

RISK MANAGEMENT: AN OUTLINE

Compliance Risk	Governance
	Employment
	Building
	Plant
	Environmental
	Tax
	Licences
Anti Competition/Advertising	
Financial Risk	Borrowing/Gearing
	Cash Flow
	Capital
	Creditors
	Investments
	Solvency
	Expense Controls
	Error, wastage
	Non-Trading income eg. Government, Donors
Corporate Governance Risk	Legal Entity
	Board Leadership & Composition
	Board Process
	CEO/Leadership
Business Risk	Selection of Business or Product/Service
	Selection of Market(s)
	Selection of Process & Delivery of Product/Service
	Communication/Advertising
	Pricing Policy
	Service Standards
	Legislative Protection
	Copyright, Trade Marks
	Supplier Dependence
	Market/Client Spread
Human Resources Risk	Key Personnel Leaving
	Fraud
	Competence/Incompetence
	Recruitment Checks
	Union, IR
Information Risk	Source Documents
	Back Up
	Confidentiality
	Virus
Health & Safety Risk	Physical Injury
	Mental Injury
Natural or Civil Disasters	Storm, Fire etc
	Civil Disturbances, Vandalism, Extortion
Reputation Risk	Negative Media/Press
	Industry/market/community Reputation