	4	
Gross Likelihood	3		Current Likelihood	2	
Gross Risk Review Date			Last Risk Review Date	30-Apr-2015	
Consequences					
Vulnerabilities/causes					
Risk Notes					



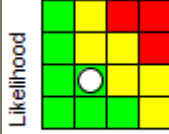
Risk Code	RR RDIAFC01.12	Risk Title	Assets	Current Risk Status	
Description of Risk	Inappropriate use of Council assets for private use			Assigned To	
Gross Risk Matrix		Risk Treatment Measures Implemented		Current Risk Matrix	
Gross Risk Score	8	<ul style="list-style-type: none"> register of interests financial guidance management controls induction process security policy user reports eg internet, telephone 	Current Risk Score	6	
Gross Severity	2		Current Severity	2	
Gross Likelihood	4		Current Likelihood	3	
Gross Risk Review Date			Last Risk Review Date	19-May-2015	
Consequences					
Vulnerabilities/causes					
Risk Notes					


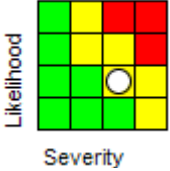
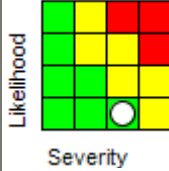
Risk Code	RR RDIAFC01.13	Risk Title	Petty cash/imprest accounts	Current Risk Status	
Description of Risk	Theft of takings disguised by manipulation of accounts			Assigned To	
Gross Risk Matrix		Risk Treatment Measures Implemented		Current Risk Matrix	
Gross Risk Score	2	segregation of duties management checks reconciliations authorised signatories imprest values kept to a minimum annual certificate		Current Risk Score	2
Gross Severity	1		Current Severity	1	
Gross Likelihood	2		Current Likelihood	2	
Gross Risk Review Date			Last Risk Review Date	19-May-2015	
Consequences					
Vulnerabilities/causes					
Risk Notes					

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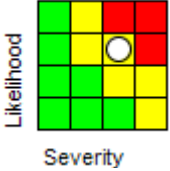
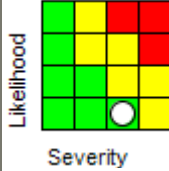
Risk Code	RR RDIAFCO1.14	Risk Title	Sheltered schemes	Current Risk Status	
Description of Risk	Theft of customer monies			Assigned To	
Gross Risk Matrix		Risk Treatment Measures Implemented		Current Risk Matrix	
Gross Risk Score	4	segregation of duties reconciliations restricted access CRB checks		Current Risk Score	2
Gross Severity	2		Current Severity	2	
Gross Likelihood	2		Current Likelihood	1	
Gross Risk Review Date			Last Risk Review Date	19-May-2015	
Consequences					
Vulnerabilities/causes					
Risk Notes					

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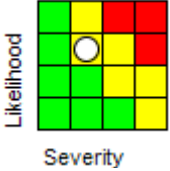
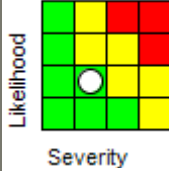
Risk Code	RR RDIAFC01.15	Risk Title	Expenses claims	Current Risk Status	
Description of Risk	claiming expenses for journeys not undertaken claiming for more miles than actually travelled			Assigned To	
Gross Risk Matrix	 Likelihood Severity	Risk Treatment Measures Implemented		Current Risk Matrix	 Likelihood Severity
Gross Risk Score	6	management checks authorisation procedures internal audit		Current Risk Score	4
Gross Severity	2			Current Severity	2
Gross Likelihood	3			Current Likelihood	2
Gross Risk Review Date				Last Risk Review Date	19-May-2015
Consequences					
Vulnerabilities/causes					
Risk Notes					

Risk Code	RR RDIAFC01.16	Risk Title	Corruption	Current Risk Status	
Description of Risk	disposal of assets - land and property			Assigned To	
Gross Risk Matrix		Risk Treatment Measures Implemented		Current Risk Matrix	
Gross Risk Score	6	constitution asset management plan asset disposal policy asset register segregation of duties	Current Risk Score	3	
Gross Severity	3		Current Severity	3	
Gross Likelihood	2		Current Likelihood	1	
Gross Risk Review Date			Last Risk Review Date	19-May-2015	
Consequences					
Vulnerabilities/causes					
Risk Notes					


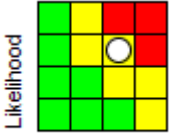
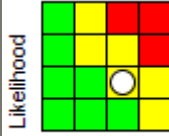
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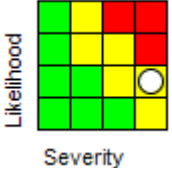
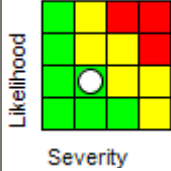
Risk Code	RR RDIAFC01.17	Risk Title	Corruption	Current Risk Status	
Description of Risk	Award of planning consents and licences			Assigned To	
Gross Risk Matrix		Risk Treatment Measures Implemented		Current Risk Matrix	
Gross Risk Score	9	planning approval process segregation of duties delegated powers constitution legislation		Current Risk Score	3
Gross Severity	3		Current Severity	3	
Gross Likelihood	3		Current Likelihood	1	
Gross Risk Review Date			Last Risk Review Date	19-May-2015	
Consequences					
Vulnerabilities/causes					
Risk Notes					


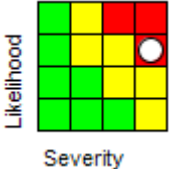
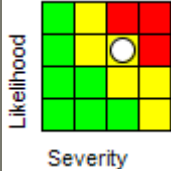
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Risk Code	RR RDIAFC01.18	Risk Title	Corruption	Current Risk Status	
Description of Risk	Acceptance of gifts, hospitality, secondary employment			Assigned To	
Gross Risk Matrix		Risk Treatment Measures Implemented		Current Risk Matrix	
Gross Risk Score	6	gifts and hospitality policy gifts and hospitality register NFI constitution contract of employment		Current Risk Score	4
Gross Severity	2		Current Severity	2	
Gross Likelihood	3		Current Likelihood	2	
Gross Risk Review Date			Last Risk Review Date	19-May-2015	
Consequences					
Vulnerabilities/causes					
Risk Notes					

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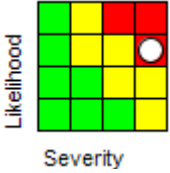
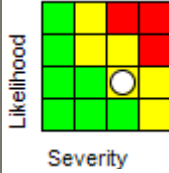
Risk Code	RR RDIAFC01.19	Risk Title	Car parking	Current Risk Status	
Description of Risk	theft of takings disguised by manipulation of accounts theft of taking without disguise recycling of tickets		Assigned To		
Gross Risk Matrix		Risk Treatment Measures Implemented	Current Risk Matrix		
Gross Risk Score	9	budget monitoring audit trail reconciliations	Current Risk Score	6	
Gross Severity	3		Current Severity	3	
Gross Likelihood	3		Current Likelihood	2	
Gross Risk Review Date			Last Risk Review Date	19-May-2015	
Consequences					
Vulnerabilities/causes					
Risk Notes					


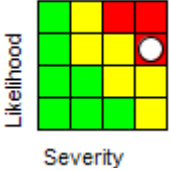
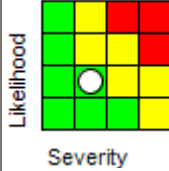
Risk Code	RR RDIAFC01.20	Risk Title	Money laundering	Current Risk Status	
Description of Risk	Using the council to hide improper transactions			Assigned To	
Gross Risk Matrix		Risk Treatment Measures Implemented		Current Risk Matrix	
Gross Risk Score	8	raised awareness money laundering policy training of officers upper limit for cash transactions		Current Risk Score	4
Gross Severity	4			Current Severity	2
Gross Likelihood	2			Current Likelihood	2
Gross Risk Review Date				Last Risk Review Date	19-May-2015
Consequences					
Vulnerabilities/causes					
Risk Notes					




Risk Code	RR RDIAFC01.21	Risk Title	ICT fraud	Current Risk Status	
Description of Risk	Improper use of council ICT equipment			Assigned To	
Gross Risk Matrix		Risk Treatment Measures Implemented		Current Risk Matrix	
Gross Risk Score	12	internet use policy surf control access controls ISO27001 standard		Current Risk Score	9
Gross Severity	4			Current Severity	3
Gross Likelihood	3			Current Likelihood	3
Gross Risk Review Date				Last Risk Review Date	19-May-2015
Consequences	Potential of no access to systems Data is incorrect Reputational damage				
Vulnerabilities/causes	Changes to systems and data Access to data by 3rd party				
Risk Notes					


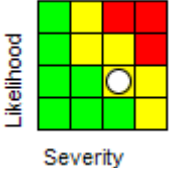
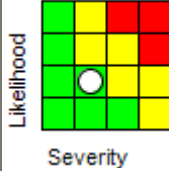
Risk Code	RR RDIAFC01.22	Risk Title	Employee - general	Current Risk Status	
Description of Risk	Abuse of flexi system falsification of car loans			Assigned To	
Gross Risk Matrix		Risk Treatment Measures Implemented		Current Risk Matrix	
Gross Risk Score	6	flexible working policy management checks time recording systems flexi records car inspection reports independent valuations		Current Risk Score	4
Gross Severity	2		Current Severity	2	
Gross Likelihood	3		Current Likelihood	2	
Gross Risk Review Date			Last Risk Review Date	19-May-2015	
Consequences					
Vulnerabilities/causes					
Risk Notes					

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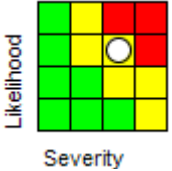
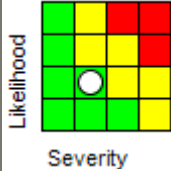
Risk Code	RR RDIAFC01.23	Risk Title	Payment of grants to the public	Current Risk Status	
Description of Risk	claiming for properties which are not owned claimants understating income over claiming the value of the work done			Assigned To	
Gross Risk Matrix		Risk Treatment Measures Implemented		Current Risk Matrix	
Gross Risk Score	12	grant criteria grant assessments land registry checks quotes for work segregation of duties inspections management checks		Current Risk Score	6
Gross Severity	4		Current Severity	3	
Gross Likelihood	3		Current Likelihood	2	
Gross Risk Review Date			Last Risk Review Date	19-May-2015	
Consequences					
Vulnerabilities/causes					
Risk Notes					


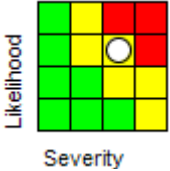
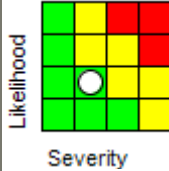
Risk Code	RR RDIAFC01.24	Risk Title	Loans & Investments	Current Risk Status		
Description of Risk	Misappropriation of funds Fraudulent payment or investment of funds		Assigned To			
Gross Risk Matrix		Risk Treatment Measures Implemented	Current Risk Matrix			
Gross Risk Score	12	Written procedures segregation of duties authorisation process counterparty listing reconciliations treasury management policy treasury management strategy access controls internal audit	Current Risk Score	4		
Gross Severity	4		Current Severity	2		
Gross Likelihood	3		Current Likelihood	2		
Gross Risk Review Date			Last Risk Review Date	29-Jul-2014		
Consequences						
Vulnerabilities/causes						
Risk Notes						


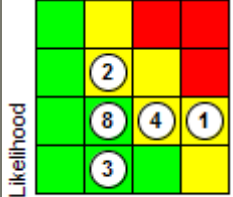
Risk Code	RR RDIAFC01.25	Risk Title	Regeneration development corruption	Current Risk Status	
Description of Risk	Developer awarded contracts for financial incentive Inducements for the granting of planning consents Contract granted to developer at a reduced price in exchange for cash payments to officers and members Backhanders to reduce restraints on developer			Assigned To	
Gross Risk Matrix	 Likelihood Severity	Risk Treatment Measures Implemented		Current Risk Matrix	 Likelihood Severity
Gross Risk Score	12	Business cases project teams declaration interests Officers present minutes of meetings		Current Risk Score	6
Gross Severity	4			Current Severity	3
Gross Likelihood	3			Current Likelihood	2
Gross Risk Review Date				Last Risk Review Date	19-May-2015
Consequences					
Vulnerabilities/causes					
Risk Notes					


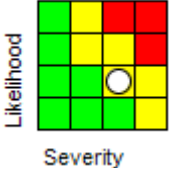
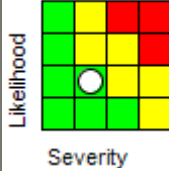
Risk Code	RR RDIAFC01.26	Risk Title	financial statements	Current Risk Status	
Description of Risk	the financial statements may be materially mis-stated due to fraud			Assigned To	
Gross Risk Matrix		Risk Treatment Measures Implemented		Current Risk Matrix	
Gross Risk Score	6	Internal Audit financial guidance Final Account Process Review / Quality Check (Including journal transfers/ budgetary control) segregation of duties		Current Risk Score	4
Gross Severity	3			Current Severity	2
Gross Likelihood	2			Current Likelihood	2
Gross Risk Review Date	18-Jun-2010			Last Risk Review Date	19-May-2015
Consequences					
Vulnerabilities/causes					
Risk Notes					




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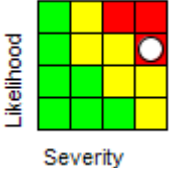
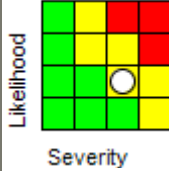
Risk Code	RR RDIAFC01.27	Risk Title	New starter	Current Risk Status	
Description of Risk	Fraudulent job application			Assigned To	
Gross Risk Matrix		Risk Treatment Measures Implemented		Current Risk Matrix	
Gross Risk Score	9	Evidence obtained of qualifications References taken up from past employers Recruitment Policy and process Identity checks completed	Current Risk Score	4	
Gross Severity	3		Current Severity	2	
Gross Likelihood	3		Current Likelihood	2	
Gross Risk Review Date			Last Risk Review Date	29-Jul-2014	
Page 64 Consequences	Inappropriate appointment security implications Insurance implications Reputational damage				
Vulnerabilities/causes					
Risk Notes					

Risk Code	RR RDIAFC01.28	Risk Title	ICT abuse	Current Risk Status	
Description of Risk	Improper use of IT equipment			Assigned To	
Gross Risk Matrix		Risk Treatment Measures Implemented		Current Risk Matrix	
Gross Risk Score	9	internet use policy surf control access controls ISO27001 standard		Current Risk Score	4
Gross Severity	3		Current Severity	2	
Gross Likelihood	3		Current Likelihood	2	
Gross Risk Review Date	18-Nov-2013		Last Risk Review Date	29-Jul-2014	
Consequences	Potential of no access to systems Data is incorrect Reputational damage				
Vulnerabilities/causes	Changes to systems and data Access to data by 3rd party				
Risk Notes					




Risk Code	RR RDIAFC02	Risk Title	Procurement	Current Risk Status	
Description of Risk				Assigned To	
Gross Risk Matrix		Risk Treatment Measures Implemented		Current Risk Matrix	
Gross Risk Score				Current Risk Score	
Gross Severity				Current Severity	
Gross Likelihood				Current Likelihood	
Gross Risk Review Date				Last Risk Review Date	
Consequences					
Vulnerabilities/causes					
Risk Notes					


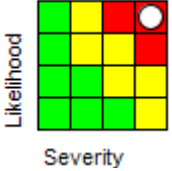
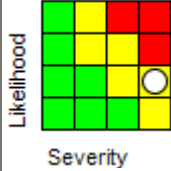
Risk Code	RR RDIAFC02.1	Risk Title	Selection process	Current Risk Status	
Description of Risk	Senior staff influencing junior staff involved in a selection process			Assigned To	
Gross Risk Matrix		Risk Treatment Measures Implemented		Current Risk Matrix	
Gross Risk Score	6	<p>Established clear recruitment/tender process with competitive interviews, two or more interviewers rules on the composition of tender panels, scoring of bids, strict selection criteria against job description</p> <p>Recruitment and selection training for managers</p> <p>Recruitment evaluation templates with scoring returned to HR</p> <p>Tendering evaluation templates with scoring reviewed by procurement team prior to the award of the contract</p> <p>All communications provided through HR/Procurement as appropriate</p>	Current Risk Score	4	
Gross Severity	3		Current Severity	2	
Gross Likelihood	2		Current Likelihood	2	
Gross Risk Review Date			Last Risk Review Date	19-May-2015	
Consequences					
Vulnerabilities/causes					
Risk Notes					


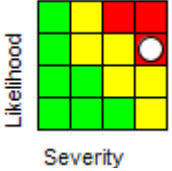
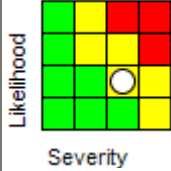
Risk Code	RR RDIAFC02.2	Risk Title	Initial commercial consultations	Current Risk Status	
Description of Risk	Procurement staff being sidelined during initial commercial consultations and subsequently being presented with a "done deal".			Assigned To	
Gross Risk Matrix		Risk Treatment Measures Implemented		Current Risk Matrix	
Gross Risk Score	12	<p>All contracts subject to competitive tendering process</p> <p>The Procurement Team appropriately trained and remunerated, providing input and advice during consultation</p> <p>Contracts require joint appraisal so cannot be presented with a done deal</p> <p>All contracts awards to be ratified by Procurement team</p> <p>Standard procurement templates/tools for transparency and consistency</p>	Current Risk Score	6	
Gross Severity	4		Current Severity	3	
Gross Likelihood	3		Current Likelihood	2	
Gross Risk Review Date			Last Risk Review Date	19-May-2015	
Consequences					
Vulnerabilities/causes					
Risk Notes					


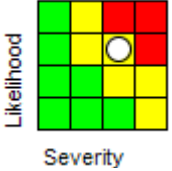
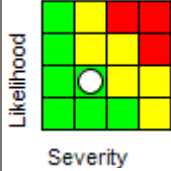
Risk Code	RR RDIAFC02.3	Risk Title	Contract signing	Current Risk Status	
Description of Risk	Contracts signed by member of staff not authorised to do so			Assigned To	
Gross Risk Matrix		Risk Treatment Measures Implemented		Current Risk Matrix	
Gross Risk Score	12	All contracts receive sign-off at agreed authorisation levels Financial guidance details contract sign off levels Large contracts required to be sealed by the Solicitor to the Council	Current Risk Score	6	
Gross Severity	4		Current Severity	3	
Gross Likelihood	3		Current Likelihood	2	
Gross Risk Review Date			Last Risk Review Date	19-May-2015	
Consequences					
Vulnerabilities/causes					
Risk Notes					


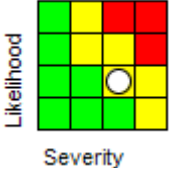
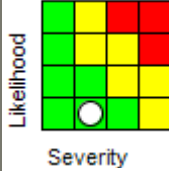
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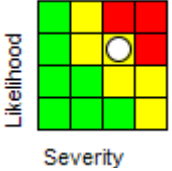
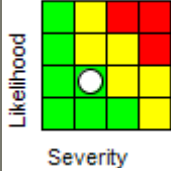
Risk Code	RR RDIAFC02.4	Risk Title	Diversion of funds	Current Risk Status	
Description of Risk	Diversion of funds: the risk that a member of staff diverts funds through the set up of non-existent supplier/freelancer			Assigned To	
Gross Risk Matrix		Risk Treatment Measures Implemented		Current Risk Matrix	
Gross Risk Score	12	All potential suppliers required to be registered on the InTend system. Purchase permission levels to raise purchase orders Financial authority limits Controls over authority to set up new suppliers Internal audit review of creditors system Whistleblowing policy in place	Current Risk Score	6	
Gross Severity	4		Current Severity	3	
Gross Likelihood	3		Current Likelihood	2	
Gross Risk Review Date			Last Risk Review Date	19-May-2015	
Consequences					
Vulnerabilities/causes					
Risk Notes					


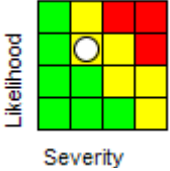
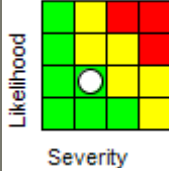
Risk Code	RR RDIAFC02.5	Risk Title	Bogus vendor	Current Risk Status	
Description of Risk	An individual could authorise the set up of a bogus vendor and raise and authorise a purchase order			Assigned To	
Gross Risk Matrix		Risk Treatment Measures Implemented		Current Risk Matrix	
Gross Risk Score	16	Procedures are in place to ensure segregation of duties to raise and authorise a requisition - system access controlled Appropriate financial limits on purchase order authorisation Financial reviews of cost centres Internal Audit reviews Limited permissions to set up new suppliers NFI checks on creditor details	Current Risk Score	8	
Gross Severity	4		Current Severity	4	
Gross Likelihood	4		Current Likelihood	2	
Gross Risk Review Date			Last Risk Review Date	19-May-2015	
Consequences					
Vulnerabilities/causes					
Risk Notes					

Risk Code	RR RDIAFC02.6	Risk Title	Sale of confidential information	Current Risk Status	
Description of Risk	A member of staff could disclose information on bids to other contract bidders			Assigned To	
Gross Risk Matrix		Risk Treatment Measures Implemented		Current Risk Matrix	
Gross Risk Score	12	management checks register of interests constitution procurement unit legislation tendering system standing orders/financial regulations	Current Risk Score	6	
Gross Severity	4		Current Severity	3	
Gross Likelihood	3		Current Likelihood	2	
Gross Risk Review Date			Last Risk Review Date	19-May-2015	
Consequences					
Vulnerabilities/causes					
Risk Notes					


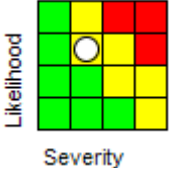
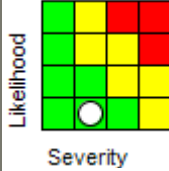
Risk Code	RR RDIAFC02.7	Risk Title	Creditor payments	Current Risk Status	
Description of Risk	Fraudulent requests for creditor payments to be paid to different bank accounts			Assigned To	
Gross Risk Matrix		Risk Treatment Measures Implemented		Current Risk Matrix	
Gross Risk Score	9	Rigorous process to check authenticity of changes to creditor details		Current Risk Score	4
Gross Severity	3			Current Severity	2
Gross Likelihood	3			Current Likelihood	2
Gross Risk Review Date	30-Nov-2011			Last Risk Review Date	19-May-2015
Consequences	Payments made to fraudsters				
Vulnerabilities/causes	Payments to creditors available on website				
Risk Notes					


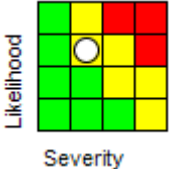
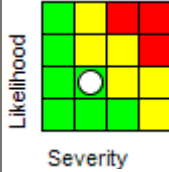
Risk Code	RR RDIAFC02.8	Risk Title	Fraudulent use of one off payment	Current Risk Status	
Description of Risk	Staff use the cheque payment process to send to a bogus vendor			Assigned To	
Gross Risk Matrix		Risk Treatment Measures Implemented		Current Risk Matrix	
Gross Risk Score	6	Regular review of one off payments Purchase order authorised before payment is made Budget review process No ability to create new creditor without involving creditors department (segregation of duties) All payments authorised in accordance with set parameters for payments limits and cost centres	Current Risk Score	2	
Gross Severity	3		Current Severity	2	
Gross Likelihood	2		Current Likelihood	1	
Gross Risk Review Date	04-Mar-2015		Last Risk Review Date	04-Mar-2015	
Consequences					
Vulnerabilities/causes					
Risk Notes					


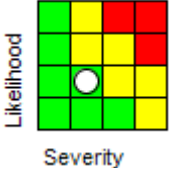
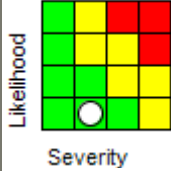
Risk Code	RR RDIAFC02.9	Risk Title	Declaration of interests	Current Risk Status	
Description of Risk	Lack of declarations of interests			Assigned To	
Gross Risk Matrix		Risk Treatment Measures Implemented		Current Risk Matrix	
Gross Risk Score	9	Contract monitoring programme Risk registers and issue logs in place Gifts and hospitality register Declarations of interests - code of conduct	Current Risk Score	4	
Gross Severity	3		Current Severity	2	
Gross Likelihood	3		Current Likelihood	2	
Gross Risk Review Date	04-Mar-2015		Last Risk Review Date	04-Mar-2015	
Consequences					
Weaknesses/ Vulnerabilities/causes	No proper constraints, no monitoring, "Contract creep" - further contracts on the back of previously awarded contracts				
Risk Notes					


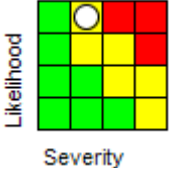
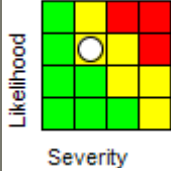
Risk Code	RR RDIAFC02.10	Risk Title	Lack of awareness	Current Risk Status	
Description of Risk	Lack of awareness of risks and issues from the all in the process			Assigned To	
Gross Risk Matrix		Risk Treatment Measures Implemented		Current Risk Matrix	
Gross Risk Score	6	Targeted awareness training Risk registers in place and regularly reviewed Regular internal audit reviews		Current Risk Score	4
Gross Severity	2		Current Severity	2	
Gross Likelihood	3		Current Likelihood	2	
Gross Risk Review Date			Last Risk Review Date	04-Mar-2015	
Consequences					
Vulnerabilities/causes					
Risk Notes					

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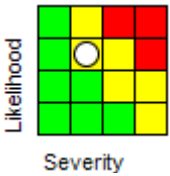
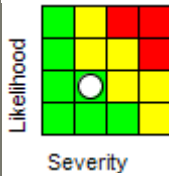
Risk Code	RR RDIAFC02.11	Risk Title	Lack of anti fraud culture	Current Risk Status	
Description of Risk	No antifraud culture - no due diligence/risk registers			Assigned To	
Gross Risk Matrix		Risk Treatment Measures Implemented		Current Risk Matrix	
Gross Risk Score	6	Procurement section championing good practice Procurement Policy in place Counter fraud and corruption strategy and policy in place.		Current Risk Score	2
Gross Severity	2		Current Severity	2	
Gross Likelihood	3		Current Likelihood	1	
Gross Risk Review Date	04-Mar-2015		Last Risk Review Date	04-Mar-2015	
Consequences					
Vulnerabilities/causes					
Risk Notes					

Risk Code	RR RDIAFC02.12	Risk Title	Contract awarded prior to specification being agreed	Current Risk Status	
Description of Risk	Contract awarded prior to specifications being fully agreed and developed; meaning the organisation becomes responsible for additional development and training expenses			Assigned To	
Gross Risk Matrix		Risk Treatment Measures Implemented		Current Risk Matrix	
Gross Risk Score	6	All projects subject to business case All contracts awarded in accordance with specification All contracts awarded to a formal authorisation process Contract specification defined Approved tendering procedures through InTend Contracts only awarded where funds are approved	Current Risk Score	4	
Gross Severity	2		Current Severity	2	
Gross Likelihood	3		Current Likelihood	2	
Gross Risk Review Date	04-Mar-2015		Last Risk Review Date	04-Mar-2015	
Consequences					
Vulnerabilities/causes					
Risk Notes					


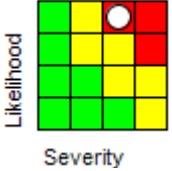
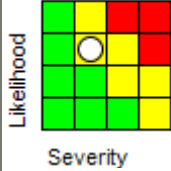
Risk Code	RR RDIAFC02.13	Risk Title	Manipulation of preferred bidders list	Current Risk Status	
Description of Risk	Manipulation of preferred bidders list			Assigned To	
Gross Risk Matrix		Risk Treatment Measures Implemented		Current Risk Matrix	
Gross Risk Score	4	Suppliers apply to go on "List" - register on InTend Framework agreements Procurement policy Financial guidance		Current Risk Score	2
Gross Severity	2		Current Severity	2	
Gross Likelihood	2		Current Likelihood	1	
Gross Risk Review Date	04-Mar-2015		Last Risk Review Date	04-Mar-2015	
Consequences					
Vulnerabilities/causes					
Risk Notes					

Risk Code	RR RDIAFC02.14	Risk Title	No formal contract in place	Current Risk Status	
Description of Risk	No formal contract in place			Assigned To	
Gross Risk Matrix		Risk Treatment Measures Implemented		Current Risk Matrix	
Gross Risk Score	8	Financial regulations and contract standing orders Internal audit review Monthly reports on spend		Current Risk Score	6
Gross Severity	2		Current Severity	2	
Gross Likelihood	4		Current Likelihood	3	
Gross Risk Review Date	04-Mar-2015		Last Risk Review Date	04-Mar-2015	
Consequences					
Vulnerabilities/causes					
Risk Notes					


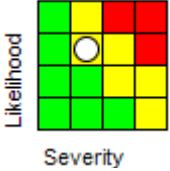
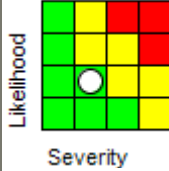
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Risk Code	RR RDIAFC02.15	Risk Title	Prices reworked	Current Risk Status	
Description of Risk	Prices reworked to enable the successful bidder to move up the proposal list following initial bidding			Assigned To	
Gross Risk Matrix		Risk Treatment Measures Implemented		Current Risk Matrix	
Gross Risk Score	6	Open tendering process No reworking of tenders allowed All evaluation criteria presented as part of the tendering process prior to the submission of the tender to maintain fairness and transparency in the tender process Suppliers have access to debriefs and tender feedback adequate segregation of duties InTend electronic tendering system	Current Risk Score	4	
Gross Severity	2		Current Severity	2	
Gross Likelihood	3		Current Likelihood	2	
Gross Risk Review Date	04-Mar-2015		Last Risk Review Date	04-Mar-2015	
Consequences					
Vulnerabilities/causes					
Risk Notes					


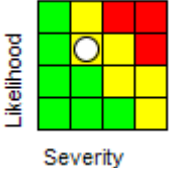
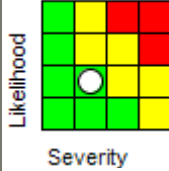
111

Risk Code	RR RDIAFC02.16	Risk Title	Value of contract disaggregated	Current Risk Status	
Description of Risk	Value of contract disaggregated to circumvent organisation/EU regulations			Assigned To	
Gross Risk Matrix		Risk Treatment Measures Implemented		Current Risk Matrix	
Gross Risk Score	12	Review of payments to suppliers Payments to suppliers published on website Financial guidance implicit that there should be no disaggregation of purchases to avoid the application of the EU rules		Current Risk Score	6
Gross Severity	3			Current Severity	2
Gross Likelihood	4			Current Likelihood	3
Gross Risk Review Date	04-Mar-2015			Last Risk Review Date	04-Mar-2015
Consequences					
Vulnerabilities/causes					
Risk Notes					


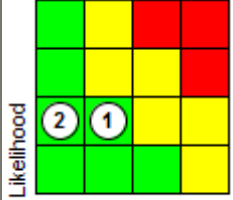
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Risk Code	RR RDIAFC02.17	Risk Title	Inappropriate high value purchase	Current Risk Status	
Description of Risk	Inappropriate high value purchase for an unauthorised purpose			Assigned To	
Gross Risk Matrix		Risk Treatment Measures Implemented		Current Risk Matrix	
Gross Risk Score	6	High value suppliers reviewed High value payments require additional authorisation Authorisation limits set in finance system Unable to authorise spend above budget limits Commitment accounting Segregation of duties set within finance system regular audit review Whistleblowing Policy	Current Risk Score	4	
Gross Severity	2		Current Severity	2	
Gross Likelihood	3		Current Likelihood	2	
Gross Risk Review Date	04-Mar-2015		Last Risk Review Date	04-Mar-2015	
Consequences					
Vulnerabilities/causes					
Risk Notes					


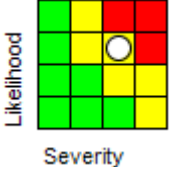
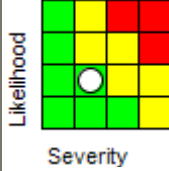
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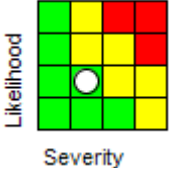
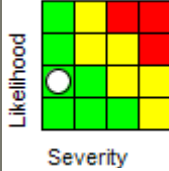
Risk Code	RR RDIAFC02.18	Risk Title	Inappropriate use of single tender acceptance	Current Risk Status	
Description of Risk				Assigned To	
Gross Risk Matrix		Risk Treatment Measures Implemented			
Gross Risk Score	6	Financial guidance states that where only one tender is submitted, advice and guidance is sought from the solicitor to the Council and the director of Finance	Current Risk Matrix		
Gross Severity	2		Current Risk Score	4	
Gross Likelihood	3		Current Severity	2	
Gross Risk Review Date	04-Mar-2015		Current Likelihood	2	
Consequences					
Vulnerabilities/causes					
Risk Notes					

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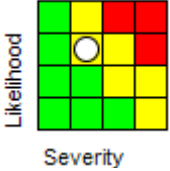
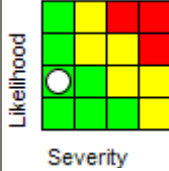
Risk Code	RR RDIAFC03	Risk Title	Housing tenancy/homelessness	Current Risk Status	
Description of Risk				Assigned To	
Gross Risk Matrix		Risk Treatment Measures Implemented		Current Risk Matrix	 <p>Likelihood</p> <p>Severity</p>
Gross Risk Score				Current Risk Score	
Gross Severity				Current Severity	
Gross Likelihood				Current Likelihood	
Gross Risk Review Date				Last Risk Review Date	
Consequences					
Vulnerabilities/causes					
Risk Notes					

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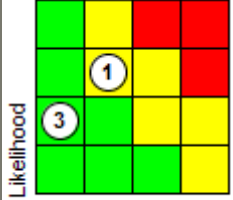
Risk Code	RR RDIAFC03.1	Risk Title	Housing allocations	Current Risk Status	
Description of Risk	Housing allocated for financial reward fraudulent allocation of property			Assigned To	
Gross Risk Matrix		Risk Treatment Measures Implemented		Current Risk Matrix	
Gross Risk Score	9	separation of duties housing register management checks declaration of interests		Current Risk Score	4
Gross Severity	3		Current Severity	2	
Gross Likelihood	3		Current Likelihood	2	
Gross Risk Review Date			Last Risk Review Date	19-May-2015	
Consequences					
Vulnerabilities/causes					
Risk Notes					

Risk Code	RR RDIAFC03.2	Risk Title	Illegal sub letting	Current Risk Status	
Description of Risk	Illegal sub letting of council property			Assigned To	
Gross Risk Matrix		Risk Treatment Measures Implemented		Current Risk Matrix	
Gross Risk Score	4	Tenancy checks Illegal sub letting campaign		Current Risk Score	2
Gross Severity	2			Current Severity	1
Gross Likelihood	2			Current Likelihood	2
Gross Risk Review Date	29-Oct-2014			Last Risk Review Date	29-Oct-2014
Consequences	Housing needs not fulfilled Social housing not used for its intended purpose				
Vulnerabilities/causes	Tenant illegally sub lets a property				
Risk Notes					


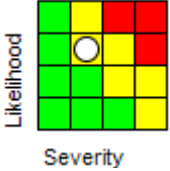
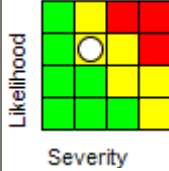
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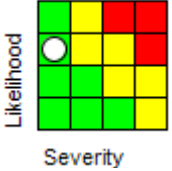
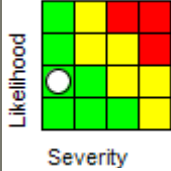
Risk Code	RR RDIAFC03.3	Risk Title	Homelessness	Current Risk Status	
Description of Risk	False claim of homelessness			Assigned To	
Gross Risk Matrix		Risk Treatment Measures Implemented		Current Risk Matrix	
Gross Risk Score	6	Procedures in place Checks made on housing need		Current Risk Score	2
Gross Severity	2			Current Severity	1
Gross Likelihood	3			Current Likelihood	2
Gross Risk Review Date	27-Oct-2014			Last Risk Review Date	27-Oct-2014
Consequences	Housing needs not correctly identified				
Vulnerabilities/causes	False claim of homelessness to gain tenancy				
Risk Notes					


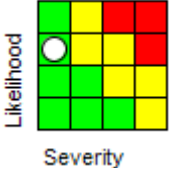
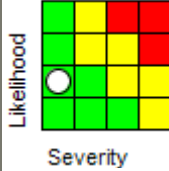
18

Risk Code	RR RDIAFC04	Risk Title	Council Tax	Current Risk Status	
Description of Risk				Assigned To	
Gross Risk Matrix		Risk Treatment Measures Implemented		Current Risk Matrix	 <p>Likelihood</p> <p>Severity</p>
Gross Risk Score				Current Risk Score	
Gross Severity				Current Severity	
Gross Likelihood				Current Likelihood	
Gross Risk Review Date				Last Risk Review Date	
Consequences					
Vulnerabilities/causes					
Risk Notes					


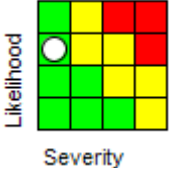
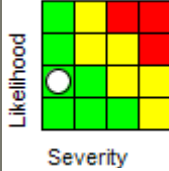
19



Risk Code	RR RDIAFC04.1	Risk Title	Single Persons Discount	Current Risk Status	
Description of Risk	Single persons discount fraudulently claimed			Assigned To	
Gross Risk Matrix		Risk Treatment Measures Implemented		Current Risk Matrix	
Gross Risk Score	6	Review of SPD Data matching		Current Risk Score	6
Gross Severity	2		Current Severity	2	
Gross Likelihood	3		Current Likelihood	3	
Gross Risk Review Date	30-Oct-2014		Last Risk Review Date	30-Oct-2014	
Consequences	Loss of income				
Vulnerabilities/causes	Single persons discount fraudulently claimed				
Risk Notes					


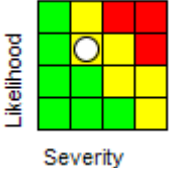
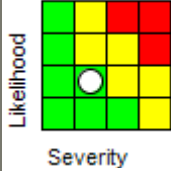
Risk Code	RR RDIAFC04.2	Risk Title	Discounts/exemptions	Current Risk Status	
Description of Risk	Discounts and exemptions falsely claimed			Assigned To	
Gross Risk Matrix		Risk Treatment Measures Implemented		Current Risk Matrix	
Gross Risk Score	3	Review of discounts and exemptions		Current Risk Score	2
Gross Severity	1		Current Severity	1	
Gross Likelihood	3		Current Likelihood	2	
Gross Risk Review Date	30-Oct-2014		Last Risk Review Date	30-Oct-2014	
Consequences	Loss of income				
Vulnerabilities/causes	Discounts and exemptions falsely claimed				
Risk Notes					


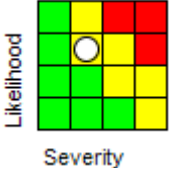
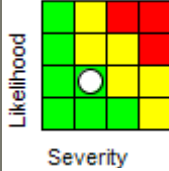
Risk Code	RR RDIAFC04.3	Risk Title	Refund fraud	Current Risk Status	
Description of Risk				Assigned To	
Gross Risk Matrix		Risk Treatment Measures Implemented		Current Risk Matrix	
Gross Risk Score	3	Staff awareness and training Procedures in place to ensure that refunds only made to account where payment was made		Current Risk Score	2
Gross Severity	1		Current Severity	1	
Gross Likelihood	3		Current Likelihood	2	
Gross Risk Review Date	30-Oct-2014		Last Risk Review Date	30-Oct-2014	
Consequences	Loss of income				
Vulnerabilities/causes	Person falsely claims liability, pays in full with stolen credit card and attempts refund to bank account				
Risk Notes					


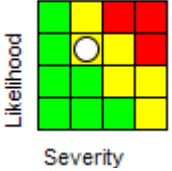
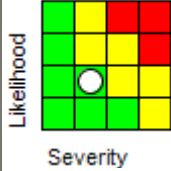
22



Risk Code	RR RDIAFC04.4	Risk Title	Suppressed recovery action	Current Risk Status	
Description of Risk	Suppressed recovery action			Assigned To	
Gross Risk Matrix		Risk Treatment Measures Implemented		Current Risk Matrix	
Gross Risk Score	3	Management/supervisory checks Review of suppressed recovery action Interrogation reports		Current Risk Score	2
Gross Severity	1		Current Severity	1	
Gross Likelihood	3		Current Likelihood	2	
Gross Risk Review Date	30-Oct-2014		Last Risk Review Date	30-Oct-2014	
Consequences	Loss of income				
Vulnerabilities/causes	Recovery action is suppressed				
Risk Notes					


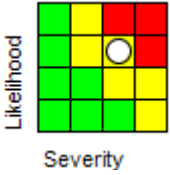
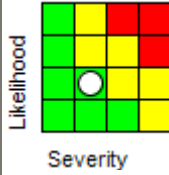
Risk Code	RR RDIAFC05	Risk Title	NNDR	Current Risk Status	
Description of Risk				Assigned To	
Gross Risk Matrix		Risk Treatment Measures Implemented		Current Risk Matrix	 Likelihood Severity
Gross Risk Score				Current Risk Score	
Gross Severity				Current Severity	
Gross Likelihood				Current Likelihood	
Gross Risk Review Date				Last Risk Review Date	
Consequences					
Vulnerabilities/causes					
Risk Notes					


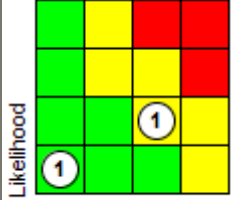
Risk Code	RR RDIAFC05.1	Risk Title	Void exemption	Current Risk Status	
Description of Risk	Void exemption falsely claimed			Assigned To	
Gross Risk Matrix		Risk Treatment Measures Implemented		Current Risk Matrix	
Gross Risk Score	6	Property inspections completed		Current Risk Score	4
Gross Severity	2			Current Severity	2
Gross Likelihood	3			Current Likelihood	2
Gross Risk Review Date	30-Oct-2014			Last Risk Review Date	30-Oct-2014
Consequences	Loss of income				
Vulnerabilities/causes	Void exemption falsely claimed				
Risk Notes					


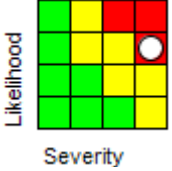
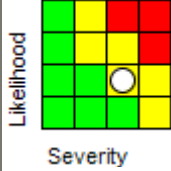
Risk Code	RR RDIAFC05.2	Risk Title	Occupation dates	Current Risk Status	
Description of Risk	Occupation dates incorrectly notified			Assigned To	
Gross Risk Matrix		Risk Treatment Measures Implemented		Current Risk Matrix	
Gross Risk Score	6	Property inspections completed		Current Risk Score	4
Gross Severity	2		Current Severity	2	
Gross Likelihood	3		Current Likelihood	2	
Gross Risk Review Date	30-Oct-2014		Last Risk Review Date	30-Oct-2014	
Consequences	Loss of income				
Vulnerabilities/causes	Occupation dates incorrectly identified				
Risk Notes					

Risk Code	RR RDIAFC05.3	Risk Title	Changes to property	Current Risk Status	
Description of Risk	Changes to property increase the rateable value			Assigned To	
Gross Risk Matrix		Risk Treatment Measures Implemented		Current Risk Matrix	
Gross Risk Score	6	Property inspections		Current Risk Score	4
Gross Severity	2		Current Severity	2	
Gross Likelihood	3		Current Likelihood	2	
Gross Risk Review Date	30-Oct-2014		Last Risk Review Date	30-Oct-2014	
Consequences	Loss of income				
Vulnerabilities/causes	Changes to the the property that change the rateable value are not notified				
Risk Notes					


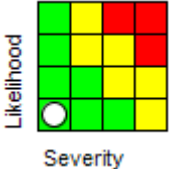
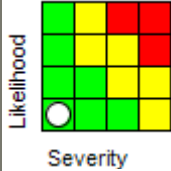
Risk Code	RR RDIAFC06	Risk Title	Insurance	Current Risk Status	
Description of Risk				Assigned To	
Gross Risk Matrix		Risk Treatment Measures Implemented		Current Risk Matrix	 <p>Likelihood</p> <p>Severity</p>
Gross Risk Score				Current Risk Score	
Gross Severity				Current Severity	
Gross Likelihood				Current Likelihood	
Gross Risk Review Date				Last Risk Review Date	
Consequences					
Vulnerabilities/causes					
Risk Notes					


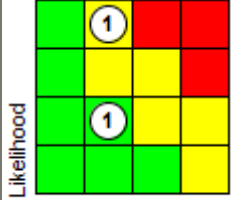
Risk Code	RR RDIAFC06.1	Risk Title	Insurance claims	Current Risk Status	
Description of Risk	Claiming for non existent injuries Claiming at another establishment for the same injury overclaiming			Assigned To	
Gross Risk Matrix		Risk Treatment Measures Implemented		Current Risk Matrix	
Gross Risk Score	9	Insurance brokers claim forms NFI		Current Risk Score	4
Gross Severity	3			Current Severity	2
Gross Likelihood	3			Current Likelihood	2
Gross Risk Review Date				Last Risk Review Date	19-May-2015
Consequences					
Vulnerabilities/causes					
Risk Notes					

Risk Code	RR RDIAFC07	Risk Title	Other	Current Risk Status	
Description of Risk				Assigned To	
Gross Risk Matrix		Risk Treatment Measures Implemented		Current Risk Matrix	 <p>Likelihood</p> <p>Severity</p>
Gross Risk Score				Current Risk Score	
Gross Severity				Current Severity	
Gross Likelihood				Current Likelihood	
Gross Risk Review Date				Last Risk Review Date	
Consequences					
Vulnerabilities/causes					
Risk Notes					


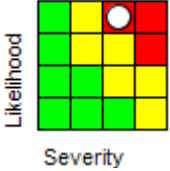
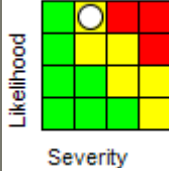
Risk Code	RR RDIAFC07.1	Risk Title	Elections	Current Risk Status	
Description of Risk	Fraudulent voting Fraudulent acts by canvassers			Assigned To	
Gross Risk Matrix		Risk Treatment Measures Implemented		Current Risk Matrix	
Gross Risk Score	12	supervisory roles at counts postal votes counts supervised access controls ballot box controls ballot paper account insurance pre employment checks supervisory checks	Current Risk Score	6	
Gross Severity	4		Current Severity	3	
Gross Likelihood	3		Current Likelihood	2	
Gross Risk Review Date			Last Risk Review Date	19-May-2015	
Consequences	Elections become null and void Financial implications Reputational damage Resource issues				
Vulnerabilities/causes					
Risk Notes					

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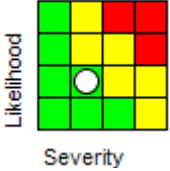
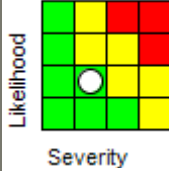
Risk Code	RR RDIAFC07.2	Risk Title	External funding	Current Risk Status	
Description of Risk	Fraudulently using external funding			Assigned To	
Gross Risk Matrix		Risk Treatment Measures Implemented		Current Risk Matrix	
Gross Risk Score	1	Budget monitoring Management checks Financial regulations Independent verification Internal Audit		Current Risk Score	1
Gross Severity	1		Current Severity	1	
Gross Likelihood	1		Current Likelihood	1	
Gross Risk Review Date	12-Nov-2012		Last Risk Review Date	29-Jul-2014	
Consequences	Reputational damage Cuts to financial assistance Failure to deliver projects service delivery reduced				
Vulnerabilities/causes					
Risk Notes					

Risk Code	RR RDIAFC08	Risk Title	Housing Benefits/Council Tax Reduction Scheme	Current Risk Status	
Description of Risk				Assigned To	
Gross Risk Matrix		Risk Treatment Measures Implemented		Current Risk Matrix	
Gross Risk Score				Current Risk Score	
Gross Severity				Current Severity	
Gross Likelihood				Current Likelihood	
Gross Risk Review Date				Last Risk Review Date	
Consequences					
Vulnerabilities/causes					
Risk Notes					

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Risk Code	RR RDIAFC08.1	Risk Title	Benefits fraud - claimant	Current Risk Status	
Description of Risk	Claimant fraudulently claims benefits			Assigned To	
Gross Risk Matrix		Risk Treatment Measures Implemented		Current Risk Matrix	
Gross Risk Score	12	trained staff media coverage - forms, TV radio data matching internal audit documentary evidence	Current Risk Score	8	
Gross Severity	3		Current Severity	2	
Gross Likelihood	4		Current Likelihood	4	
Gross Risk Review Date			Last Risk Review Date	19-May-2015	
Consequences					
Vulnerabilities/causes					
Risk Notes					

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Risk Code	RR RDIAFC08.2	Risk Title	Benefits fraud - third party eg landlord	Current Risk Status	
Description of Risk	fraudulent claim by third party			Assigned To	
Gross Risk Matrix		Risk Treatment Measures Implemented		Current Risk Matrix	
Gross Risk Score	4	trained staff media coverage - forms, TV radio Data matching Internal Audit Supervisory checks Documentary evidence		Current Risk Score	4
Gross Severity	2		Current Severity	2	
Gross Likelihood	2		Current Likelihood	2	
Gross Risk Review Date			Last Risk Review Date	19-May-2015	
Consequences					
Vulnerabilities/causes					
Risk Notes					

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