

Key Decision	No
Listed on Forward Plan	Yes
Within Policy	Yes
Policy Document	

RISK MANAGEMENT 2008/9 ANNUAL REPORT AND 2009/10 UPDATE

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1. Purpose

- 1.1. To provide a report to Members on the application of Risk Management throughout the Council for 2008/9 and 2009/10 to date.

2. Recommendations

- 2.1. That the Committee notes the report.
- 2.2. That the Committee provides any comments on the proposed Risk and Business Continuity Policy.

3. Issues and Choices

- 3.1. Risk Management is not about preventing occurrences or incidents; it is about understanding the risks and opportunities that are present in all functions of the Council, minimising threats, maximising opportunities and defining what risks are acceptable, i.e the Risk Appetite.
- 3.2. A new Risk & Business Continuity Policy has been drafted and is attached at Annex A. It is important that the staff understand the benefit Risk Management can produce and its relevance to the "day job". Risk Management is often achieved routinely in the work the Council does and the services it delivers but may not be visible to either customers or stakeholders. Services are delivered in an environment which cannot be wholly controlled or entirely influenced by the Council. Services also encounter situations that routinely provide significant and serious challenges to our customer's welfare and our staff and partners. In many areas the risks needing to be managed can create serious impact on the community of Milton Keynes.

- 3.3. It is therefore not sufficient that risks are managed “invisibly” within Council services and this is one of the concepts behind the evidential requirements of the Use of Resources for Risk Management. The Councils approach to how services are required to manage their risks, the guidance given corporately (eg the Councils Risk Appetite) and the operational application of risk management techniques must be demonstrably embedded in the operational management of the Council.
- 3.4. This policy seeks to clearly map out the balances needed to demonstrate why effective risk management is required in everything the Council does within a process and that this does not divert services from the focus of delivering high quality, well managed services. Put simply :
- Risk Management provides a governance process that maps a path to achieve the Councils objectives.
 - It helps managers clarify Council and Service objectives and priorities
 - It helps identify and manage threats to achieving those objectives.
 - It ensures that the limit of the ability for a service to prevent or control an event is recognised. Sometimes a service can only minimise the impact of such an event.
- 3.5. The Policy has been revised to reflect the need for the Councils processes to reflect the necessary culture of risk management through key leadership behaviours and practical delivery.
- 3.6. A separate report has been issued regarding Business Continuity ie Flu and the Committee’s previous request regarding learning the lessons from the snow disruption.
- 3.7. The Risk Register co-ordinated data is shown below:

Date	Assessed	Not Started	In Progress				Total
			Scoping	Scoring	Action plan	Review period	
30/7/09	125 (36%)	214 (63%)	37 (11%)	43 (13%)	12 (4%)	33 (10%)	339
31/12/08	52 (18%)	153 (52%)	22 (7%)	44 (15%)	19 (6%)	6 (2%)	296
30/9/08	35 (15%)	142 (62%)	9 (4%)	18 (8%)	19 (8%)	6 (3%)	229

Whilst the number of “not started” risks has increased this is due to the increase in the total number of work streams and is almost certainly due to the changes in Directorate structures where some new work streams have replaced existing work streams on the register, but the older items have not been deleted. Work is being carried out to agree the new structures and amend the Risk Register to reflect the new structures.

- 3.8. The new Corporate Leadership Team are committed to addressing the shortfalls in Risk Management throughout the Council whilst ensuring that the process itself does not

become a bureaucratic distraction from managing the risks and delivering the services. The Chief Executive has sponsored the Risk Management Project within the Councils Improvement Programme confirming the importance this issue has within the new leaderships agenda for improving the Council. CLT have committed to develop the Council's Strategic Risks at a workshop on 27th August.

3.9. Individual Directors are re-structuring their Directorate and Operational Risk Registers and are discussing the priorities for Risk Assessments and Risk Management for their Directorates. Thus the table at 3.4 of this report is already changing to better reflect the structure and priorities for improvement. It was not unexpected that the assessment of identified risks did not progress as quickly whilst the Director and Chief Executive posts were being filled. The vacant Assistant Directors posts also impacts upon this progress.

3.10. Within most Risk Registers there is a common hierarchy:



3.11. Partnerships and Projects are shown separately as best practice identifies that a helicopter view be taken of each all Projects (most commonly but not always a capital build project) and all Partnerships to identify common themes. Within MKC the Portfolio Office has designed “The Milton Keynes Way” to project management. One of the main components is the early involvement of the Risk Management process. In order to build on this work it is essential that all Cabinet Reports have a full risk assessment to “back up” the decision making process.

3.12. Work has commenced on a similar approach for Partnerships following the recent Partnerships review report as part of the Councils Governance Statements. Such an overview allows both :

- 3.12.1. common themes across projects or partnerships to be identified for specific management of risk IF needed
- 3.12.2. individual partnerships to be identified within the risk hierarchy as appropriate
- 3.13. Two examples may assist:
 - 3.13.1. The Partnership with the PCT, Mouchel and / or Joint Venture might represent a Strategic Risk **IF** CLT feels that the Partnership is a strategic issue for the Council. Other Partnerships may represent a Directorate risk needing specific management at that level or may simply be included within an Operational Risk assessment as part of the routine delivery of service.
 - 3.13.2. A Project is less likely to be a Strategic Risk but larger projects might be considered a Corporate Risk eg Radcliffe. More often individual projects are likely to be managed at a Directorate level eg the Academy. Others might simply be included within the Operational Risk assessment and managed routinely. Common themes may arise from an overview eg proper accounting for capital build projects and / or Project Management techniques eg PRINCE II.
- 3.14. Strategic Risks are those risks the Council considers to be central to the medium to long term success of the Council as a whole. Sustainable finances could be considered a Strategic Risk. Strategic Risks are most often described in terms of opportunities (ie objectives) to achieve rather than in a negative term of the threats that may need to be managed to achieve the opportunity identified.
- 3.15. Corporate Risks are those risks that arise that have an expected impact upon the Council that is greater than a single Directorate or Service. Council branding could be considered a Corporate Risk given its ability to enhance or detract from the public's confidence of the Council's community leadership.
- 3.16. Directorate Risks are those risks a Directorate chooses (on the basis of the risk assessment data) to manage at the senior Directorate levels eg DMT. A large project may be a Directorate risk or a corporate issue that impacts specifically on a directorate may be an issue the DMT wishes to have separate senior focus on, eg recruitment difficulties for a particular profession.
- 3.17. Operational Risks are those service risks a Directorate chooses to manage at a Service level. The bulk of the Council's management of risk will take place at this level and will, on a daily basis, successfully and efficiently manage the uncertainty arising throughout Council services. The CPA and Key Lines of Enquiry within the Use of Resources require the Council to provide evidence that risk management is 'embedded' throughout the Council.
- 3.18. Discussions with the Audit Commission show that they seek evidence of risk management that reflects the Council's service structures ie we must be able to show, through evidence, that risks are managed for any service the Auditor identifies. Thus there is a risk that such requirement becomes a bureaucratic burden throughout the Council if a pragmatic approach is not taken. In this respect the Risk Register is structured to reflect the service structure as defined by each Directorate. Directorates are then able to group individual services at the appropriate level of detail and summary that best manages the risks. For example minor assessed risks may be managed

through the Service Plan process rather than represent a separate Risk Entity / Process requiring separate and individual risk management.

3.19. Thus an Assistant Director responsible for (say) 10 services could structure their Risk Register as :

- 2 specific services needing separate risk consideration / management plus a third summary group that manages the remaining services / risks collectively.
- 2 specific services as above plus (say) 2 common themes needing specific senior attention plus a 5th group that manages the remaining services / risks collectively
- 10 separate individual risk entities plus any specific themes felt necessary.

3.20. Directorates are reviewing their Risk Registers to refine this approach and agree priorities with the Risk Management service to close any gaps in the assessment of risks requiring individual management.

3.21. The key to improving the Council's Use of Resources score within Risk Management is for MKC to be able to demonstrate :

3.21.1. an assessment of risks throughout the Council that identifies Strategic, Corporate, Directorate and Operational risks to be managed at an appropriate level.

3.21.2. the grouping (and thus management of the risks) for individual services is supported by an assessment of risks rather than a desire to simply reduce the areas of risks needing proper management.

3.22. The Council's low score for Use of Resources, which includes Risk Management, has prompted the creation of a specific project to develop Risk Management support across the Council. Whilst the outcomes will demonstrate improvements, it must be remembered that the appraisal by Audit Commission was undertaken prior to the expansion of the Risk Management section and the additional work that has been carried out in the last eight months.

3.23. In respect of the Insurance Service the external insurance covers were re-tendered in April 2008. The result of the re-tender was a £600,000 reduction in premium payable by the Council. This premium saving was achieved despite two substantial fires occurring in the previous 3 years, The Materials Recycling Facility (2005) and Windmill Hill Golf Club (2007). The three main reasons for the insurers competitive quotations were:

- An adjustment on the rebuilding cost values for Schools
- A generally "soft" insurance market
- The Council being able to demonstrate its commitment to Risk Management and claims reduction.

3.24. One of the areas of major concern in the Insurance Section was the amount paid to third party solicitors. In the ten years from 1997, whilst the total number of third party claims had remained constant, the percentage of claims received via solicitors had risen from 13% to 30%. Payments made to third party solicitors had risen accordingly and were expected to exceed £250,000 for claims occurring in 2006/7. This situation was a drain on Council internal insurance reserves. It was therefore agreed to appoint two additional

staff as Insurance Claims Investigators. The estimated savings achievable by these two additional posts was £60,000 net per annum. The positions were filled in December 2008. They had two roles:

- To investigate all third party claims and reduce the time taken to refer the claims to the Council's Claims Handling Agents. By reducing the time taken to evaluate claims, it will reduce costs even when the Council is liable.
- Secondly, by proactively defending claims, it will send a message out the Solicitors and the public that the Council are "not an easy touch" and reduce the number of spurious claims being received / paid.

Despite the volume of claims received following the bad weather in February, the time taken to refer claims has reduced from an average of 83 days to 23 days. It was expected that any savings would not be realised until 2010, however in the first eight months two suspected fraudulent claims have been discovered. Without the early intervention of the Claims Investigators, it may not have been possible to obtain the necessary evidence to demonstrate the claims are fraudulent.

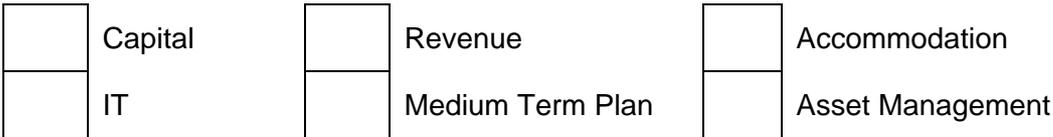
4. Implications

4.1. Policy

The ToR set the framework for the Committee to discharge the Audit Committee responsibilities for the Council.

4.2. Resources & Risk

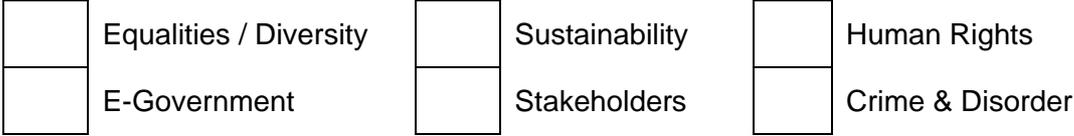
4.2.1. As set out in the report with the key risk being that Services are unable to demonstrate risk assessment when requested by the Audit Commission and are unable to evidence their management of identified risks. The likelihood is considered Medium and the impact High as Use of Resources will continue to be a score of 1. The Risk Project as part of the Improvement Programme is thus reviewing Directorate Risk Registers to address this.



4.3. Legal

None

4.4. Other Implication - None



Background Papers : None

RISK MANAGEMENT & BUSINESS CONTINUITY MANAGEMENT POLICY

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Version 09/3: June 2009

1. Introduction

1.1 This policy seeks to provide a road map that clearly balances the need to demonstrate effective risk management in everything the Council does within a process that does not divert services from the focus of delivering high quality, well managed services.

1.2 This policy seeks to set the standards for behaviour and culture that provides a basis for effective Risk Management to be **embedded** into Council activities and integral to the behaviours of all our staff.

1.3 What is Risk Management ?

- Risk Management has been defined as :

“The culture, processes and structure which combine to optimise the management of potential opportunities and adverse effects.”

- In all activities, Milton Keynes Council staff use their knowledge skills and experience to deliver public service. Much of this behaviour is confident, however in every opportunity there is always an element of **uncertainty**. Risk management is a set of attitudes and skills to help staff, councillors and our partnerships make full use of opportunities by mitigating the uncertainty factor. Effective RM also ensures that the organisation, its governance and its services are resilient in adversity.
- **Risk perception** is always subjective. What is important for an organisation is that each of its risk owners uses a similar process. In this way different perspectives can be brought together to quality assure and develop activity.
- To aid **risk communication**, and improve governance, the Council uses a five by five grid, scoring risk in terms of the Consequence should an event occur and the Likelihood of that event occurring.
- Once identified and scored, uncertainty can be risk managed in four ways: Treat, Transfer, Tolerate or Terminate for threats, and Exploit, Share, Enhance or Ignore for opportunities.

1.4 What is Business Continuity ?

- Business Continuity Management has been defined as :

“a management process that identifies potential incidents that critically threaten an organisation, or workstream, and offers skills and a framework for building resilience before, during and after an incident, such that the interests of its key stakeholders, reputation, brand and value delivering activities are safeguarded.”

- Milton Keynes Council is a ‘Category One Responder’ as defined by the Civil Contingencies Act 2004 and has responsibilities to ensure that it provides for continuity of business across all its essential services. Most continuity issues develop deep within corporate culture and arise as a result of the failure of organisational learning. There is thus an intimate relationship between the way in which risk management is done and MKC’s ability to survive a crisis.

- Through this policy MKC Cabinet, CEO and Directorates have agreed to adopt a pro-active approach to BCM which encourages services to build BCM within their mainstream processes and develop a BCM culture at all levels. BCM can add value to MKC's Strategic, Corporate, Operational, Project and Partnership activities. The Council's BCM programme is consistent with good Corporate Governance, and helps meet the requirements of the Civil Contingencies Act 2004.
 - Internal BC planning will cross-reference with the Corporate Emergency Plan (held by Emergency Planning) to support effective use of resources during an EP response to a Major Emergency.
- 1.5 The Council recognises that, by developing Business Continuity planning as one outcome of effective Risk Management, it will most effectively ensure comprehensive Resilience – defending against both internal and external challenges. ***Thus Risk Management and Business Continuity are related, dependent but separate processes.***
- 1.6 Where Council business continuity concerns adjoin Civil Contingency risk concerns, potential tensions for hazards, duplication of effort and resources will be resolved through the Chief Executive.
- 1.7 The Council accepts that it is not possible to manage or mitigate or remove all possible threats, nor is it always possible to manage or mitigate or remove all possible consequences should those threats arise.
- 1.8 The Council is committed to employing professional risk and business continuity staff in its R&BC Team and to maintaining their abilities to input skills and knowledge enabling the organisation to keep pace with rapidly developing fields of expertise and maintain leading edge standards.
- 1.9 This document includes 3 Annexes that set out the Features of Good Risk Management Culture. Whilst not formal parts of the Policy these Annexes provide advice to key individuals (Members and Senior / Key Officers) regarding the necessary behaviours to embed a culture of effective risk management throughout the Council.

2. **MKC Risk Policy**

- 2.1 MKC will engage all staff and partners, at every level, in an effective risk management process which will enable a safe and open culture, to be a more proactive, learning organisation and so to be more willing to share responsibility honestly and confidently, both internally and with partners.
- 2.2 The council's risk management process must consider not only what people do but also the way they do it. It accommodates activities and behaviours because this is how we can learn as an organisation how to improve our services and better serve the customer.
- 2.3 The RM process builds commitment by starting where people are and with their own perceptions of the opportunities for improvement and development of what they do and the barriers to achieving their service objectives. Participants are **not blamed** for criticism or issues brought forward. MKC provides assurance that honest behaviour, openly raising issues within the RM process will not be penalised with disciplinary action or blame.
- 2.4 The Council is committed to maintain a safe and open culture to ensure it openly understands its services, processes and behaviours to provide the basis for improvement.
- 2.5 All Members will lead by example in demonstrating the culture of learning rather than blame and when exercising Committee or individual responsibilities seek to understand the risk management knowledge available or the implication of its absence relevant to that function. It is particularly important that non executive Members support such a culture and ensure that their conduct does not directly or indirectly deter anyone from raising a risk in good faith.
- 2.6 Senior Officers will also lead by example in demonstrating a culture of learning rather than blame. Within such a culture senior officers will ensure that the organisation encourages staff and partners to highlight concerns that threaten any service resilience and opportunities to address threats and achieve opportunities / objectives including cross-organisational risks and those which affect corporate objectives.
- 2.7 Within the organisation Two Way Communication will be valued. Open communication about internal and external risks will exist that seeks to learn from both the bottom up and the top down about threats and opportunities information. External views will be invited and valued particularly from customers.
- 2.8 The risk management process is being built from the ground up and from the top down. To become really embedded, risk management requires everyone in the council to participate, and for corporate leaders, including Members, to lead by example, particularly in relation to the culture of learning to improve rather than blame.
- 2.9 Without effective risk management practice, the council leaves itself vulnerable to being unable to spot and control upcoming threats and barriers to progress, and will miss opportunities which would help keep pace with future growth.
- 2.10 Specifically MKC will :
 - 2.10.1 Maintain an up to date management of Strategic Risks

- 2.10.2 Maintain an up to date management of Operational, Partnership, Programme and Project Risks
- 2.10.3 Assign a personal responsibility to a relevant senior officer as the Risk Owner for every Risk Entity
- 2.10.4 Risk Entities will assess both the Likelihood and calculate the Impact of the relevant issues in accordance with the requirements defined by the Risk Management Process.
- 2.10.5 Enrich the picture by valuing and sharing both expert and lay experiences, including service customers, in respect of identifying both threats and opportunities in developing management plans.
- 2.10.6 Ensure periodic monitoring is considered by CLT, Cabinet and the Councils Audit Committee
- 2.10.7 Ensure that significant decisions are only made after a proper assessment of the risks has been properly considered. What constitutes a “proper risk assessment” will include an unedited opinion by the Assistant Director for Risk Management where the corporate RM approach has not been applied.

3. **Business Continuity Policy**

- 3.1 MKC will, as a Category One Responder, ensure it has identified Essential services to be maintained as resilient. Business Continuity Planning will protect Critical Components and identify non-critical resources available to support an external Emergency Planning response.
- 3.2 MKC will engage all staff and partners, at every level, in an effective process which will enable a safe and open culture, to be a more proactive, learning organisation and so to be more willing to share responsibility honestly and confidently, both internally and with partners.
- 3.3 The council's business continuity process must consider not only what people do but also the way they do it. It accommodates activities and behaviours because this is how we can learn as an organisation how to improve our services and better serve the customer.
- 3.4 Business continuity done properly can reveal deep issues within the organisation and opportunities for learning and improvement. MKC provides assurance that honest behaviour, openly raising issues within the RM process will not be penalised with disciplinary action or blame.
- 3.5 The Council will maintain a safe and open culture to ensure it understands its services, processes and behaviours to provide the basis for improvement. The Council recognises the importance of identifying "near-misses" and "near-successes". It does not use such learning to criticise individuals and deter others from highlighting learning opportunities.
- 3.6 All Members will lead by example, demonstrating the culture of learning and ensure that their conduct does not directly or indirectly deter anyone from raising a concern in good faith.
- 3.7 Senior Officers will also lead by example engaging proactively in the business continuity process. Within an open culture senior officers will ensure that the organisation encourages staff and partners to highlight concerns that threaten any service resilience and maintain BC plans.
- 3.8 Senior Officers will maintain knowledge of the skills and abilities of their staff and partners to provide flexible support, where practicable, during an external EP response and ensure that Directorate BC Support Teams are trained by the R&&BC Team to support an internal BC response.
- 3.9 Specifically MKC will :
 - 3.9.1 Maintain an up to date management of the resilience of Essential services to meet the requirements of the Civil Contingency Act and for the Council's Good Governance.
 - 3.9.2 Ensure that appropriate robust plans are in place to protect Critical Components including Critical Dependencies.
 - 3.9.3 Ensure that Directorate BC Support Teams are convened and trained by the R&&BC Team to support an internal BC response

- 3.9.4 Maintain knowledge of skills and abilities of staff and partners and provide flexible support, where practicable, during an external EP response.
- 3.9.5 Assign a personal responsibility to a relevant senior officer as the owner for each service or function requiring a formal business continuity plan.
- 3.9.6 Arrange BCP Exercises to rehearse the effective operation on BC plans
- 3.9.7 Provide support (both proactively and post event) to officers actioning business continuity plans to ensure their confidence to exercise the necessary decisions to maintain or support essential services facing business interruption.
- 3.9.8 Provide feedback on the results of BC Exercises and ensure BC Plans benefit from lessons available to be learned.
- 3.9.9 Ensure periodic monitoring of BC Management, Planning Plan Exercising and Plan Review is considered by CLT, Cabinet and the Councils Audit Committee

Features of Good Risk Management

Members

Cabinet

- Call for risk information to support all decisions submitted to Cabinet.
- Create and allow for longer lead-time to ensure risk based evidence is available to support decision making.
- Members assure themselves that risks have been identified through the corporate process.
- Call for and consider all MKC categories of threat and opportunity associated with decisions being made.
- Challenge officers in order to assure themselves as to the robustness of the risk data.
- Evaluate and analyse risk data and identify and make explicit the consequences of decisions being made.
- Clarify basis on which each Cabinet decision is being made (risk appetite). Where decisions are politically informed, Members achieve a balance of all consequences and likelihoods.

Overview / Scrutiny / Audit Committees

- Call for risk based evidence to be transparent in decision making process.
- Challenge timing and quality of risk information used in decision making.
- Provide a scrutiny view to help inform about the consequences of decisions and so achieve a balance of interests.
- Routinely receive situation reports from Dept of Audit & Risk
- Advise council of governance issues emerging via the risk management process

Features of Good Risk Management

Senior Officers

Chief Executive

- Own CE designated risks.
- Ensure corporate directors own their designated and corporate director risks.
- Call for risk based information to evidence effective programme management and enable council interests to be balanced.
- Ensure CLT and corporate directorates are a “safe place” for concerns to be raised.
- Ensure learning opportunities provided by risk management are constructively taken up and followed through positively.

Corporate Directors

As Individual

- Set directorate agenda for workstream risk management at departmental, service and unit levels.
- Ensure that appropriate programme, project, and partnership risks and strategic and operational opportunities and threats are assessed.
- Model a positive, open, “no blame” sharing of information around uncertainty.
- Receive and own risks escalated within their directorates.
- Take personal interest in key concerns emerging in their directorate.
- Own the business continuity programme for their directorate and give corporate assurance as to the resilience of their Services.

As part of Corporate Leadership Team

- Own corporate risks and collectively manage them
- Contribute to a safe and welcoming culture in which concerns arising within a directorate can be shared and, where appropriate, collectively managed.
- Engage more openly with Members and encourage a more appropriate sharing of the risk burden.
- Progressively clarify the nature and extent of risks being accepted and managed by partnerships and the assurance thereof.

- Gain assurance from partnerships that their services to the council are resilient.

Assistant Director Audit and Risk role:

- From outcomes of the corporate risk management process, identify opportunities and threats of sufficient interest or concern to report to Chief Executive at routine meetings.
- Give Corporate Directors, and CLT, appropriate feedback on corporate risks identified through the corporate risk management system.
- Provide routine situation reports to the Audit Committee on the status of risk management throughout the council.
- Provide risk and business continuity training and development opportunities for Members and council staff at all levels.
- Ensure sufficient resources to provide the continuing growth of risk and business continuity section to meet the expanding interest in and demand for risk management development and support.

Strategic Risk and Business Continuity Manager Role:

The Risk and Business Continuity Section should have the ability and be resourced to:

- Devise, develop, deliver and support a new risk management process.
- Engage staff at all levels in risk workshops and where appropriate, include Members.
- Provide a variety of risk training and development opportunities for staff and Members.
- Provide software to facilitate risk management, including risk communication, and maximise outputs from data.
- Assist Corporate Directors to evaluate the risk management procedures of partnership agencies and so give assurance to the council that shared risks are responsibly owned.
- Assist staff and Members to properly manage the risks of both programmes and projects, proposed and current.
- Challenge the providers of corporate facilities and systems to ensure business continuity.
- Engage service providers and all council staff in exercises to raise awareness of the need for resilience and identify priorities to plan for.
- Set a programme for business impact analysis and the writing of business continuity plans.
- Develop the core business continuity plan for MKC.
- Provide templates, help and advice for business continuity planning.

- Help all staff to test their resilience plans.
- Set up and develop membership of and maintain support of the Milton Keynes Business Resilience Forum (Civil Contingencies Act).
- Work with a voluntary committee and engage the interest and support of national and local agencies to run a programme of activities for the MKBRF.
- Ensure MKC becomes a lead example for the resilience of Milton Keynes communities.

Features of Good Risk Management Culture

Good Practice

- ☺ Engages people starting where they are and using their own terms to scope and identify risks.
- ☺ Builds risk management into the heart of council activities, at all levels.
- ☺ Assesses risks both to what people do and the way they do it.
- ☺ Ensures risks are owned.
- ☺ Gives readily accessible feedback showing how to effect improvement.
- ☺ Relocates risks to appropriate risk owners.
- ☺ Encourages scheduled action planning.
- ☺ Allows identification of risks across the corporate organisation using a wide variety of categories.
- ☺ Gives feedback on managerial risks.
- ☺ System (can be) universally available to all MKC and partner organisations.
- ☺ Has achieved good buy-in from ground up.
- ☺ Besides systems thinking, RM is the major driver for organisational learning and development.

Bad features

- ☹ Risk historically perceived as something to blame someone about.
- ☹ Risk historically perceived as 'not part of my day job'.
- ☹ RM has to be introduced into silo mentality environments.
- ☹ BC responsibilities not understood or accepted by staff.
- ☹ R&BCM has not yet been effectively owned at top of the organisation.
- ☹ Old RM data not yet entered into new automated system.
- ☹ New demand is outstripping R&BCM resources.