

STRATEGIC RISK REGISTER

Title	Strategic Risk Register
Who should use this	All Staff
Author	Assessor & ERO
Approved by Management Team	
Approved by Joint Board	
Reviewer	Assessor & ERO
Review Date	Each CGF: Management Team Meeting and 6 monthly to the Board

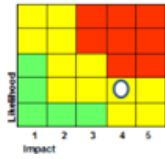
Review History

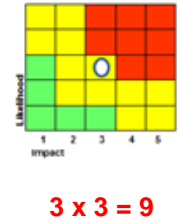

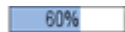






REVIEW NO.	DETAILS	RELEASE DATE
1	REVIEWED MARCH 2016. DUE TO REVIEW SEPTEMBER 2016	MARCH 2016
2	RATINGS ADDED	OCTOBER 2016
3	REVIEWED & PRESENTED TO THE BOARD	SEPTEMBER 2017
4	REVIEWED & PRESENTED TO THE BOARD	MARCH 2018
5	REVIEWED & PRESENTED TO THE BOARD	SEPTEMBER 2018
6	RISK 5E ADDED	
7	REVIEWED & PRESENTED TO THE BOARD	MARCH 2019
8	REVIEWED & PRESENTED TO THE BOARD	SEPTEMBER 2019
9	REVIEWED & PRESENTED TO THE BOARD (NEW FORMAT)	JANUARY 2020
10	PRESENTED TO THE BOARD FOR REFERENCE	SEPTEMBER 2020
11	REVIEWED & PRESENTED TO THE BOARD	JANUARY 2021
12	REVIEWED & PRESENTED TO THE BOARD	JUNE 2021

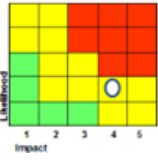

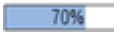


Strategic Risk Register

Ayrshire Valuation Joint Boards Strategic Risk Register is underpinned by reference to 3 key risk themes – Supply & Resources, Protection and Governance & Legislation. 9 risks of strategic significance have been identified within these themes.

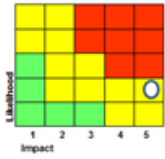

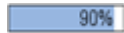

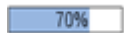

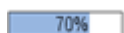


Risk Themes		
Governance and Legislation	Protection	Supply and Resources
1. Decision Making	5. Public and Employee Protection	8. Financial Constraints
2. Strategic Planning	6. Covid-19	9. Workforce - Planning and Productivity
3. Integrity	7. ICT Resilience, Protection and Capability	10. Management of Assets
4. External Change	<p>The successful mitigation of these risks will support the delivery of AVJBs Corporate Plan.</p> <p>Strategic Risk Management input is provided by Chief Officers and the Principal Admin and IT Development Officer.</p> <p>Owners are nominated for each risk to ensure clear accountability and responsibility in terms of their management.</p> <p>Detail is provided on risk mitigations – both current and proposed.</p> <p>Target dates are recorded in respect of the achievement of the proposed mitigations.</p>	

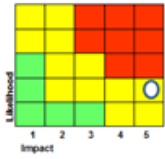
Risk 1						
Theme – Governance and Legislation			Title – Decision Making		Managed by Elected Members and Chief Officers	
Ownership	Potential Risk	Cause	Potential Effect	Risk Score	Current Mitigations	
<p>Accountable Elected Members</p> <p>Responsible Chair of the Board, Depute Chair and Assessor & ERO</p>	There is a risk that key decisions are taken on behalf of the Board which may contradict agreed Board Corporate Plan objectives or increase risk exposure to the organisation as a whole.	Lack of clarity on EM roles and responsibilities. Ambiguity around impact of decisions on outcomes within AVJBs Corporate Plan. Political culture which may support Member decisions taken in isolation or as a result of public pressure. Lack of consideration or scrutiny of 'Risk Implications' on Board Reports or lack of information therein. Poor general scrutiny negatively impacting on good decision making.	Failure to drive desired improvements forward. Difficulty in developing and delivering corporate objectives and priorities and maintaining stakeholder buy-in. Inefficiencies with resources reassigned to revising strategic plans, objectives and aims rather than driving the delivery of these. Resources may be directed to non-strategic outcomes. Reputational damage.	 <p>4 x 2 = 8</p>	<ol style="list-style-type: none"> Scheme of Delegation and Standing Orders in place and reviewed annually. Regular Joint Board meetings; emergency meetings arranged when required; interim updates on significant items if required. There are clear policies and procedures in place. Level of interaction between Joint Board members and Chief Officers heightened as and when required. Members supported to deliver good decision making and effective scrutiny through training / briefings to ensure roles and responsibilities are clearly defined and deliverable in practice. Training events held when required on the roles and responsibilities of AVJB by Chief Officers. Assessor & EROs PDR on leadership takes place annually. 	
Proposed Mitigations (with dates)					Status	Progress Bar
1. Review of AVJBs current Delivering Good Governance Framework to ensure that it supports good decision making by the Board has been undertaken and reported to the Board on 17 September 2020.					✓	<div style="width: 100%;"><div style="background-color: #4f81bd; height: 10px; width: 100%;"></div>100%</div>
2. As part of the 2020/21 assessment against the Board's Delivering Good Governance Framework, review the extent to which the governance arrangements are effective. (Report was prepared for April 2020 but not presented until September 2020 to the Board, due to Covid-19).					✓	<div style="width: 100%;"><div style="background-color: #4f81bd; height: 10px; width: 100%;"></div>100%</div>

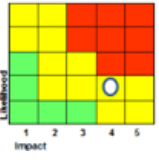

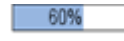






Risk 2						
Theme – Governance and Legislation		Title - Strategic Planning		Managed by Officers		
Ownership	Potential Risk	Cause	Potential Effect	Risk Score	Current Mitigations	
<p>Accountable Corporate Governance Team</p> <p>Responsible Assessor & ERO</p> <p>Lead Officer Head of Valuation Services</p>	There is a risk that AVJB fails to articulate strategic objectives, that financial and resource planning is not aligned to the Boards Plans and that decision making is based on other considerations e.g. political / public pressure.	Weakness in Corporate planning process. Failure to address key issues such as financial or workforce constraints.	Failure to deliver on Corporate Plans and achieve priority outcomes. Failure to meet statutory duties. Failure to meet expectations of partners/public/ service users. Reputational damage.	 <p>3 x 3 = 9</p>	<ol style="list-style-type: none"> 1. Performance Management Framework in place 2. Governance reporting annually to the Board with progress marked against objectives. 3. Regular meetings with the Treasurer of the Board and the Assessors & ERO. 4. Corporate Plan & Service Plan sets out strategic objectives, outcomes and supporting actions. 5. Corporate Governance Forum discusses Best Value and performance monthly. 6. CGF & MT – now considering next steps for BV and performance. 7. Review of the Board’s asset to be undertaken in light of Covid- 19 and BV. 8. The direction set by the Corporate Plan for 2021-24 and will be reflected in a review and update of the Workforce Plan. 9. Assessor & ERO has the Boards authority to recruit within Agreed budget and Barclay additional funding. 	
Proposed Mitigations (with dates)					Status	Progress Bar
1. A schedule of reporting on the Strategic Objectives of the Corporate Plan will take place annually to the Board, the next due in May 2022.						
2. Additional work required to ensure the Strategic Objectives are supported by the financial planning and reporting will be ongoing throughout the duration of the Corporate Plan.						
3. Consider the closer alignment of all strategic planning and Key Performance Indicators commences during 2021/22.						
4. External Auditors will review the Board’s financial position and will make recommendations which will be reported to the Board. (March 2020, held until September 2020 due to Covid-19)						

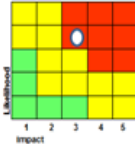

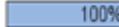

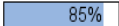


Risk 3						
Theme – Governance and Legislation		Title - Integrity		Managed by Officers		
Ownership	Potential Risk	Cause	Potential Effect	Risk Score	Current Mitigations	
<p>Accountable Corporate Governance Team</p> <p>Responsible Head of Valuation Services</p>	There is a risk that the integrity of AVJB is breached through a range of failures such as Information Security, Cyber Crime, non-compliance with the General Data Protection Regulations (GDPR), Procurement Fraud, Contractual Failures, Vetting or Financial Irregularities.	Existing AVJB Policy or systems may be ineffective or inconsistently implemented. Lack of training or communication.	Reputational damage, financial loss, fines, prosecution, civil liability.	 <p>4 x 2 = 8</p>	<p>1. Current policies / training / encryption / firewalls, specifically mandatory online Data Protection training, robust processes for reporting and dealing with data breaches, including oversight by the Data Protection Officer.</p> <p>2. Introduction of more robust processes to ensure that data subjects' rights are complied with, in particular Subject Access Requests.</p> <p>3. Adherence to the Records Management Plan that has been agreed with the Keeper and is being implemented.</p> <p>4. Standing Orders relating to Contracts and to Meetings, Scheme of Delegation, Financial Regulations, Procurement Policy.</p> <p>5. AVJB Code of Conduct, range of HR / H&S policies, employee vetting processes.</p> <p>6. Insurance Policy and National Fraud Initiative.</p> <p>7. Internal Audit.</p> <p>8. External Audit.</p>	
Proposed Mitigations (with dates)					Status	Progress Bar
1. The Corporate Governance Forum meets regularly to consider a range of key issues such as those described above and develop further appropriate mitigations. The Forum is chaired by the Assessor & ERO and any required detailed risk register is maintained to monitor progress and ensure steps are being taken to minimise risk exposure to the Joint Board.						
2. Regular reviews of the following takes place by the Board's lead authority and these are updated for the Joint Board use: Scheme of Delegation, (September 2021 - completed), Standing Orders Relating to Contracts (March 2018 - completed) and Financial Regulations – (December 2018). Further reviews will take place as required or every three years. Next reviews: SoD/2024; Standing Orders/2021/Financial Regs/2021.						

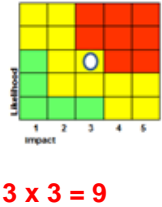




Risk 4						
Theme – Governance and Legislation		Title - External Change		Managed by Officers		
Ownership	Potential Risk	Cause	Potential Effect	Risk Score	Current Mitigations	
<p>Accountable Corporate Governance Team</p> <p>Responsible Assessor & ERO</p> <p>Lead Officer Head of Valuation Services</p>	There is a risk that external factors outwith the Board's control may adversely impact on ability to fulfil objectives and deliver services.	<p>Factors imposed upon the Assessor & ERO and or the Board such as legislative change, government policy change, implications of Brexit, political change nationally or locally. Adverse incidents or Civil Emergencies.</p> <p>External Contractors not delivering.</p>	<p>Requirement to re-allocate resources, failure to deliver services to an acceptable level or drive desired improvements. Restrictions on budget, reputational damage.</p> <p>As above.</p>	<p>4 x 3 = 12</p>	<ol style="list-style-type: none"> 1. Watching brief on national picture with regard to funding arrangements. 2. Dissemination of information from CoSLA / CIPFA, through the SAA. 3. Ability of Officers to understand or determine potential scenarios, the impact of these on the organisation if they were to occur and which options the political leaders have around these. 4. Boards Reserves. 5. Business Continuity Plan. 6. Backups taken of EMS. 7. Paper and PDF versions of the register etc taken prior to election. 8. Review print arrangements whereby we have backup in the event of failure of external print contactors. 	
Proposed Mitigations (with dates)					Status	Progress Bar
1. The Corporate Governance Forum and the Scottish Assessors' Association has had meetings to date to consider the wider implications of Brexit and provide recommendations for further mitigations, although the implications on AVJB are small due to staff demographics and the services we provide. However, the impact on business and rural business, has the potential to increase the number of rating appeals.						
2. Engage with government through the SAA and the RICS to mitigate the risks of the review of NDR. (on-going)						
3. Report potential funding gaps to the Treasurer and Board members. (Jan each year, prior to budget setting)						




Risk 5						
Theme – Protection			Title - Public / Employee Protection		Managed by Officers	
Ownership	Potential Risk	Cause	Potential Effect	Risk Score	Current Mitigations	
<p>Accountable Corporate Governance Team</p> <p>Responsible Assessor & ERO</p> <p>Lead Officer Head of Valuation Services</p>	There is a risk that the Board fails to provide statutory health and safety measures to employees and service users.	Budget constraints. Ambiguity around roles and responsibilities or inconsistent application of policy. Lack of training.	Accident, incident, injury or ill health to employee's /service users. Prosecution and Civil litigation. Financial impact of claims, increased insurance premiums or fines. Damage to Boards reputation.	 <p>5 x 2 = 10</p>	<p>1.Existing Policies and Procedures</p> <p>2.H&S Forum currently undertake H&S Audits and Fire Risk Assessments</p> <p>3.The PDR process identifies key H&S training requirements for all Board employees. (cross ref R7)</p> <p>4. Access to SACs Healthy Working Lives (HWL) Gold Award re-accredited annually since 2012. A variety of Health Promotion Campaigns and initiatives implemented.</p>	
Proposed Mitigations (with dates)					Status	Progress Bar
1. Review and refresh health and safety policies, procedures and standards. (2021; annually or as required).						
2. Management team will review and action, based on risk priority, compliance and/or property related issues raised through Fire Risk Assessments, Health and Safety Audits and Property Inspections. (on-going).						
3. HOVS to monitor and update outstanding H&S actions. (on-going).						
4. Increase frequency of Fire Risk Assessments, revised rolling programme being developed to include annual and 2 yearly audits in line with Scottish Fire & Rescue Service requirements.						

Risk 6					
Theme – Protection		Title - Covid-19		Managed by Officers	
Ownership	Potential Risk	Cause	Potential Effect	Risk Score	Current Mitigations
<p>Accountable Joint Board</p> <p>Responsible Assessor & ERO</p> <p>Lead Officer Head of Valuation Services</p>	<p>There is a risk that the Board fails to provide statutory health and safety measures to employees and service users.</p> <p>The Assessor & ERO fails to deliver on statutory duties.</p>	<p>Budget constraints.</p> <p>Ambiguity around roles and responsibilities or inconsistent application of policy.</p> <p>Lack of training.</p>	<p>Ill health to employee's /service users.</p> <p>Prosecution and Civil litigation.</p> <p>Financial impact of claims, increased insurance premiums or fines.</p> <p>Damage to Boards reputation.</p>	 <p>5 x 2 = 10</p>	<p>1. New Risk Assessments in place</p> <p>2. New Policies, Procedures and Guidance Notes in place.</p> <p>3. H&S Forum currently undertake H&S Audits and Risk Assessments.</p> <p>4. Access to SACs Covid-19 guidance etc.</p> <p>5. All PPE purchased and available to staff and service users.</p> <p>6. Offices closed to the public until it is safe to re-open.</p> <p>7. PPE equipment review on-going.</p> <p>8. Home working up and running.</p> <p>9. Only tasks that cannot be completed from home are carried out within the office.</p>
Proposed Mitigations (with dates)				Status	Progress Bar
1. Review and refresh health and safety policies, procedures and standards. (as required).				✓	100%
2. Management team will review and action, based on risk priority, compliance and/or property related issues raised through, Health and Safety Audits; Property Inspections and any issues raised by staff.				✓	100%
3. HOVS to monitor and update outstanding H&S actions. (on-going).				▶	75%
4. Increase frequency of review of Covid-19 Risk Assessments in line with Scottish Government Guidance. (on-going)				▶	65%

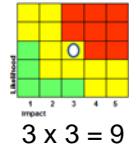

Risk 7						
Theme – Resources			Risk - ICT Resilience, Protection and Capability		Managed by Officers	
Ownership	Potential Risk	Cause	Potential Effect	Risk Score	Current Mitigations	
<p>Accountable Corporate Governance Team</p> <p>Responsible Assessor & ERO and Head of Finance and ICT – Tim Baulk</p> <p>Lead Officer Principal Admin Officer and SAC ICT Operations Manager Kevin Mullen</p>	There is a risk that major or widespread ICT failure will adversely affect delivery of the Board’s services. ICT failure risks include non-compliance, failure of business systems, cyber-attack, and failure of ICT equipment.	Failure to plan corporately in a robust and consistent manner. Some Service Business Continuity Plans lack effective arrangements for ICT loss. Cyber intrusion. Outdated / obsolete equipment and systems.	Inability to provide key services and recover quickly. Reputational damage, financial loss, litigation.	 <p>4 x 2 = 8</p>	<p>1. Resilient infrastructure in place with dual data centres, duplicated network communication paths, internet links, and server hardware</p> <p>2. External contracts established with service providers for technical support and expertise across critical technologies.</p> <p>3. Existing Disaster Recovery Plan (DRP) in place for critical systems.</p> <p>4. A bespoke ICT Risk Register in place, which is subject to review as part of standard operating practice.</p> <p>5. SAC Integrity Group meets regularly to consider cyber security issues and develop further mitigations as required.</p> <p>6. SAC compliance standards established as part of technology and process governance framework</p> <p>7. SAC Cyber Resilience Business Continuity arrangements tested in November 2018.</p>	
Proposed Mitigations (with dates)					Status	Progress Bar
1. Progress is being made on the review and update of the ICT Disaster Recovery Plan (DRP) and ICT Business Continuity Plan (BCP) to ensure response for loss of all key ICT Business Systems and Infrastructure is considered and mitigated. (March 2021)						
2. Regular programme of internal and external ICT Health checks scheduled, including and PSN Security reviews. These are carried out by the Boards lead authority as they supply our IT services. (March 2022)						
3. BC plan to include arrangements for resilience in respect of ICT failure – progress supported separately by Risk, Safety and Resilience Team. (March 2022).						
4. ICT Asset Management function being established to ensure currency of technology assets is maintained. Rolling replacement plan is in place. New devices purchased for home working and audit undertaken.						

Risk 8						
Theme – Resources		Title - Financial Constraints		Managed by Officers		
Ownership	Potential Risk	Cause	Potential Effect	Risk Score	Current Mitigations	
<p>Accountable Corporate Governance Team</p> <p>Responsible Treasurer to the Board, Head of Finance and ICT - SAC</p>	There is a risk that current, planned or expected levels of service cannot be delivered.	UK and Scottish Government reductions in funding over a number of years. Resulting in a reduction of funding for AVJB.	Failure to deliver key services or meet change in service demands.	 <p>3 x 4 = 12</p>	<ol style="list-style-type: none"> Annual 2020/21 budget prepared and approved. The level of Board reserves is sufficient and sustainable in the short term, however, a more prudent approach may be required in the longer term. At the Joint Board meeting the Elected Members are updated on the Boards financial position. Maintain pressure on the Scottish Government to agree Barclay settlements which reflect the additional work the review of NDR will bring through participation in the SAA and interaction with CoSLA. Through the SAA meet with other EROs and continue to engage with the Cabinet Office to ensure appropriate funding for projects. The Board's Workforce Plan will be reviewed and will be used to develop the financial strategy. A three Year Financial Strategy has been approved by the Board, however, this excludes any Barclay settlement which is unknown at this time. 	
Proposed Mitigations (with dates)					Status	Progress Bar
1. Longer term budget planning. (March 2022)						
2. Continue to develop the recently introduced EMS to provide additional functionality and cost savings.						
3. Monitor the canvass procedure in 2021 to establish the 'real' cost of the new canvas.						

Risk 9						
Theme – Resources			Title - Workforce Planning and Productivity		Managed by Officers	
Ownership	Potential Risk	Cause	Potential Effect	Risk Score	Current Mitigations	
<p>Accountable Corporate Governance Team</p> <p>Responsible Assessor & ERO</p> <p>Lead Officer Head of Valuation Services</p>	There is a risk that there is a misalignment between the Board's existing workforce and the workforce that is required to deliver its objectives and future changes to both NDR and ER.	<p>Workforce planning is not sufficiently aligned to service and financial planning.</p> <p>Poor performance not addressed.</p> <p>Insufficient or inadequate management of attendance.</p> <p>Failure to identify and analyse workforce data.</p> <p>Poor reputation of Board as an employer.</p> <p>Inadequate training and development.</p> <p>Lack of employee engagement.</p> <p>Poor recruitment processes.</p> <p>Inappropriate terms and conditions of employment.</p>	<p>The available workforce is inadequate to deliver the Boards objectives.</p> <p>Services not being delivered effectively.</p> <p>High turnover and absence level.</p> <p>Loss of experience and organisational knowledge.</p> <p>Insufficient data and evidence to plan for future workforce requirements.</p> <p>Shortage of critical skills.</p> <p>Inability to recruit to key roles.</p> <p>Lack of workforce flexibility and mobility.</p> <p>Low productivity.</p> <p>High workforce costs.</p> <p>Reliance on specialist or external organisations and contractors.</p> <p>Disengaged workforce.</p>	 <p>3 x 3 = 9</p>	<ol style="list-style-type: none"> PDR arrangements within AVJB. Policies and Procedures in place and applied. Joint consultative arrangements with trade unions in place and operating effectively, usually through SAC. Annual employee engagement survey with ongoing actions and activities in response to survey results. Recruitment arrangements which improve applicants' experience and enhances the Board's image as an employer of choice. Comprehensive workforce planning reports for the Board and managers. Availability of a blended suite of training and development materials, including extensive on-line resources. Development of the Boards Workforce Strategy. Empowerment of the Assessor & ERO to change the structure to suit requirements of the service. Succession planning for areas where demographics show a potential loss of experience. 	
Proposed Mitigations (with dates)					Status	Progress Bar
1. Further development of the Board's Workforce Strategy (December 2021)						<input type="text" value="25%"/>
2. AVJB Training Group strengthened and given time and resources to develop and make available further training opportunities.						<input type="text" value="80%"/>
3. Development of corporate Vision and Values across all service areas. (on-going)						<input type="text" value="80%"/>
4. Further develop and follow up arrangements with the Employee Engagement Survey. (Annually) and reported to the Board						<input type="text" value="100%"/>

Risk 10						
Theme - Resources		Title - Management of Assets			Managed by Officers	
Ownership	Potential Risk	Cause	Potential Effect	Risk Score	Current Mitigations	
<p>Accountable Corporate Governance Team</p> <p>Responsible Assessor & ERO</p> <p>Lead Officer Head of Valuation Services</p>	There is a risk that the Board's property is unsuitable for the delivery of Board's strategic objectives in light of budget constraints and best value.	Lack of capacity, resources, commitment and agreed priorities. Market conditions may potentially reduce revenue from asset	Failure to deliver Office Rationalisation Project. Adverse incidents and compliance failure. Increasing ongoing costs to ensure property is fit for purpose. Failure to meet environmental targets. Damage to Board's reputation.	 <p>3 x 2 = 6</p>	<ol style="list-style-type: none"> 1. Modernisation & Transformation project in place and aligned to Corporate Plan and Financial Strategy. 2. Established programme of testing for Legionella, Asbestos, Fixed Electrical and Portable Appliances. 3. Condition Surveys. 4. Review of the Boards office requirements in light of expansion of home working. 	
Proposed Mitigations (with dates)					Status	Progress Bar
1. Continue to review the sustainability of the Board's assets and consider alternatives then report outcome to Board.						<input data-bbox="1825 670 1937 702" type="text" value="25%"/>
2. Continue to monitor market conditions and be prepared to react if the opportunity to maximise the Board's surplus assets materialise.						<input data-bbox="1825 726 1937 758" type="text" value="80%"/>

Guidance – Recording Risks - How to?






Risk No. x	Theme – Resources / Protection / Governance	Title - xxxxx	Managed by Elected Members / Officers			
Ownership	Potential Risk	Cause	Potential Effect	Risk Score	Current Mitigations	
Who is accountable and responsible for managing the risk	What could go wrong? <div style="text-align: center; font-size: 2em; color: red; font-weight: bold;">S</div>	What may have caused this risk? <div style="text-align: center; font-size: 2em; color: red; font-weight: bold;">A</div>	Possible outcomes or adverse effects? <div style="text-align: center; font-size: 2em; color: red; font-weight: bold;">M</div>	<div style="text-align: center;">  <p style="font-size: 1.5em; color: red; font-weight: bold; margin-top: 10px;">P</p> </div>	What is already in place to manage the risk? <div style="text-align: center; font-size: 2em; color: red; font-weight: bold;">L E</div>	
Proposed Mitigations (with dates)					Status	Progress Bar
1. What is planned to mitigate the risk further? (and when it is due to be completed) <enter date>						<div style="border: 1px solid #ccc; padding: 2px; display: inline-block;">33%</div> <i>Increased from...?</i>

A status icon (Figure 3) is displayed along with a calculation from Risk Owners on percentage completion of the mitigating actions. This information is closely scrutinised by Corporate Governance Team and Elected Members at Board Meetings and this assists in determining decisions on reducing or increasing risk ratings utilising the matrix at Figure 1.

New risk identification is considered against a broad range of risk types and some of these are represented at Figure 2.
Risk types are cross-cutting and not considered in isolation

Fig 1 Risk Themes				
Governance and Legislation		Protection		Supply and Resources
Risk Rating				
Impact		x	Likelihood	
1	Minor		1	Unlikely
2	Moderate		2	Possible
3	Major		3	Likely
4	Critical		4	Very Likely
5	Catastrophic		5	Almost Certain

Fig 2 Types
Competitive
Stakeholders
Economic
Environmental
Financial
Health and Safety
Legal/Regulatory
Managerial/Professional
Partnership/Contractual
Physical
Technological

Fig 3 Status	
	Completed
	On Target
	Not on target – some concerns
	Not on target – major concerns
	Not yet started