

 Service Stream	Service Stream	Version: 1
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# Risk Management Policy

## Corporate Vision

To increase shareholder value by creating in Service Stream a culture that promotes the active management of opportunities and risks to our business.

## Risk Management Fundamentals

Risk is defined as the uncertainty of achieving business objectives, and we recognise that our business operates within an environment that has particular inherent risks.

We acknowledge that our competitive advantage and ultimately our long term success will be determined by how well we understand and manage risk.

Risk is measured in terms of the consequence of the risk event and its likelihood of occurrence. The consequence of a risk event can be either a positive or negative outcome.

Risk Management assists us to maximise the positives and to minimise the negatives.

Risk Management is more than just process and structure. It is also about the culture of the Company and of individual employees.

Risk Management enables us to make better business decisions and to better manage business uncertainty.

## Risk Management Process

In order to manage risk, we as an organisation will:

- Implement a standard Group-wide approach to risk management;
- Implement a structured and consistent process for identifying, assessing and managing business risks and opportunities;
- Comply with all applicable laws, licensing and government regulations applicable to our business activities;
- Promote a culture that accepts both good and bad news, encourages personal responsibility and expects proactive identification and management of risks and opportunities; and
- Monitor and report on risk management performance measures.

The responsibility for complying with this Policy rests with all of us.



**Graeme Sumner**  
**Managing Director**