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**Risk Management**

Recent headlines in the financial press have highlighted the importance of risk management in a business. It is not just the financial sector where risk management is important, all business need to consider how to manage their risks.

Risk Management is a necessary part of running a business or indeed a project. It is often thought of as a way of managing the threats to a business or project but it should also look at making the most of opportunities presented. If an opportunity is not taken then the organisation or project may suffer in the same way as if a threat is not managed.

Although most managers of a business or project may know about the possible opportunities and threats, unless these are systematically identified and analysed, it is difficult for them to be managed effectively. The BS6079-3 standard identifies the benefits of systematic risk identification and risk management as:

- More realistic business and project planning
- Actions being implemented in time to be effective
- Greater certainty of achieving business goals and project objectives
- Appreciation of, and readiness to, exploit all beneficial opportunities
- Improved loss control
- Improved control of business and project costs
- Increased flexibility as a result of understanding all options and their associated risks
- Greater control over innovation and business development
- Fewer costly surprises through effective and transparent contingency planning

The standard describes a risk management process that is applicable for each aspect of the business activity at each level of decision-making. It brings out the importance of stakeholder analysis when assessing business risk. If the stakeholders are not recognised and understood early on in the process then it is possible that some sources of risk to the business will go unnoticed and therefore unmanaged.

In the quality management system, risk management includes the contract review processes – assessing the order/project and ensuring that the organisation has the right skills and resources to deliver it and meet the customers’ needs – and also by taking the order the organisation is not at risk. Do not overlook the financial aspects of taking the order – is the finance team involved? Risk management in the design and development processes is well established and tools such as FMEA and FTA are useful. What about managing risk in purchasing – forward buying of currency, checking the financial security of suppliers: is a key supplier financially unstable? – what alternatives are there? Production risks might include reduced productivity through demotivated staff, downtime risks through lack of capital investments etc. These just touch on some of the areas where the quality management system can assist in managing risk and it is worth the quality manager re-assessing the Quality Management System to identify if any additional checks and balances are required.

**ISO at DAVOS 2009**

At the last World Economic Forum, held at Davos, the International Standards Organisation Deputy Secretary-General Kevin McKinley was involved in many sessions. The theme of this year’s meeting was “Shaping the post-crisis world” and International Standards can support the solutions to some of the global challenges. There was agreement at the meeting, that governments needed to

intervene with fiscal measures to restore commerce and positive market conditions, while in the longer term, public and private investment was needed in energy efficiency, renewable energies and tackling climate change.

Mr McKinley commented, “ISO’s existing contributions to these challenges are already extensive, International Standards provide a common global lexicon for matters of trade, health, safety, security, communication, and such interconnected challenges as climate change, energy, water and development.”

Existing and new ISO Standards can help businesses weather the economic climate and support them as they move towards renewed stability and success. ISO standards can help businesses worldwide to:

- Improve product/service quality
- Reduce business and transactional costs through operational efficiencies
- Reduce rework and mistakes
- Increase trust and customer confidence
- Ensure product/service compatibility, and
- Help provide products and services that comply with applicable regulations

For further information on the ISO and its contributions to the Davos meeting, please visit [www.iso.ch](http://www.iso.ch)

### Biometrics Standards

The use of biometrics to authenticate an individual’s identity, secure national borders and restrict access to secure sites and computer networks is growing. The ISO have recently released a new standard, *ISO/IEC TR 24714-1:2008, Information technology – Biometrics – Jurisdictional and societal considerations for commercial applications – Part 1: General guidance*, offers guidance on the design of systems that use biometric technologies to capture, process and record biometric information.

The standard covers the following:

- The capture and design of initial requirements, including legal framework
- Development and deployment
- Operations, including enrolment and subsequent usage
- Interrelationships with other systems

- Related data storage and security of data
- Data updates and maintenance
- Training and awareness
- System evaluation and audit
- Controlled system expiration

For further information on the standard, please visit [www.iso.ch](http://www.iso.ch)

### ICT Continuity Management

A key part of Business Continuity Management is ICT Continuity Management ensuring that ICT services are resilient and in the event of a disaster can be recovered within agreed timescales. A new standard has been released to help organisations plan and implement an ICT continuity strategy. BS 25777 Information and communications technology management: Code of Practice provides recommendations for implementing effective ICT continuity within the wider framework of Business Continuity.

For further information on BS 25777 please visit [www.bsigroup.com/BS25777](http://www.bsigroup.com/BS25777)

### Tips on saving money – from Defra

As part of the ‘Real Help for Businesses Now’ Campaign, Defra have collated easy guidance for small businesses, helping them to save money. The ten top tips include:

- Switching off computers and monitors – a single computer and monitor left on 24hrs a day will cost over £50 a year. For a typical small office with 10 computers this could save over £300 a year
- Heating costs can go up by 8% each time you increase the temperature by just one degree – keep heating at a constant level and ensure doors and windows are shut when using heating or air conditioning
- Using refillable printer, fax and photocopier cartridges – a refillable cartridge costs about half the price of a new one.

Lord Hunt, Minister for Sustainability, said, “By making a few simple changes, businesses can make a big difference to their bottom line. These are good, practical tips that businesses can follow easily to cut their costs as well as do their bit for the environment – a bonus in both the current economic and environmental climate.”



For the full list of top ten tips go to <http://www.businesslink.gov.uk/savingmoney>

### Help in the fight against Counterfeiting

The Intellectual Property Office have released a best practice toolkit that gives businesses practical advice on how they can protect themselves from IP crime. Intellectual Property crime (counterfeiting and piracy) has increased over the last ten years to around \$200 billion per year and is one of the biggest problems for businesses of all kinds around the world.

Many businesses rely on goods received through supply chains, often from many different suppliers, and are therefore at risk from counterfeiting and piracy unless effective systems and agreements are put in place to tackle the problem. Roger Rogowski of the UK Electronics Alliance said, "Counterfeit electronic components are entering the UK market in huge numbers, costing the economy an estimated £1bn a year. However, the consequences of system downtime or even critical system failure resulting from the use of counterfeit components in safety critical applications, such as public transport systems are potentially catastrophic. This toolkit will greatly assist our industry in highlighting the importance of having systems in place to tackle this growing problem effectively."

The toolkit can be viewed on the Intellectual Property web site <http://www.ipo.gov.uk/ipctoolkit.pdf>

### Environmental Standard for Direct Marketing

A new environmental standard was launched at the beginning of the year that places the responsibility for the sustainable development of direct marketing with the users of direct marketing. PAS 2020 establishes a set of environmental objectives, performance levels and indicators which set out how to create and manage an environmentally-responsible direct marketing campaign. It is applicable to all

organisations involved in direct marketing regardless of their size or complexity, for example, client companies, advertising agencies, printers and mailing houses.

Robert Keitch, Director of Media Channel Development at the Direct Marketing Association, said, "PAS 2020 will serve as a vital resource for the DM industry to decisively meet its environmental obligations, demonstrate its environmental credentials and to brace the industry for the introduction of strict environmental legislation that could prove financially draining for unprepared businesses."

PAS2020 is available from [www.bsigroup.com/pas2020](http://www.bsigroup.com/pas2020)

### Kitemark® Website

A new web site has been launched that is dedicated to the Kitemark® quality symbol. The site will allow consumers, specifiers and businesses to check which products and services carry a Kitemark®. There is also a directory so that people can find out who manufacturers or provides Kitemark® registered goods and services.

The new web site is [www.kitemark.com](http://www.kitemark.com)

### New 'Training' Bill

The Apprenticeship, Skills, Children and Learning Bill was published in February and is the first apprenticeship legislation for nearly 200 years giving all suitably qualified young people the legal right to on-the-job training. The legislation also gives all employees the right to request training during their working lives and puts in place a stronger more accountable and effective infrastructure to oversee further education and training.

The Apprenticeships, Skills, Children and Learning Bill is published at: <http://www.parliament.uk>