

# RISK MANAGEMENT: AN OUTLINE

<b>Compliance Risk</b>	Governance
	Employment
	Building
	Plant
	Environmental
	Tax
	Licences
<b>Anti Competition/Advertising</b>	
<b>Financial Risk</b>	Borrowing/Gearing
	Cash Flow
	Capital
	Creditors
	Investments
	Solvency
	Expense Controls
	Error, wastage
	Non-Trading income eg. Government, Donors
<b>Corporate Governance Risk</b>	Legal Entity
	Board Leadership & Composition
	Board Process
	CEO/Leadership
<b>Business Risk</b>	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
<b>Human Resources Risk</b>	Key Personnel Leaving
	Fraud
	Competence/Incompetence
	Recruitment Checks
	Union, IR
<b>Information Risk</b>	Source Documents
	Back Up
	Confidentiality
	Virus
<b>Health &amp; Safety Risk</b>	Physical Injury
	Mental Injury
<b>Natural or Civil Disasters</b>	Storm, Fire etc
	Civil Disturbances, Vandalism, Extortion
<b>Reputation Risk</b>	Negative Media/Press
	Industry/market/community Reputation