


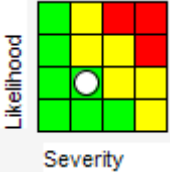
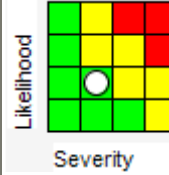



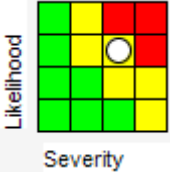
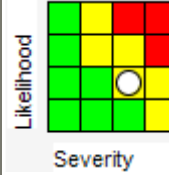
Fraud Risk Register


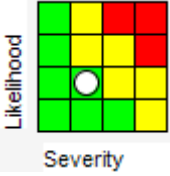
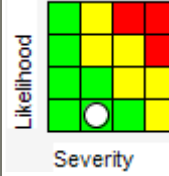
Generated on: 21 October 2013

Risk Code	RR RDIAFC001	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	18-Oct-2013	
Risk Notes					


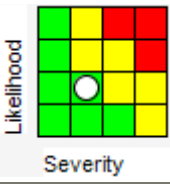
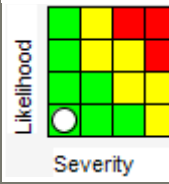
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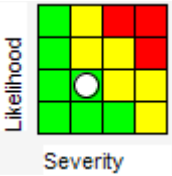
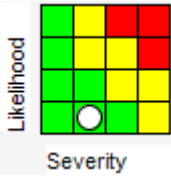
Risk Code	RR RDIAFC002	Risk Title	Benefits fraud - third party eg landlord	Current Risk Status	
Description of Risk	fraudulent claim by third party			Assigned To	
Gross Risk Matrix		Risk Treatment Measures Implemented		Current Risk Matrix	
Gross Risk Score	4	trained staff media coverage - forms, TV radio 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	18-Oct-2013	
Risk Notes					

Risk Code	RR RDIAFC003	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	18-Oct-2013
Risk Notes					


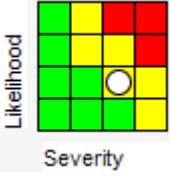
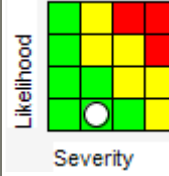
Risk Code	RR RDIAFC004	Risk Title	Cash theft	Current Risk Status	
Description of Risk	theft of takings disguised by manipulation of accounts			Assigned To	
Gross Risk Matrix		Risk Treatment Measures Implemented		Current Risk Matrix	
Gross Risk Score	4	reconciliations supervisory checks policies and procedures 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	18-Oct-2013
Risk Notes					


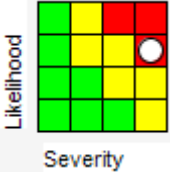
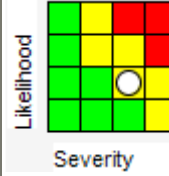
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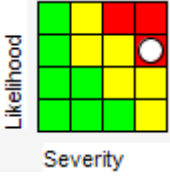
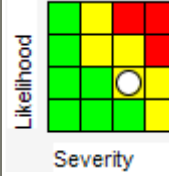
Risk Code	RR RDIAFC005	Risk Title	Cash theft	Current Risk Status	
Description of Risk	theft of cash without disguise			Assigned To	
Gross Risk Matrix		Risk Treatment Measures Implemented		Current Risk Matrix	
Gross Risk Score	4	reconciliations supervisory checks policies and procedures financial regulations 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	18-Oct-2013	
Risk Notes					


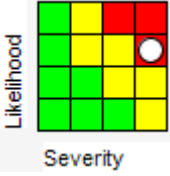
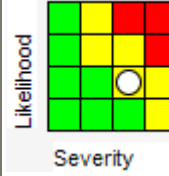
Risk Code	RR RDIAFC006	Risk Title	Credit Income	Current Risk Status	
Description of Risk	suppression of any notification of debt to be raised improper write-off failing to institute recovery proceedings switching/transferring arrears or manipulation of credit balances			Assigned To	
Gross Risk Matrix		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	18-Oct-2013	
Risk Notes					


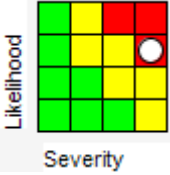
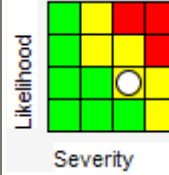
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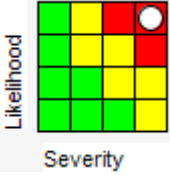
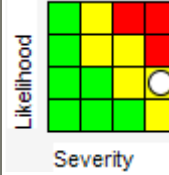
Risk Code	RR RDIAFC007	Risk Title	Creditor payments	Current Risk Status	
Description of Risk	invoicing for goods/services not supplied/false invoices supplying inferior goods/services to those invoiced			Assigned To	
Gross Risk Matrix		Risk Treatment Measures Implemented		Current Risk Matrix	
Gross Risk Score	6	authorisation procedures reconciliations audit trail segregation of duties financial guidance inventories		Current Risk Score	2
Gross Severity	3		Current Severity	2	
Gross Likelihood	2		Current Likelihood	1	
Gross Risk Review Date			Last Risk Review Date	18-Oct-2013	
Risk Notes					


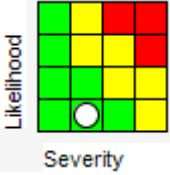
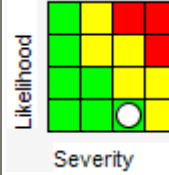
Risk Code	RR RDIAFC008	Risk Title	Treasury management	Current Risk Status	
Description of Risk	falsifying records to gain access to loan or investment monies			Assigned To	
Gross Risk Matrix		Risk Treatment Measures Implemented		Current Risk Matrix	
Gross Risk Score	12	management controls segregation 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	18-Oct-2013	
Risk Notes					


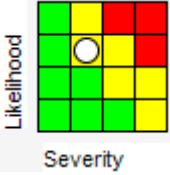
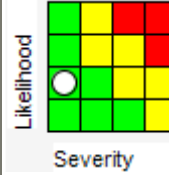
Risk Code	RR RDIAFC009	Risk Title	Contracts/procurement	Current Risk Status	
Description of Risk	improper award of contracts			Assigned To	
Gross Risk Matrix		Risk Treatment Measures Implemented		Current Risk Matrix	
Gross Risk Score	12	financial regulations standing orders procurement specialist OJEU regulations authorised signatories management controls segregation of duties tendering system		Current Risk Score	6
Gross Severity	4			Current Severity	3
Gross Likelihood	3			Current Likelihood	2
Gross Risk Review Date				Last Risk Review Date	18-Oct-2013
Risk Notes					


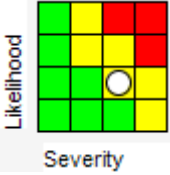
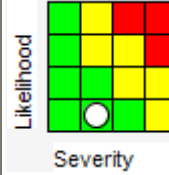
Risk Code	RR RDIAFC010	Risk Title	Contracts/procurement	Current Risk Status	
Description of Risk	contract not delivered properly contractor overpaid			Assigned To	
Gross Risk Matrix		Risk Treatment Measures Implemented		Current Risk Matrix	
Gross Risk Score	12	contract conditions contract monitoring legal advice internal audit		Current Risk Score	6
Gross Severity	4		Current Severity	3	
Gross Likelihood	3		Current Likelihood	2	
Gross Risk Review Date			Last Risk Review Date	18-Oct-2013	
Risk Notes					


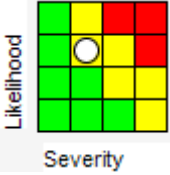
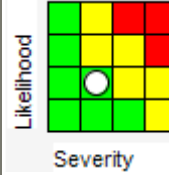
Risk Code	RR RDIAFC011	Risk Title	Contracts/procurement	Current Risk Status	
Description of Risk	collusion with contractors and/or acceptance of bribes			Assigned To	
Gross Risk Matrix		Risk Treatment Measures Implemented		Current Risk Matrix	
Gross Risk Score	12	authorised signatories management controls segregation of duties register of interests confidential reporting policy gifts and hospitality policy	Current Risk Score	6	
Gross Severity	4		Current Severity	3	
Gross Likelihood	3		Current Likelihood	2	
Gross Risk Review Date			Last Risk Review Date	18-Oct-2013	
Risk Notes					


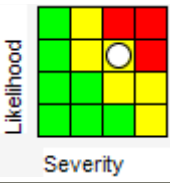
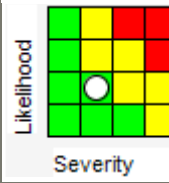
Risk Code	RR RDIAFC012	Risk Title	Contracts/procurements	Current Risk Status	
Description of Risk	collusion by tenderers			Assigned To	
Gross Risk Matrix		Risk Treatment Measures Implemented		Current Risk Matrix	
Gross Risk Score	16	benchmarking tendering procedures		Current Risk Score	8
Gross Severity	4		Current Severity	4	
Gross Likelihood	4		Current Likelihood	2	
Gross Risk Review Date			Last Risk Review Date	18-Oct-2013	
Risk Notes					


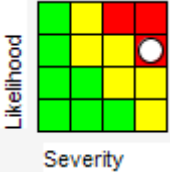
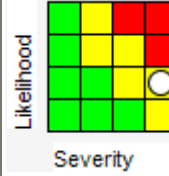
Risk Code	RR RDIAFC013	Risk Title	Payroll	Current Risk Status	
Description of Risk	payment to non existent employees			Assigned To	
Gross Risk Matrix		Risk Treatment Measures Implemented		Current Risk Matrix	
Gross Risk Score	2	management checks establishment list budget monitoring segregation of duties 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	18-Oct-2013
Risk Notes					


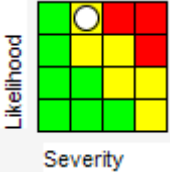
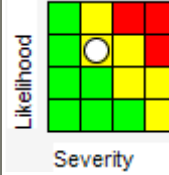
Risk Code	RR RDIAFC014	Risk Title	Payroll	Current Risk Status	
Description of Risk	over claiming hours worked			Assigned To	
Gross Risk Matrix		Risk Treatment Measures Implemented		Current Risk Matrix	
Gross Risk Score	6	management checks budget monitoring authorisation process time records		Current Risk Score	2
Gross Severity	2		Current Severity	1	
Gross Likelihood	3		Current Likelihood	2	
Gross Risk Review Date			Last Risk Review Date	18-Oct-2013	
Risk Notes					


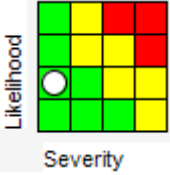
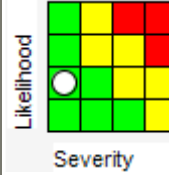
Risk Code	RR RDIAFC015	Risk Title	Payroll	Current Risk Status	
Description of Risk	manipulation of standing data			Assigned To	
Gross Risk Matrix		Risk Treatment Measures Implemented		Current Risk Matrix	
Gross Risk Score	6	system access controls system administrator segregation of duties management 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	18-Oct-2013	
Risk Notes					


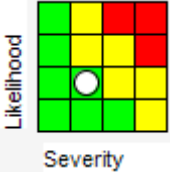
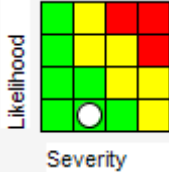
Risk Code	RR RDIAFC016	Risk Title	Assets	Current Risk Status	
Description of Risk	Theft of current assets			Assigned To	
Gross Risk Matrix		Risk Treatment Measures Implemented		Current Risk Matrix	
Gross Risk Score	6	stock checks restricted access segregation of duties inventories		Current Risk Score	4
Gross Severity	2			Current Severity	2
Gross Likelihood	3			Current Likelihood	2
Gross Risk Review Date				Last Risk Review Date	18-Oct-2013
Risk Notes					


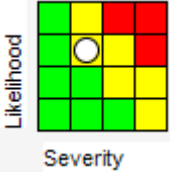
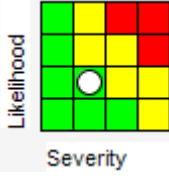
Risk Code	RR RDIAFC017	Risk Title	Assets	Current Risk Status	
Description of Risk	Theft of fixed assets			Assigned To	
Gross Risk Matrix		Risk Treatment Measures Implemented		Current Risk Matrix	
Gross Risk Score	9	restricted access asset tagging inventories staff awareness		Current Risk Score	4
Gross Severity	3			Current Severity	2
Gross Likelihood	3			Current Likelihood	2
Gross Risk Review Date				Last Risk Review Date	18-Oct-2013
Risk Notes					


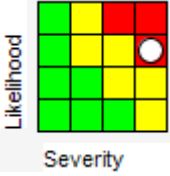
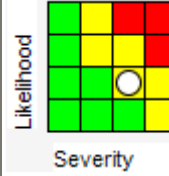
Risk Code	RR RDIAFC018	Risk Title	Assets	Current Risk Status	
Description of Risk	Theft of Council information/intellectual property			Assigned To	
Gross Risk Matrix		Risk Treatment Measures Implemented		Current Risk Matrix	
Gross Risk Score	12	encryption staff awareness passwords access controls restricted 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	18-Oct-2013
Risk Notes					


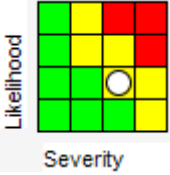
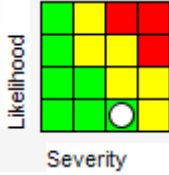
Risk Code	RR RDIAFC019	Risk Title	Assets	Current Risk Status	
Description of Risk	Inappropriate use of Council assets for private use			Assigned To	
Gross Risk Matrix		Risk Treatment Measures Implemented		Current Risk Matrix	
Gross Risk Score	8	register of interests financial guidance management controls 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	18-Oct-2013	
Risk Notes					


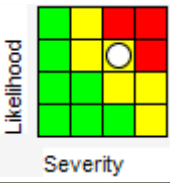
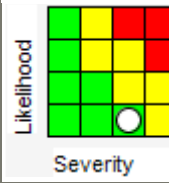
Risk Code	RR RDIAFC020	Risk Title	Petty cash/imprest accounts	Current Risk Status	
Description of Risk	Theft of takings disguised by manipulation of accounts			Assigned To	
Gross Risk Matrix		Risk Treatment Measures Implemented		Current Risk Matrix	
Gross Risk Score	2	segregation of duties management 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	18-Oct-2013	
Risk Notes					


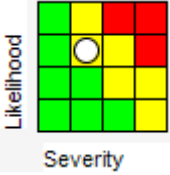
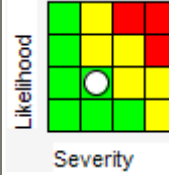
Risk Code	RR RDIAFC021	Risk Title	Sheltered schemes	Current Risk Status	
Description of Risk	Theft of customer monies			Assigned To	
Gross Risk Matrix		Risk Treatment Measures Implemented		Current Risk Matrix	
Gross Risk Score	4	segregation of duties reconciliations restricted access CRB checks		Current Risk Score	2
Gross Severity	2		Current Severity	2	
Gross Likelihood	2		Current Likelihood	1	
Gross Risk Review Date			Last Risk Review Date	18-Oct-2013	
Risk Notes					


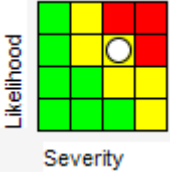
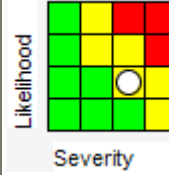
Risk Code	RR RDIAFC022	Risk Title	Expenses claims	Current Risk Status	
Description of Risk	claiming expenses for journeys not undertaken claiming for more miles than actually travelled			Assigned To	
Gross Risk Matrix		Risk Treatment Measures Implemented		Current Risk Matrix	
Gross Risk Score	6	management 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	18-Oct-2013	
Risk Notes					


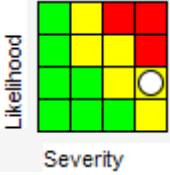
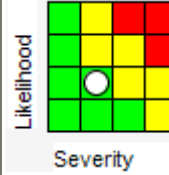
Risk Code	RR RDIAFC023	Risk Title	Corruption	Current Risk Status	
Description of Risk	Contracts - tendering, awarding and payment			Assigned To	
Gross Risk Matrix		Risk Treatment Measures Implemented		Current Risk Matrix	
Gross Risk Score	12	management checks register of interests constitution procurement 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	18-Oct-2013
Risk Notes					


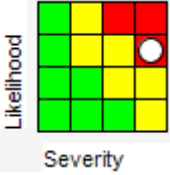
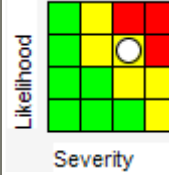
Risk Code	RR RDIAFC024	Risk Title	Corruption	Current Risk Status	
Description of Risk	disposal of assets - land and property			Assigned To	
Gross Risk Matrix		Risk Treatment Measures Implemented		Current Risk Matrix	
Gross Risk Score	6	constitution asset management plan asset disposal policy asset register 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	18-Oct-2013	
Risk Notes					


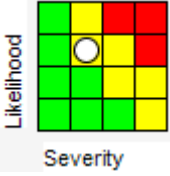
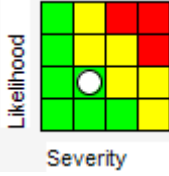
Risk Code	RR RDIAFC025	Risk Title	Corruption	Current Risk Status	
Description of Risk	Award of planning consents and licences			Assigned To	
Gross Risk Matrix		Risk Treatment Measures Implemented		Current Risk Matrix	
Gross Risk Score	9	planning approval process segregation of duties delegated powers 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	18-Oct-2013	
Risk Notes					


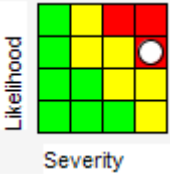
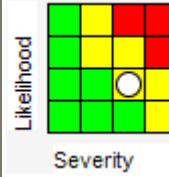
Risk Code	RR RDIAFC026	Risk Title	Corruption	Current Risk Status	
Description of Risk	Acceptance of gifts, hospitality, secondary employment			Assigned To	
Gross Risk Matrix		Risk Treatment Measures Implemented		Current Risk Matrix	
Gross Risk Score	6	gifts and hospitality policy gifts and hospitality 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	18-Oct-2013	
Risk Notes					


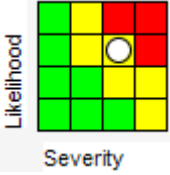
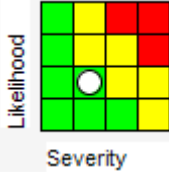
Risk Code	RR RDIAFC027	Risk Title	Car parking	Current Risk Status	
Description of Risk	theft of takings disguised by manipulation of accounts theft of taking without disguise recycling of tickets		Assigned To		
Gross Risk Matrix		Risk Treatment Measures Implemented	Current Risk Matrix		
Gross Risk Score	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	18-Oct-2013	
Risk Notes					

Risk Code	RR RDIAFC028	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	22-May-2013
Risk Notes					


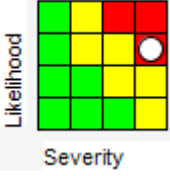
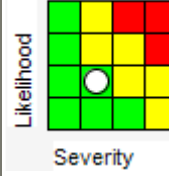
Risk Code	RR RDIAFC029	Risk Title	ICT fraud & abuse	Current Risk Status	
Description of Risk	Improper use of council ICT equipment			Assigned To	
Gross Risk Matrix		Risk Treatment Measures Implemented		Current Risk Matrix	
Gross Risk Score	12	internet use policy surf control access controls management reports on internet usage		Current Risk Score	9
Gross Severity	4			Current Severity	3
Gross Likelihood	3			Current Likelihood	3
Gross Risk Review Date		software audit facility ISO27001 standard		Last Risk Review Date	18-Oct-2013
Risk Notes					


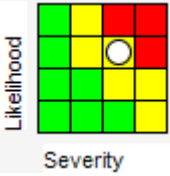
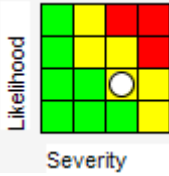
Risk Code	RR RDIAFC030	Risk Title	Employee - general	Current Risk Status	
Description of Risk	Abuse of flexi system falsification of car loans			Assigned To	
Gross Risk Matrix		Risk Treatment Measures Implemented		Current Risk Matrix	
Gross Risk Score	6	flexible working policy management checks time 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	18-Oct-2013
Risk Notes					


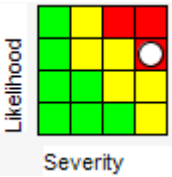
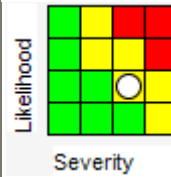
Risk Code	RR RDIAFC031	Risk Title	Payment of grants to the public	Current Risk Status	
Description of Risk	claiming for properties which are not owned claimants understating income over claiming the value of the work done			Assigned To	
Gross Risk Matrix		Risk Treatment Measures Implemented		Current 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	18-Oct-2013	
Risk Notes					

Risk Code	RR RDIAFC032	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	18-Oct-2013	
Risk Notes					


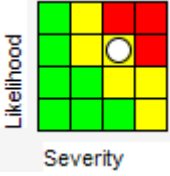
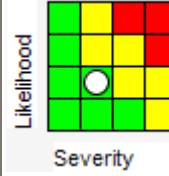
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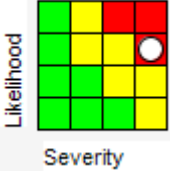
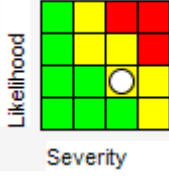
Risk Code	RR RDIAFC033	Risk Title	Loans & Investments	Current Risk Status	
Description of Risk	Misappropriation of funds Fraudulent payment or investment of funds			Assigned To	
Gross Risk Matrix		Risk Treatment Measures Implemented		Current Risk Matrix	
Gross Risk Score	12	Written procedures segregation 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	18-Oct-2013	
Risk Notes					


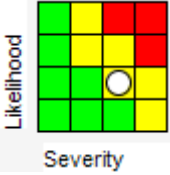
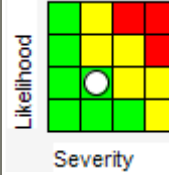
Risk Code	RR RDIAFC034	Risk Title	Council Tax & NNDR	Current Risk Status	
Description of Risk	Fictitious refunds duplicate bank accounts intercepting income suppressing arrears exemptions/discounts awarded incorrectly exemptions/discounts claimed fraudulently 3rd party collections stolen/misappropriated			Assigned To	
Gross Risk Matrix		Risk Treatment Measures Implemented		Current Risk Matrix	
Gross Risk Score	9	separation of duties management/supervisory checks access controls authorisation processes reconciliations review of suppressed recovery action interrogation reports void inspections discount/exemption reviews NFI		Current Risk Score	6
Gross Severity	3		Current Severity	3	
Gross Likelihood	3		Current Likelihood	2	
Gross Risk Review Date				Last Risk Review Date	18-Oct-2013
Risk Notes					

Risk Code	RR RDIAFC035	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		Risk Treatment Measures Implemented		Current Risk Matrix	
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	18-Oct-2013
Risk Notes					

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Risk Code	RR RDIAFC036	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	18-Oct-2013	
Risk Notes					

Risk Code	RR RDIAFC037	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	18-Oct-2013
Risk Notes					

Risk Code	RR RDIAFC038	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 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	18-Oct-2013	
Risk Notes					

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