





The first part of the paper discusses the importance of the research and the objectives of the study. It then presents a literature review of the existing research on the topic. The methodology section describes the data collection and analysis methods used in the study. The results section presents the findings of the study, and the conclusion section summarizes the main points and provides recommendations for future research.

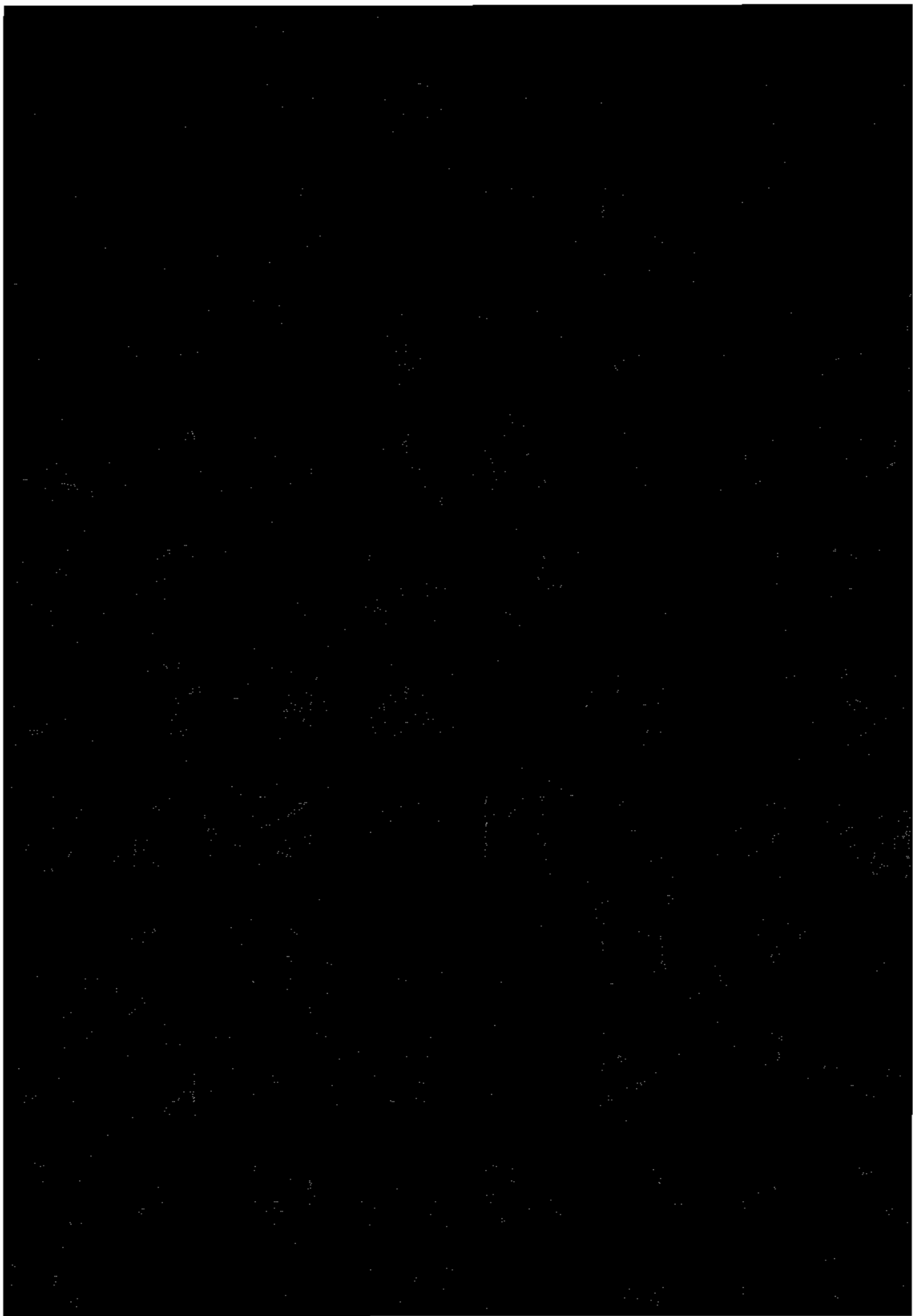
The study was conducted using a quantitative research design. Data was collected from a sample of 100 participants. The data was analyzed using statistical software. The results of the study are presented in the following table:

Variable	Mean	Standard Deviation
Variable 1	1.2	0.5
Variable 2	1.5	0.6
Variable 3	1.8	0.7
Variable 4	2.1	0.8
Variable 5	2.4	0.9

The results of the study indicate that there is a significant difference between the groups. The findings suggest that the intervention had a positive effect on the outcome variable. The study has several limitations, including a small sample size and a lack of control group. Future research should address these limitations and investigate the long-term effects of the intervention.









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2. The second section focuses on the role of communication in the organization. It highlights the importance of clear and concise communication channels, both internally and externally. The text suggests implementing a system of regular meetings and reports to keep all stakeholders informed. It also discusses the importance of listening to feedback and being open to suggestions for improvement.

3. The third part of the document addresses the issue of resource management. It discusses how to allocate resources effectively to achieve the organization's goals. The text mentions the importance of identifying key areas of expenditure and finding ways to optimize costs without compromising quality. It also touches upon the need for a skilled and motivated workforce, suggesting that ongoing training and development are crucial for long-term success.

4. The final section discusses the importance of strategic planning. It outlines the process of setting long-term goals and developing a roadmap to achieve them. The text emphasizes the need for flexibility in the face of changing circumstances and the importance of regularly reviewing and adjusting the strategy. It also mentions the role of leadership in guiding the organization through its strategic journey.











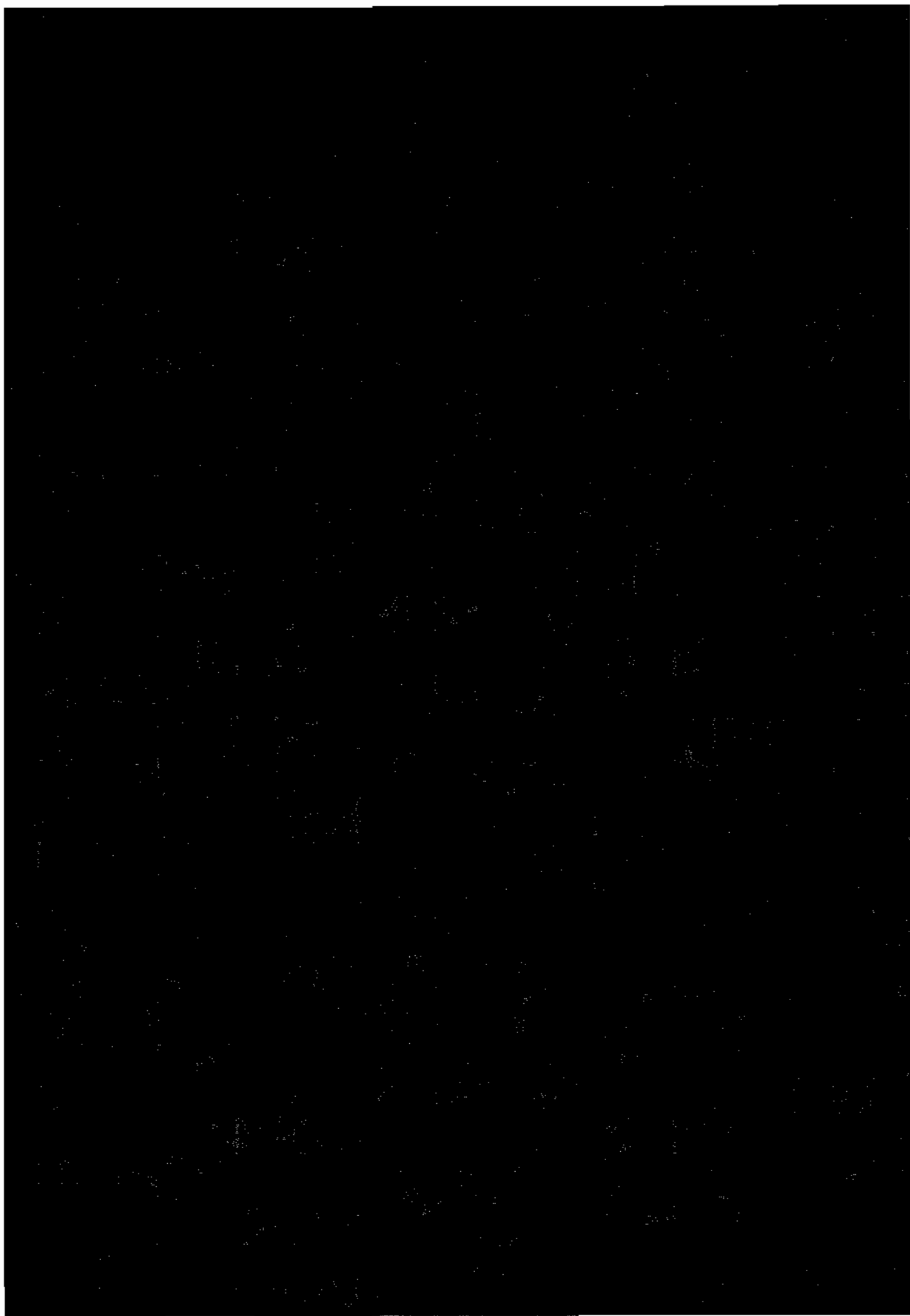


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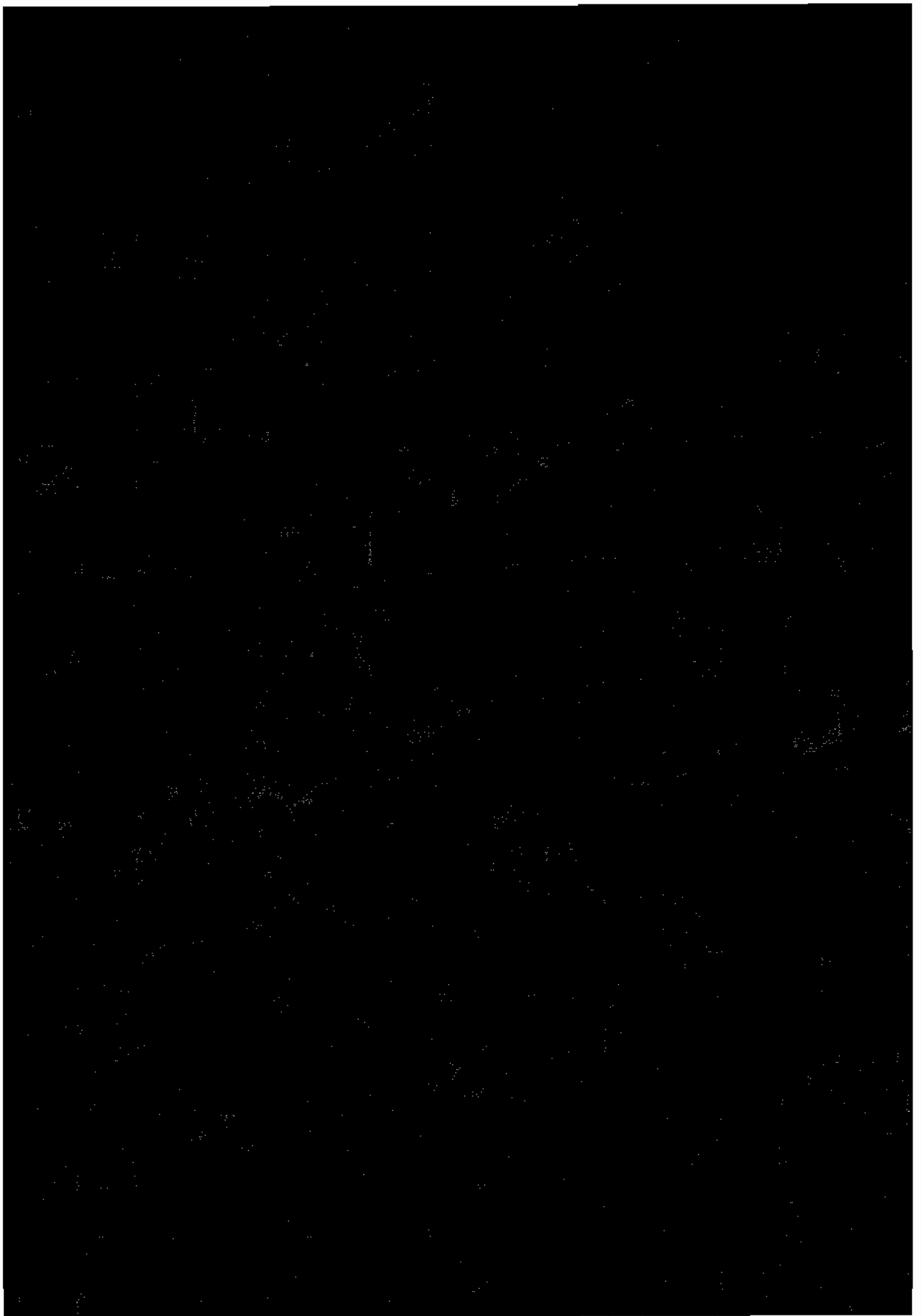
2. The second section focuses on the role of communication in achieving organizational goals. It highlights the importance of clear and concise communication, both internally and externally. The text provides examples of effective communication strategies, such as regular team meetings, open-door policies, and the use of various communication channels like email, phone, and face-to-face interactions. It also discusses the importance of listening and understanding the needs and concerns of all stakeholders.

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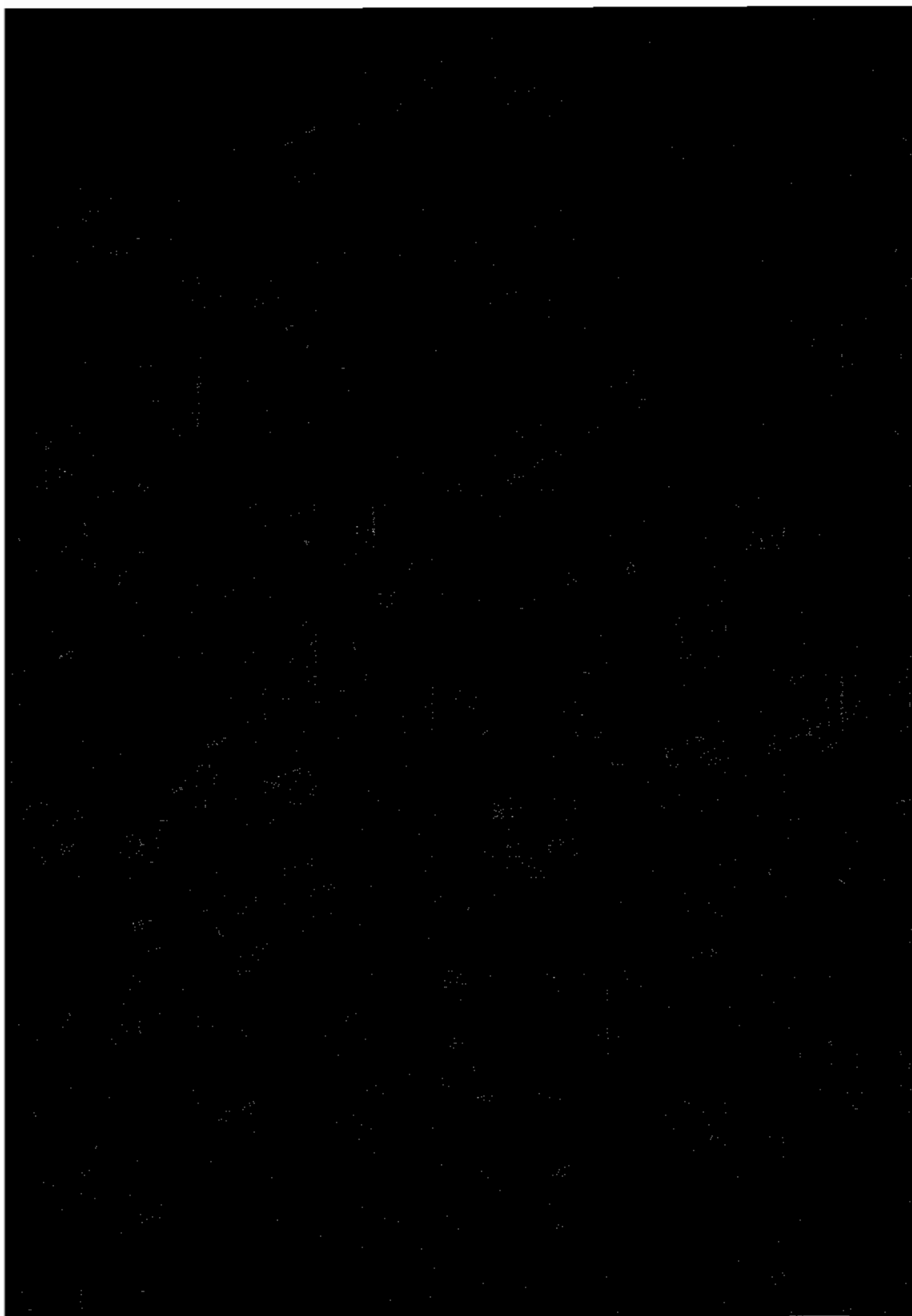
4. The final section discusses the importance of staying up-to-date with the latest trends and technologies in the industry. It emphasizes that continuous learning and innovation are key to long-term success. The text provides examples of how organizations can stay ahead of the curve by investing in research and development, attending industry conferences, and collaborating with academic institutions. It also mentions the importance of having a clear vision and strategy for the future.











the 1990s, the number of people in the UK who are employed in the public sector has increased by 1.5 million, from 2.5 million in 1980 to 4 million in 1995 (Department of Health 1996).

There is a growing emphasis on the importance of the public sector in the provision of health care, and the need to ensure that the public sector is able to meet the needs of the population. This has led to a number of initiatives, including the establishment of the National Health Service (NHS) in 1948, and the creation of the Department of Health in 1991. The NHS is a public sector organization that provides health care to the population of the UK. The Department of Health is a government department that is responsible for the health of the population. The NHS and the Department of Health are both part of the public sector. The public sector is the part of the economy that is owned and controlled by the state. It is responsible for providing public services, such as health care, education, and social security. The public sector is an important part of the economy, and it plays a key role in the provision of health care.

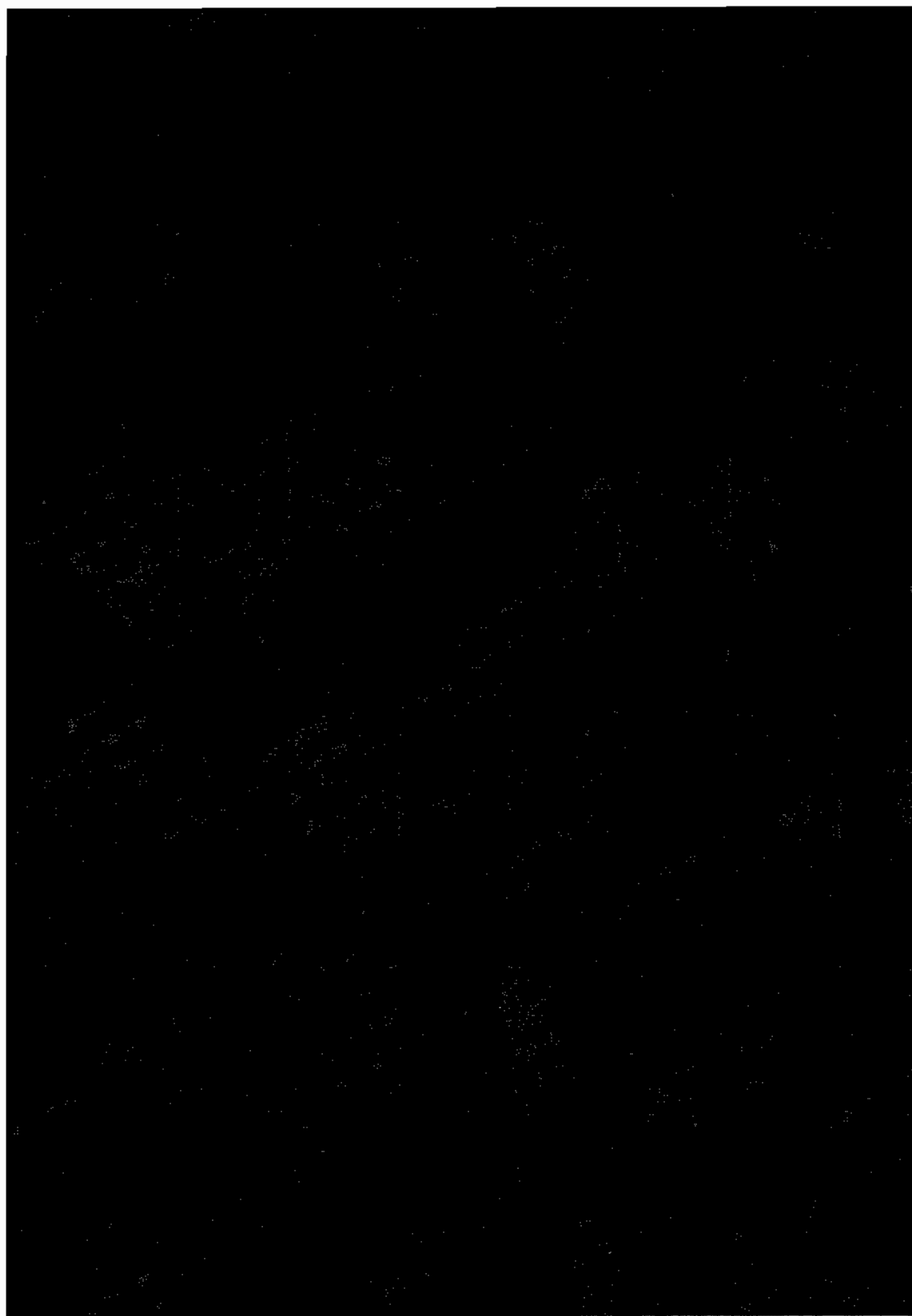
The public sector is also responsible for the regulation of the private sector. This is done through a number of mechanisms, including the establishment of regulatory bodies, and the imposition of laws and regulations. The public sector also plays a role in the provision of social security, and in the provision of education. The public sector is a complex organization, and it is constantly evolving. It is important to ensure that the public sector is able to meet the needs of the population, and that it is able to provide high quality services.

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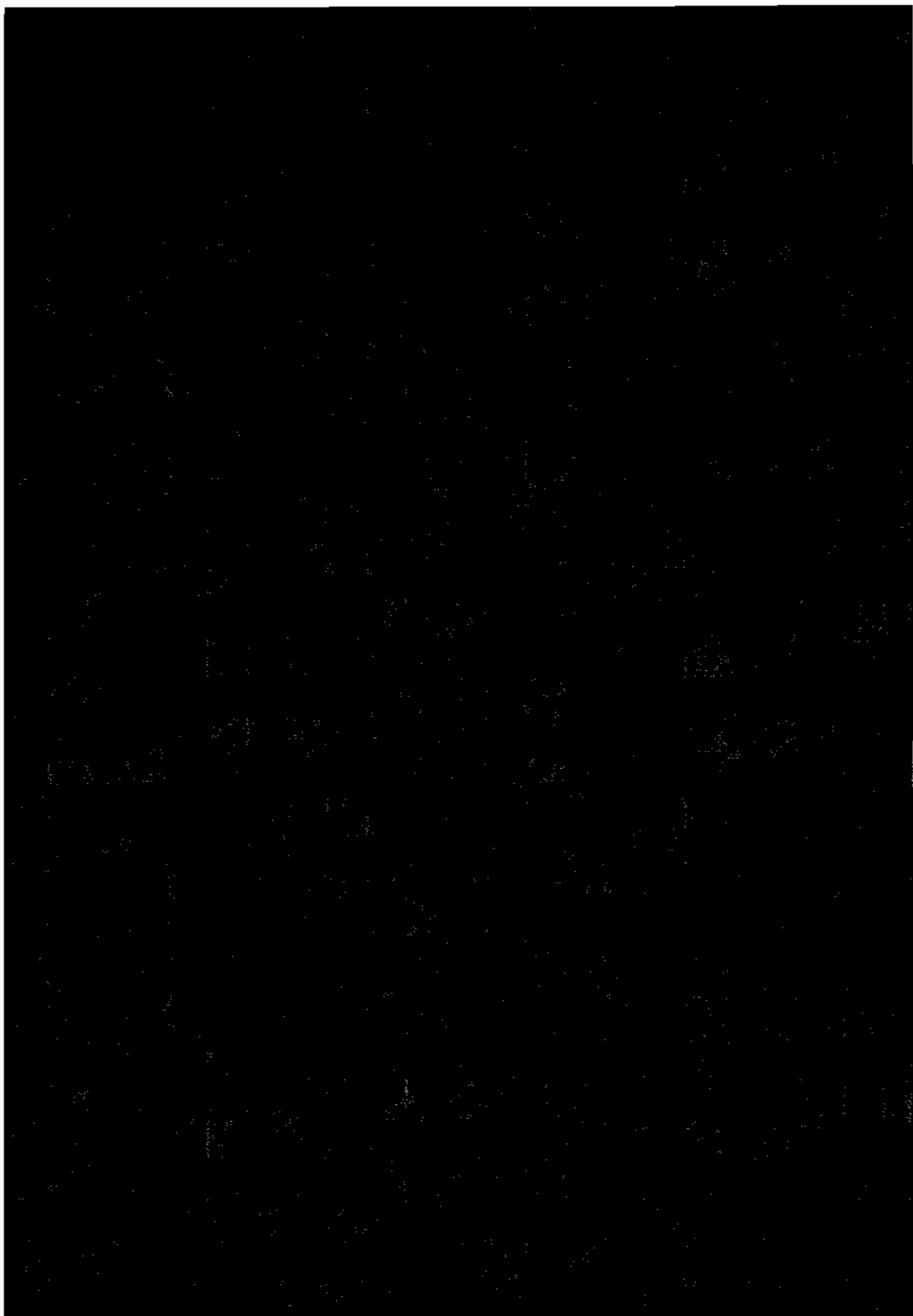
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1. *Journal of the American Medical Association*, 2000; 284: 1039-1044.









the 1990s, the number of people in the world who are undernourished has increased from 600 million to 800 million.

There are a number of reasons for this increase. One of the main reasons is that the world population has increased from 5 billion in 1989 to 6 billion in 1999. This has led to a greater demand for food, which has not been met by the current level of food production.

Another reason is that the world's food production is not distributed evenly. In some countries, there is a surplus of food, while in others there is a shortage. This is due to a number of factors, including differences in climate, soil, and technology.

One of the main reasons for the increase in food production is the use of fertilizers and pesticides. These chemicals have helped to increase the yield of crops, but they have also led to environmental problems, such as soil degradation and water pollution.

Another reason for the increase in food production is the use of genetic engineering. This technology has allowed scientists to create crops that are more resistant to pests and diseases, which has helped to increase the yield of crops.

However, there are a number of concerns about the use of genetic engineering. Some people are worried that it could lead to the creation of 'superweeds' that are resistant to herbicides, which could make it difficult to control them.

Another concern is that genetic engineering could lead to the loss of biodiversity. This is because the use of genetically modified crops could lead to the displacement of traditional crops, which could then be lost.

Despite these concerns, the use of genetic engineering is still a controversial topic. Some people believe that it is necessary to increase food production in order to feed the growing world population, while others believe that it is too risky.

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the 1990s, the number of people in the world who are undernourished has increased from 250 million to 800 million (FAO 1996).

There is a growing awareness of the need to improve the nutritional status of the world's population. The United Nations World Food Programme (WFP) has been instrumental in this regard, and has been successful in increasing the number of people who are receiving food aid from 10 million in 1980 to 150 million in 1995 (WFP 1996).

One of the main reasons for the increase in food aid is the growing number of people who are undernourished. This is due to a number of factors, including population growth, increasing demand for food, and the effects of climate change.

Population growth is a major factor in the increase in food aid. The world population is expected to reach 8 billion by the year 2025, and this will place a significant strain on the world's food resources.

Increasing demand for food is another factor. As the world's population grows, the demand for food will also increase. This will lead to a shortage of food, and will result in more people being undernourished.

The effects of climate change are also a factor. Climate change is causing a number of problems, including drought, flooding, and the loss of crops. This will lead to a shortage of food, and will result in more people being undernourished.

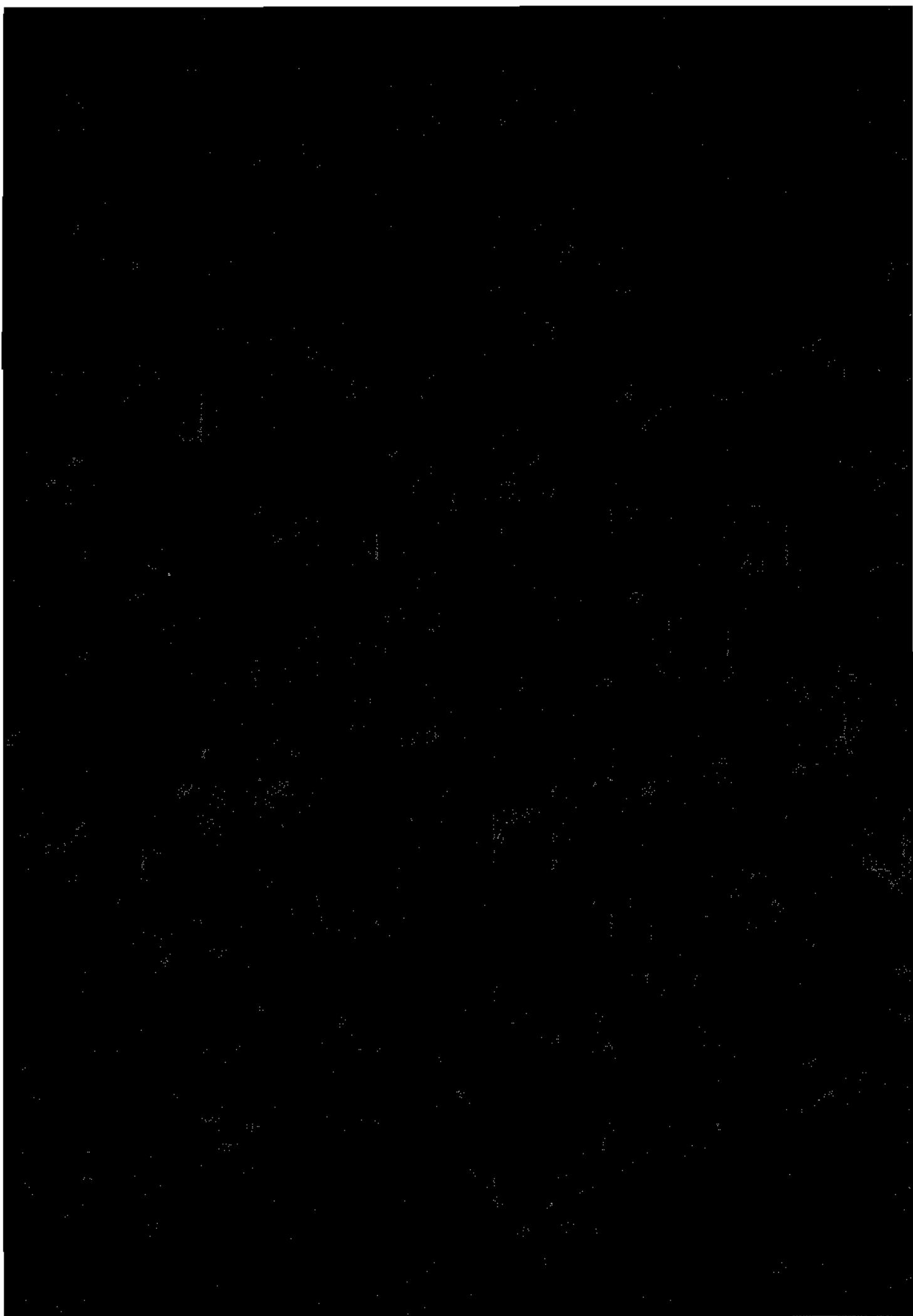
There are a number of ways in which the world can improve its nutritional status. One way is to increase the production of food. This can be done by using more efficient farming techniques, and by increasing the number of people who are working in the food sector.

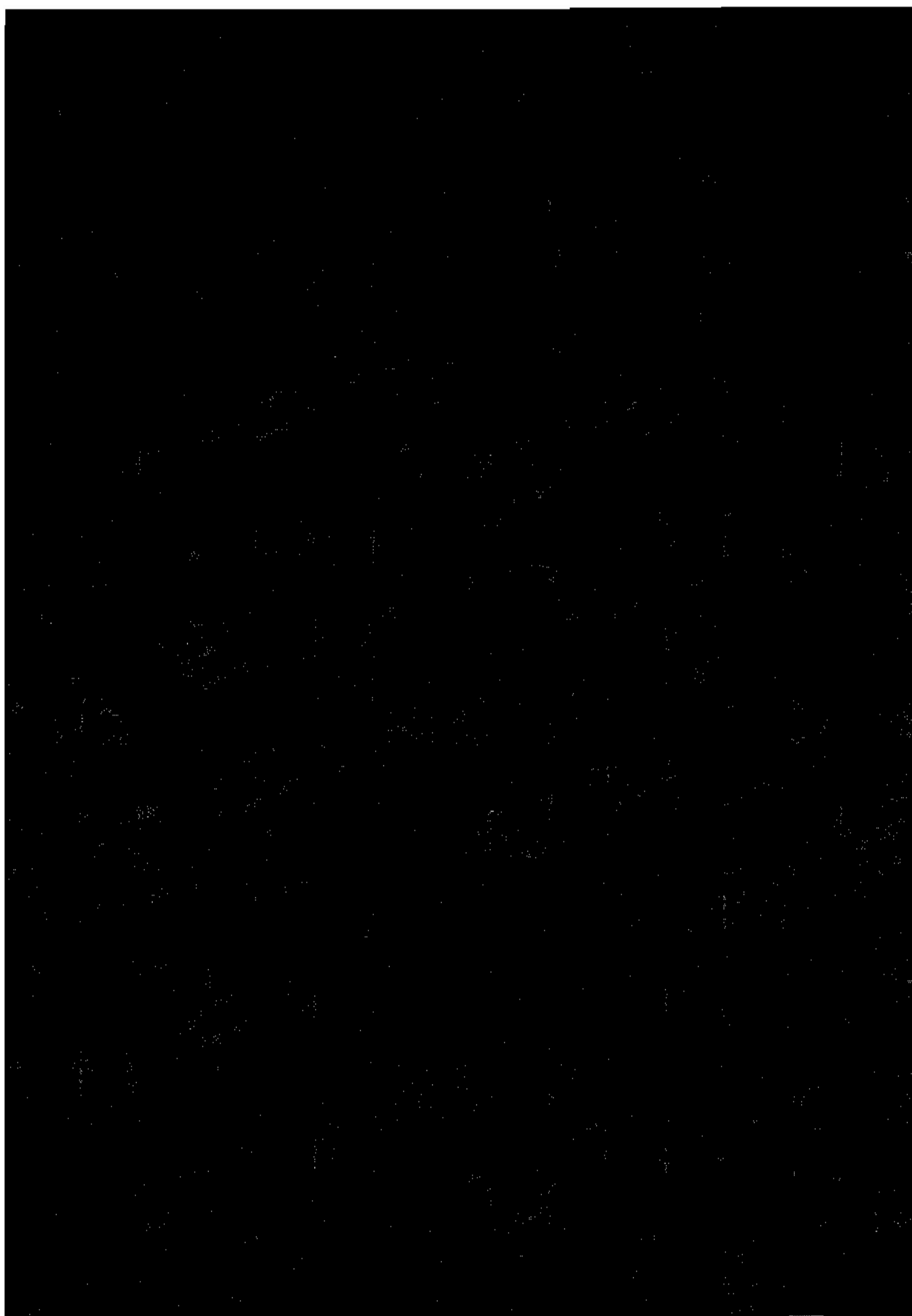
Another way is to reduce the waste of food. A large amount of food is wasted each year, and this can be reduced by using food more efficiently. This can be done by using less food, and by using food that is less likely to be wasted.

A third way is to improve the distribution of food. Food is not always distributed evenly, and this can lead to some people being undernourished. This can be improved by using more efficient distribution systems, and by ensuring that food is available to all people.

There are a number of other ways in which the world can improve its nutritional status. These include increasing the number of people who are working in the food sector, and increasing the number of people who are receiving food aid.

It is clear that there is a need to improve the nutritional status of the world's population. The United Nations World Food Programme (WFP) has been instrumental in this regard, and has been successful in increasing the number of people who are receiving food aid from 10 million in 1980 to 150 million in 1995 (WFP 1996).





the 1990s, the number of people in the world who are under 15 years of age is expected to increase by 1.5 billion (United Nations 1994).

There is a growing awareness of the need to develop a new generation of young people who are able to deal with the challenges of the 21st century. This has led to a number of initiatives aimed at promoting the development of young people's skills and attitudes. One of the most prominent of these is the United Nations' *World Education Forum* (1994), which has set out a vision for the education of young people in the 21st century. This vision is based on the idea of 'learning for all', and it emphasizes the need for education to be relevant, accessible, and of high quality.

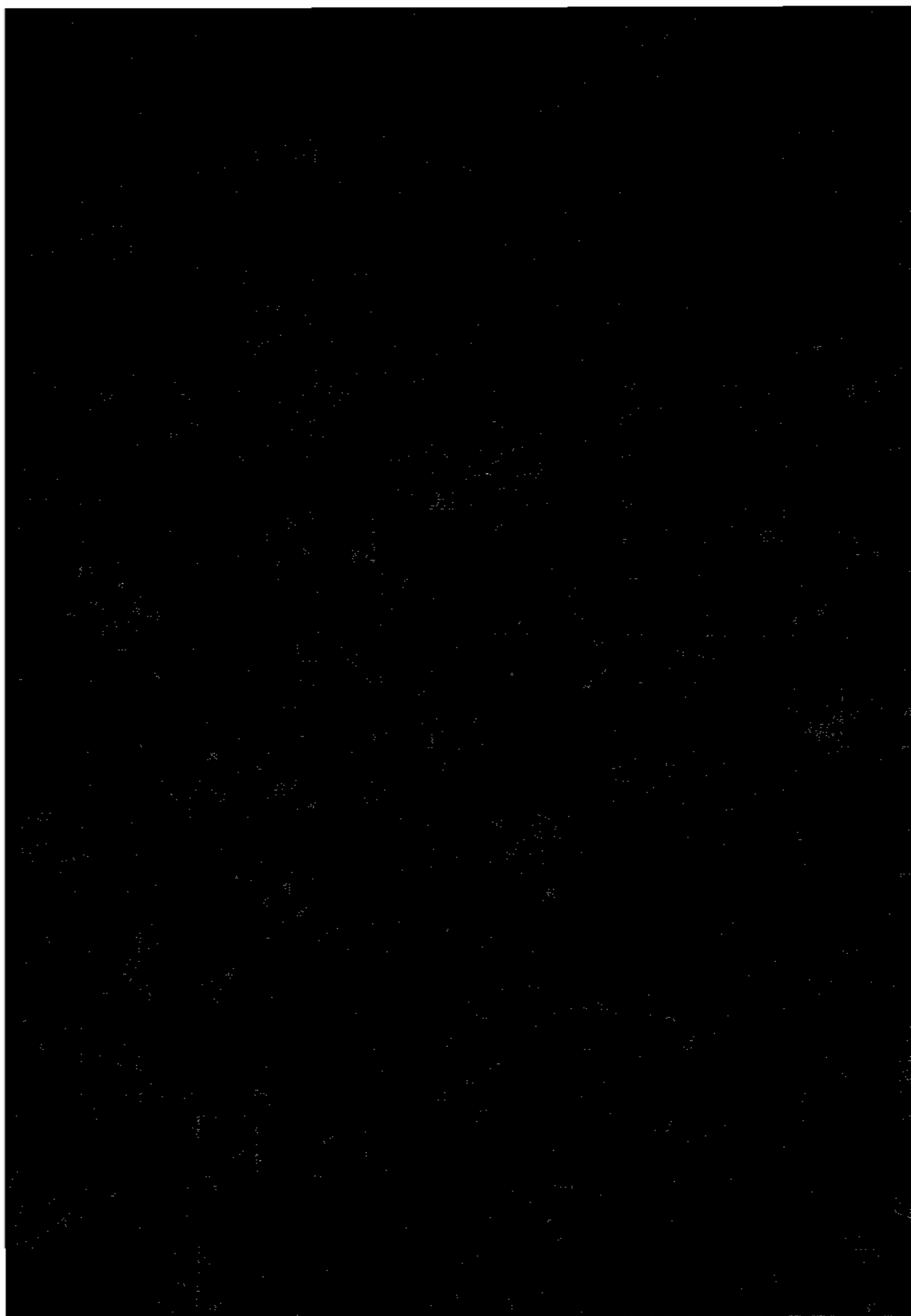
The *World Education Forum* has identified four key areas of focus for the education of young people in the 21st century: (1) basic skills, (2) life skills, (3) civic education, and (4) vocational skills. These four areas are seen as essential for young people to be able to cope with the challenges of the 21st century. The *Forum* also emphasizes the need for education to be accessible to all young people, regardless of their background or circumstances.

In addition to the *World Education Forum*, there are a number of other initiatives aimed at promoting the development of young people's skills and attitudes. For example, the *World Bank* has a number of programs aimed at improving the quality of education in developing countries. The *World Bank* also provides financial support for a number of initiatives aimed at promoting the development of young people's skills and attitudes. The *World Bank* also provides financial support for a number of initiatives aimed at promoting the development of young people's skills and attitudes.

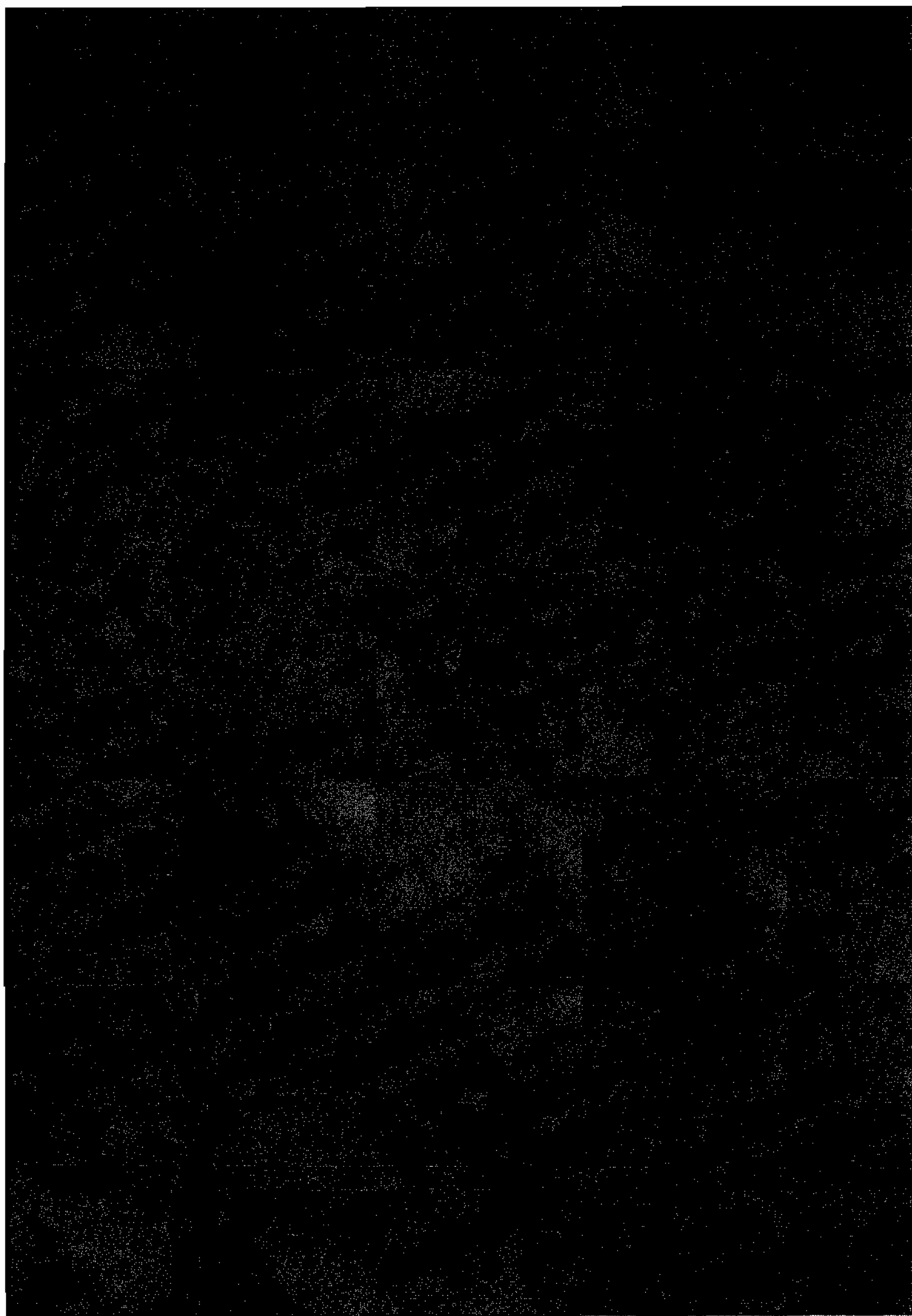
There are a number of challenges facing the education of young people in the 21st century. One of the most significant of these is the need to ensure that education is accessible to all young people, regardless of their background or circumstances. Another challenge is the need to ensure that education is of high quality, and that it is relevant to the needs of young people in the 21st century.

There are a number of ways in which these challenges can be addressed. One way is to ensure that education is accessible to all young people, regardless of their background or circumstances. This can be done by providing financial support for education, and by ensuring that education is available in all areas. Another way is to ensure that education is of high quality, and that it is relevant to the needs of young people in the 21st century. This can be done by ensuring that education is based on the latest research, and that it is designed to meet the needs of young people in the 21st century.

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3. The third part of the document addresses the issue of time management. It recognizes that time is a valuable resource and that efficient use of time is crucial for productivity. The text offers several strategies for managing time effectively, including prioritizing tasks, setting deadlines, and delegating responsibilities. It also emphasizes the importance of taking breaks and maintaining a healthy work-life balance.

4. The fourth part of the document discusses the importance of continuous learning and development. It notes that in a rapidly changing world, individuals and organizations must stay up-to-date with the latest trends and technologies. The text encourages a growth mindset and provides suggestions for learning opportunities, such as attending workshops, conferences, and taking courses. It also mentions the importance of seeking feedback and reflecting on one's own performance.

5. The fifth part of the document concludes by summarizing the key points discussed throughout the document. It reiterates the importance of record-keeping, communication, time management, and continuous learning. The text ends with a call to action, encouraging readers to implement the strategies discussed and to strive for excellence in all their endeavors.

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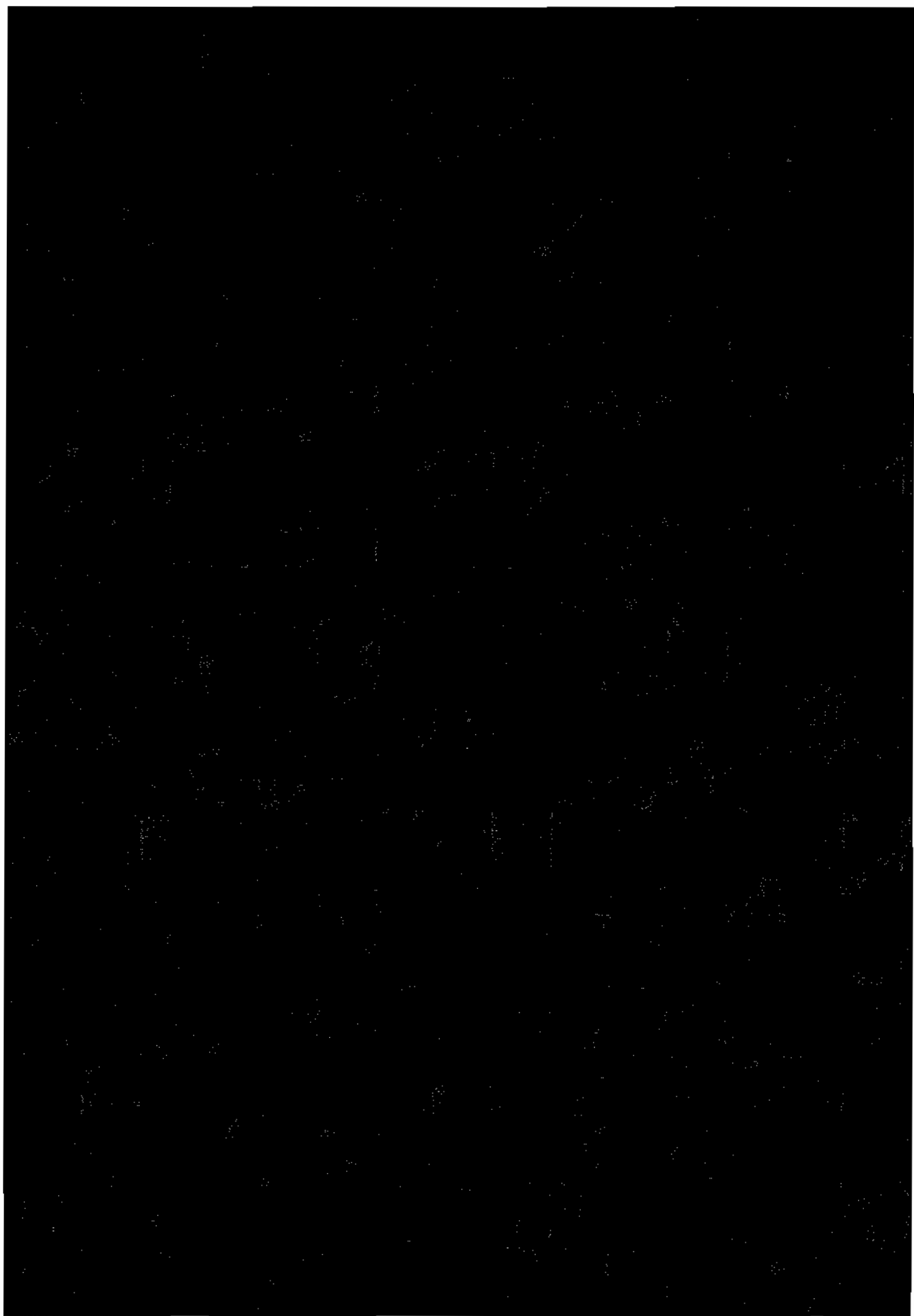














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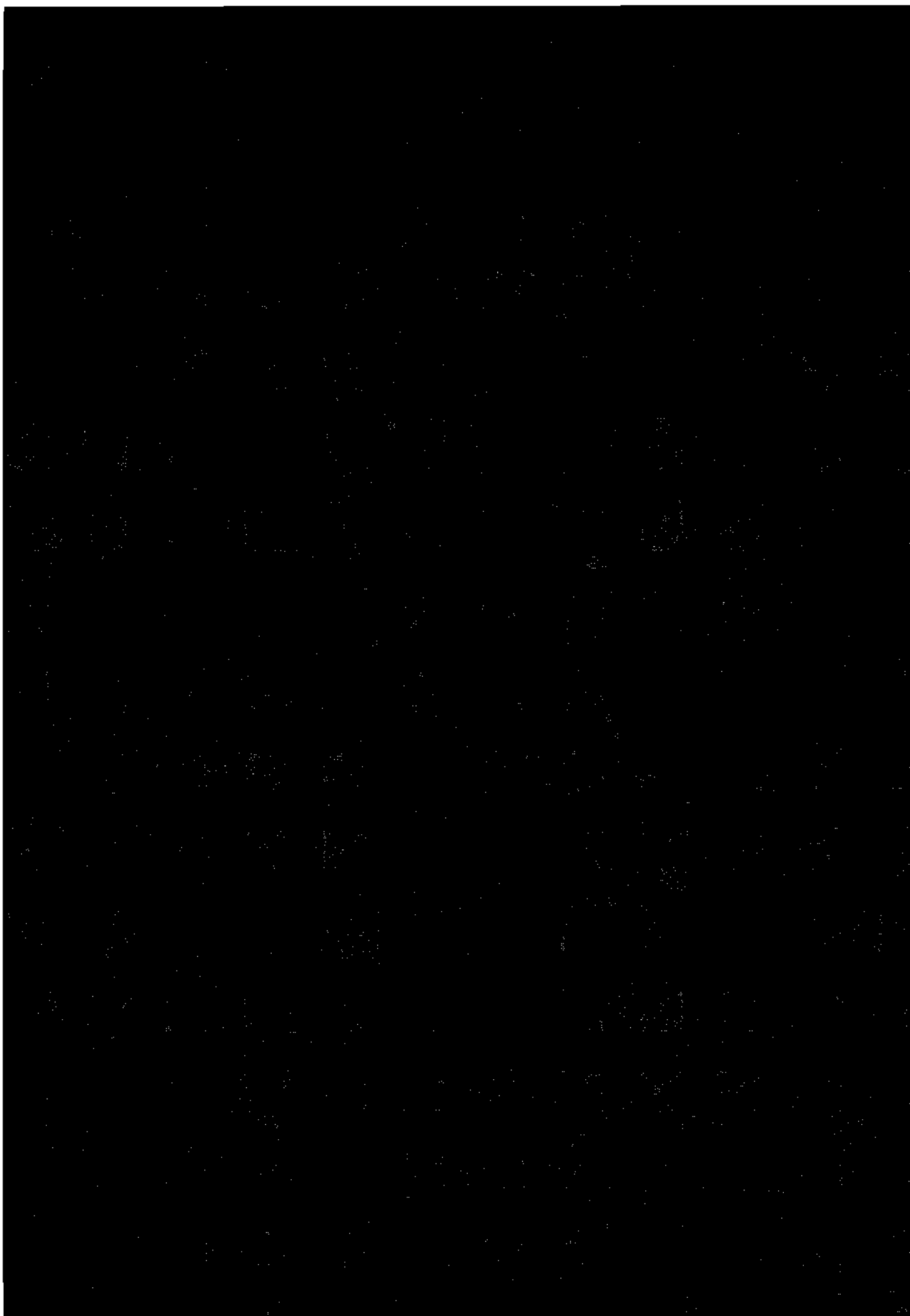
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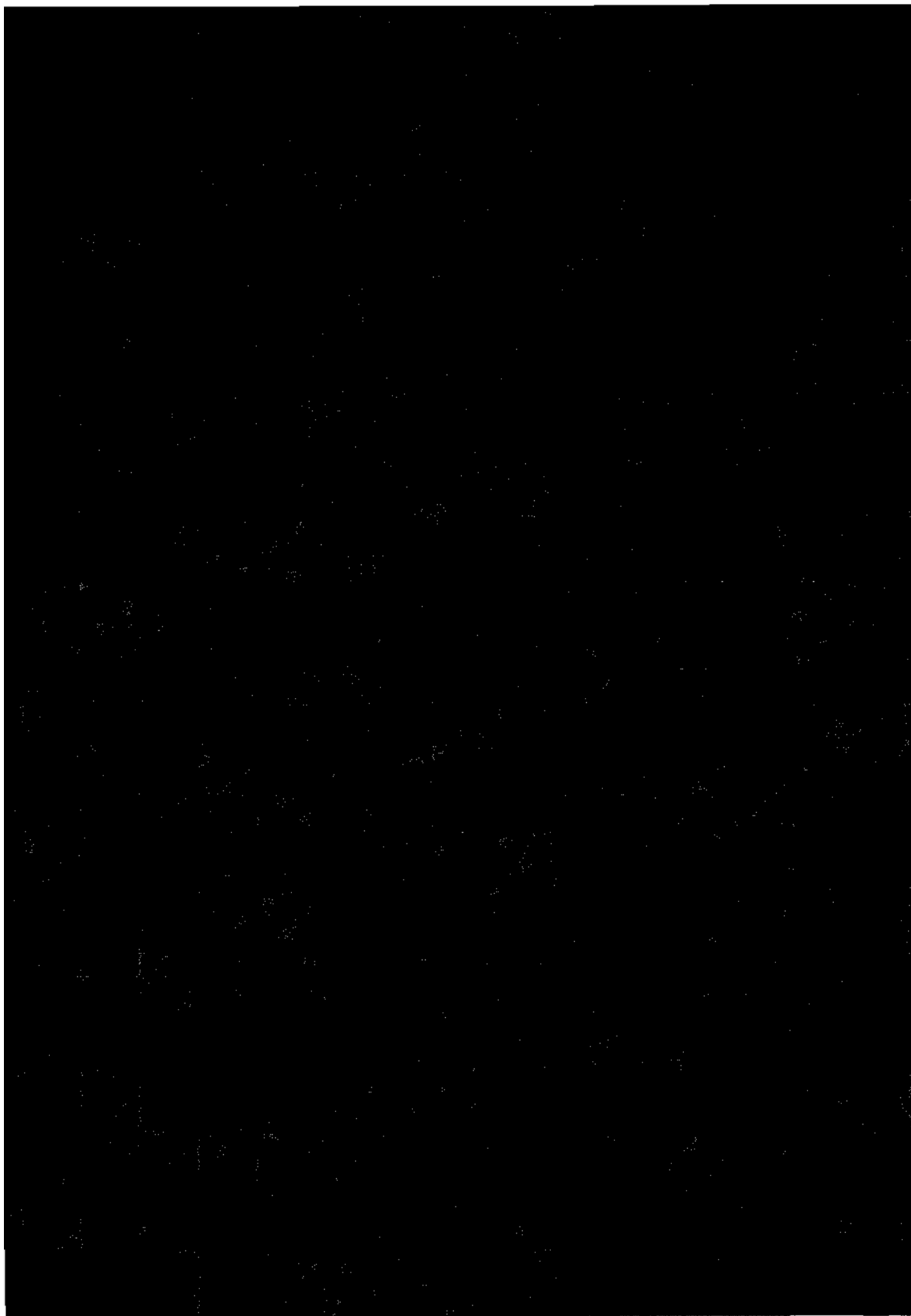
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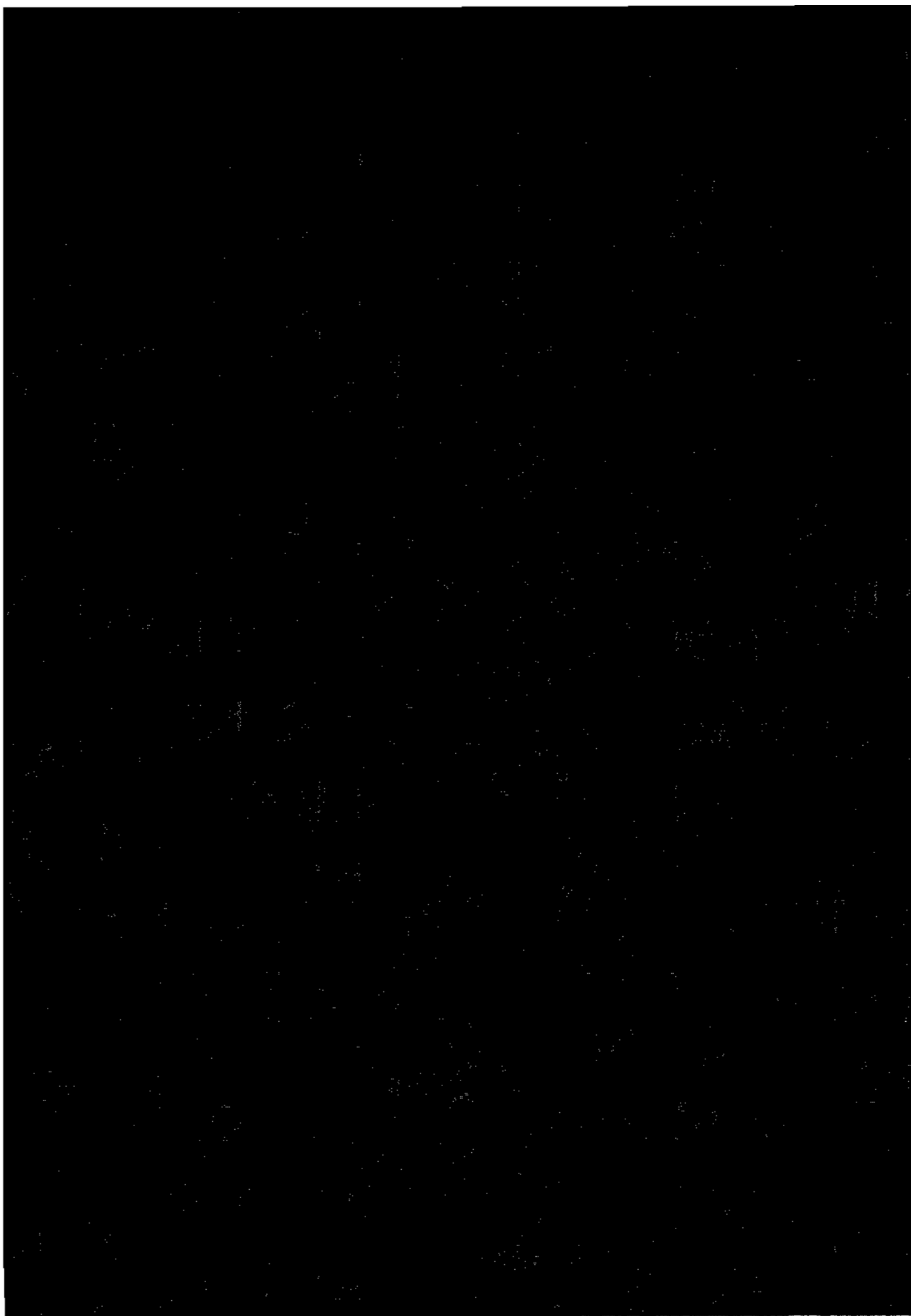


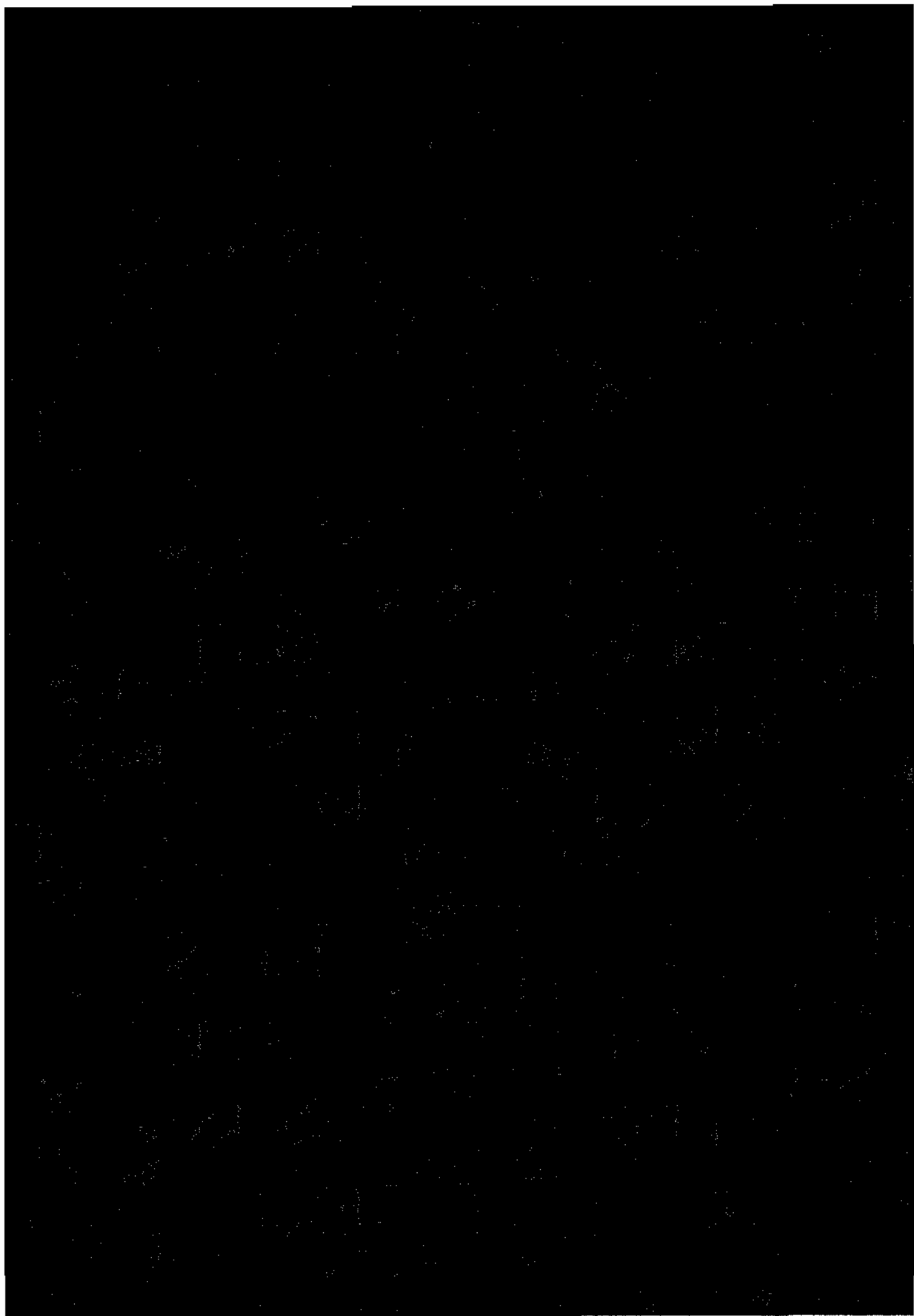


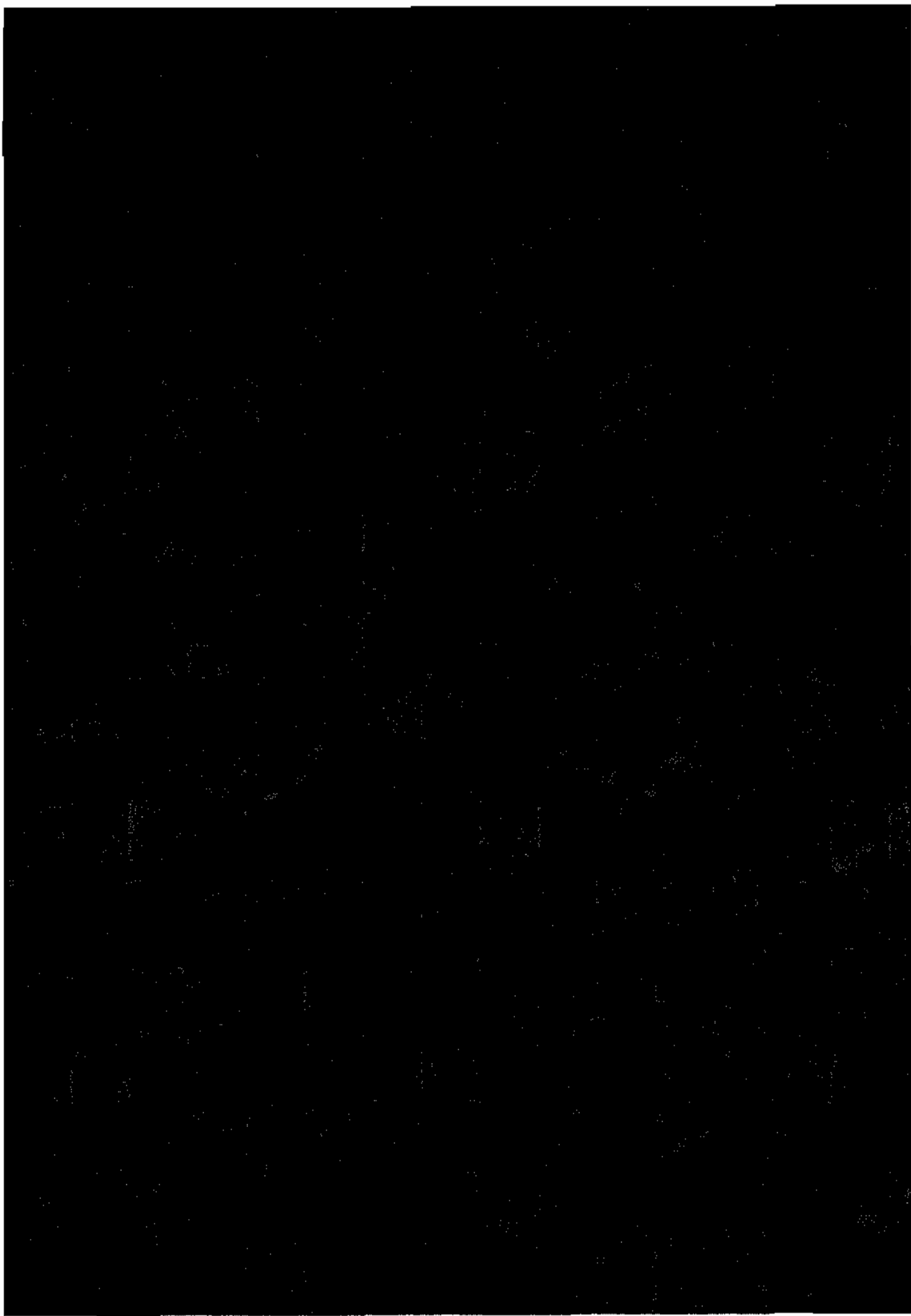




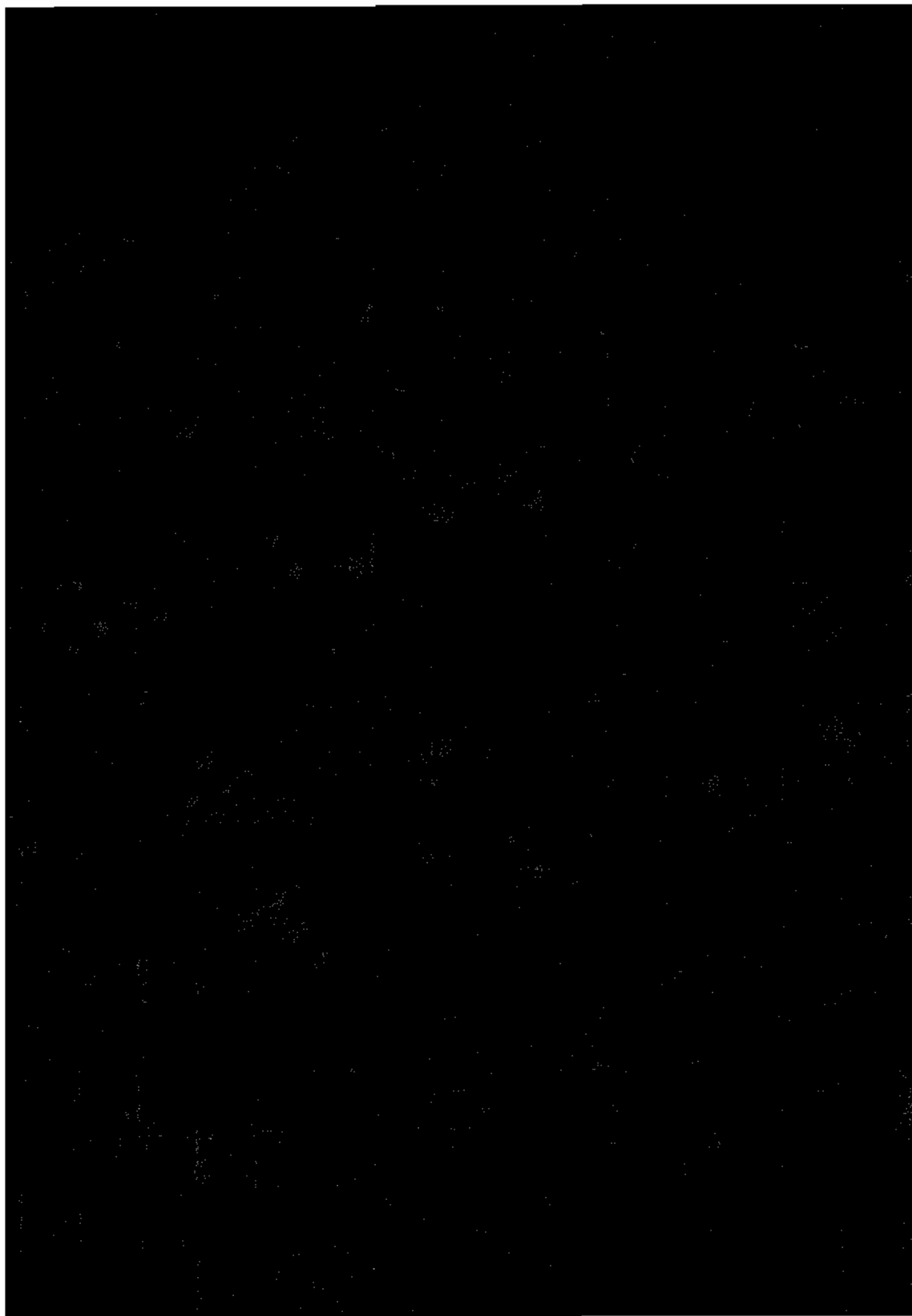












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The WFP has been successful in increasing the number of people who are adequately nourished, but the number of people who are undernourished has increased. This is due to the fact that the WFP's efforts have been limited by the lack of resources and the need for more effective strategies to improve the nutritional status of the world's population.

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4. The fourth section discusses the importance of continuous learning and development. It emphasizes that individuals and organizations must stay up-to-date with the latest trends and technologies in their field. The text suggests various ways to acquire new knowledge and skills, such as attending workshops, taking courses, and seeking mentorship. It also mentions the importance of reflecting on one's own experiences and learning from mistakes.

5. The fifth and final part of the document discusses the importance of maintaining a positive attitude and mindset. It recognizes that a positive attitude can significantly impact one's performance and the overall success of an organization. The text provides several tips for maintaining a positive attitude, such as focusing on the positives, practicing gratitude, and staying motivated. It also mentions the importance of seeking support and encouragement from others.





1. *Journal of the American Medical Association*, 2000; 284: 2689-2695.





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There is a growing emphasis on the need to improve the quality of care in the public sector. The Department of Health (1996) has set out a number of key objectives for the public sector, including the need to improve the quality of care, to reduce waiting times, to improve the efficiency of the system, and to improve the satisfaction of patients and staff. The Department of Health (1996) has also set out a number of key principles for the public sector, including the need to be patient-centred, to be transparent, to be accountable, and to be fair.

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the 1990s, the number of people with a diagnosis of schizophrenia has increased in the United Kingdom (Meltzer 1996). The prevalence of schizophrenia in the United Kingdom is estimated to be 1.2% (Meltzer 1996).

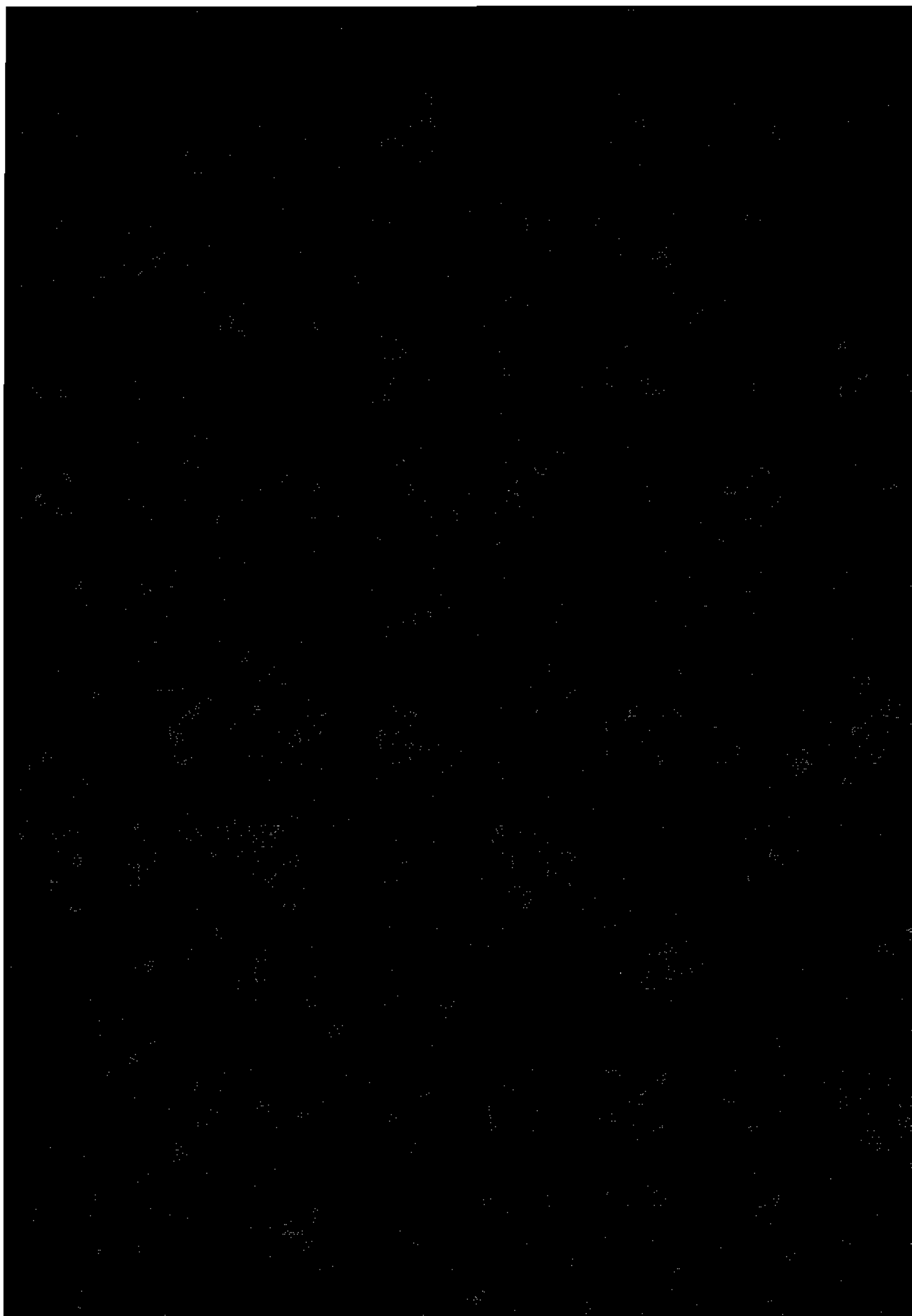
There is a growing awareness of the need to improve the lives of people with a diagnosis of schizophrenia. The United Kingdom has a number of government departments and agencies that are responsible for the care of people with a diagnosis of schizophrenia. The Department of Health is responsible for the overall policy and funding of the health service. The Department of Social Security is responsible for the provision of social security benefits to people with a diagnosis of schizophrenia. The Home Office is responsible for the provision of accommodation and support for people with a diagnosis of schizophrenia. The Department of Education is responsible for the provision of education and training for people with a diagnosis of schizophrenia.

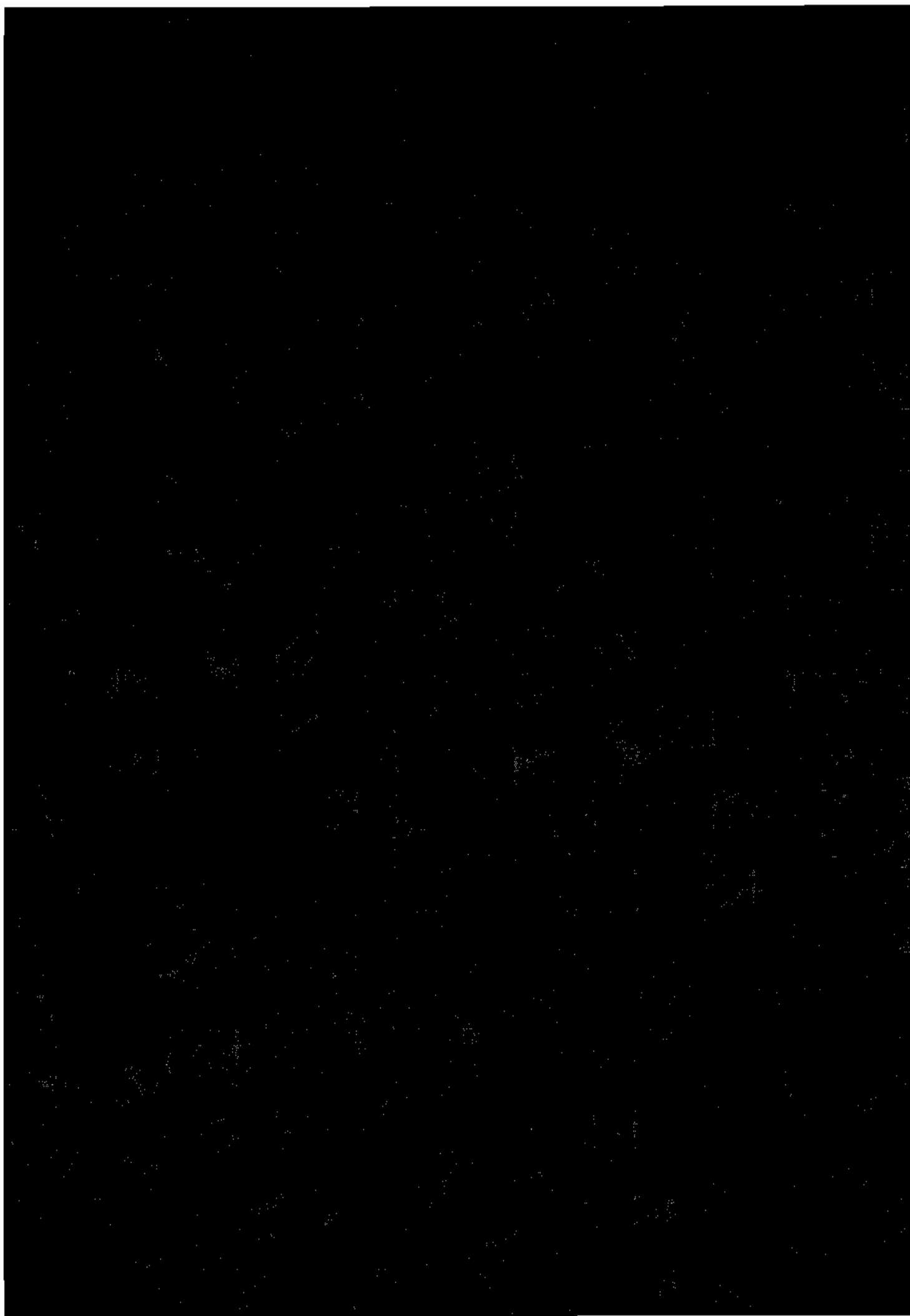
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The first part of the paper discusses the importance of the research and the objectives of the study. It then proceeds to a literature review, followed by a description of the methodology used. The results of the study are presented in the next section, followed by a discussion of the findings and their implications. The paper concludes with a summary of the main points and suggestions for future research.

The research was conducted in a systematic and rigorous manner, following the principles of good research practice. The data collected was analyzed using appropriate statistical methods, and the results were presented in a clear and concise manner. The findings of the study are discussed in detail, and their implications for practice and policy are explored. The paper is well-structured and easy to read, and it provides a valuable contribution to the field of research.

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the 1990s, the number of people in the world who are under 15 years of age is expected to increase by 1.5 billion (United Nations 1994).

There is a growing awareness of the need to address the needs of children in the 1990s. The United Nations Children's Fund (UNICEF) has been instrumental in this regard, and has been successful in drawing attention to the needs of children in the 1990s. UNICEF has been successful in drawing attention to the needs of children in the 1990s, and has been successful in drawing attention to the needs of children in the 1990s. UNICEF has been successful in drawing attention to the needs of children in the 1990s, and has been successful in drawing attention to the needs of children in the 1990s.

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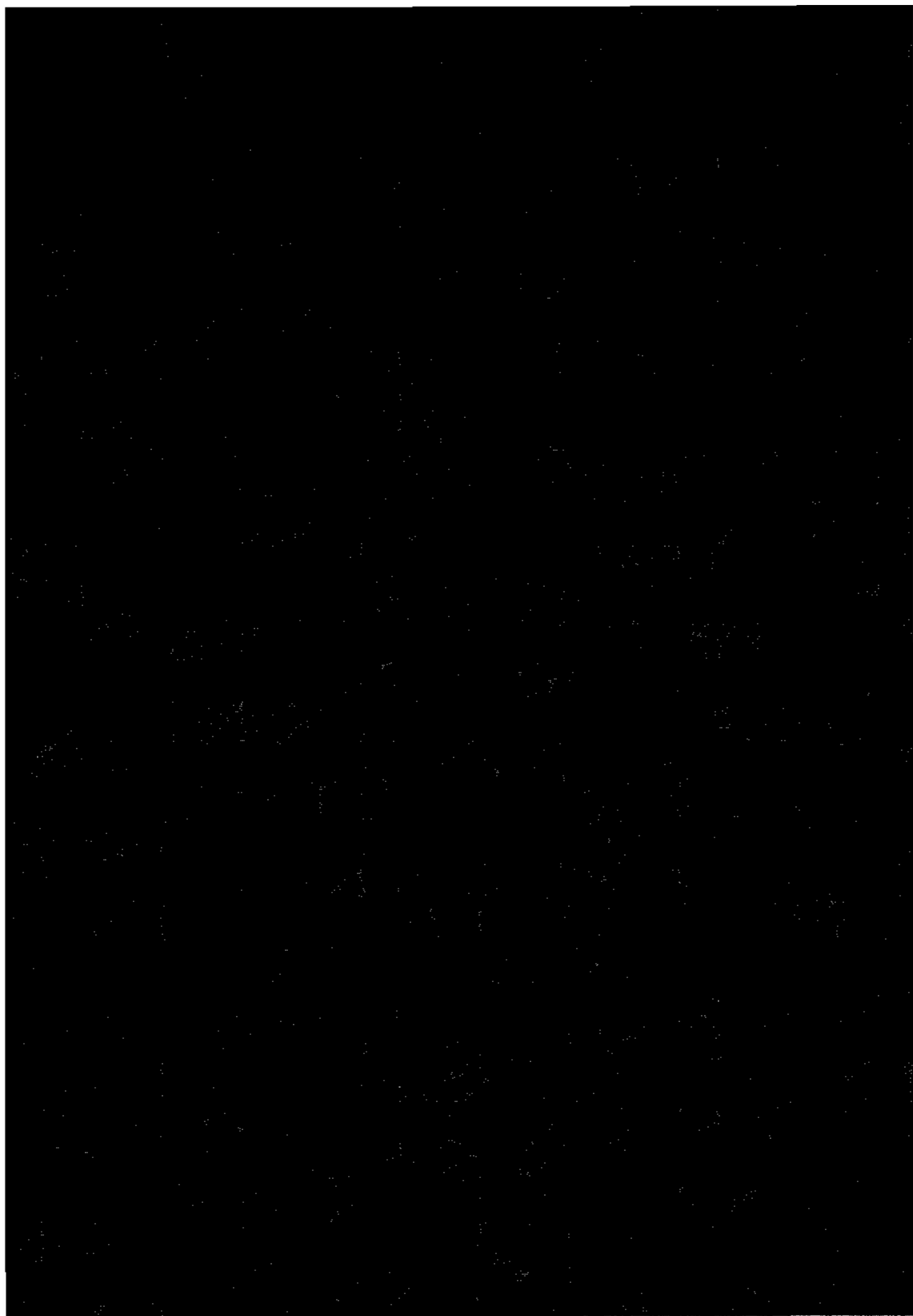
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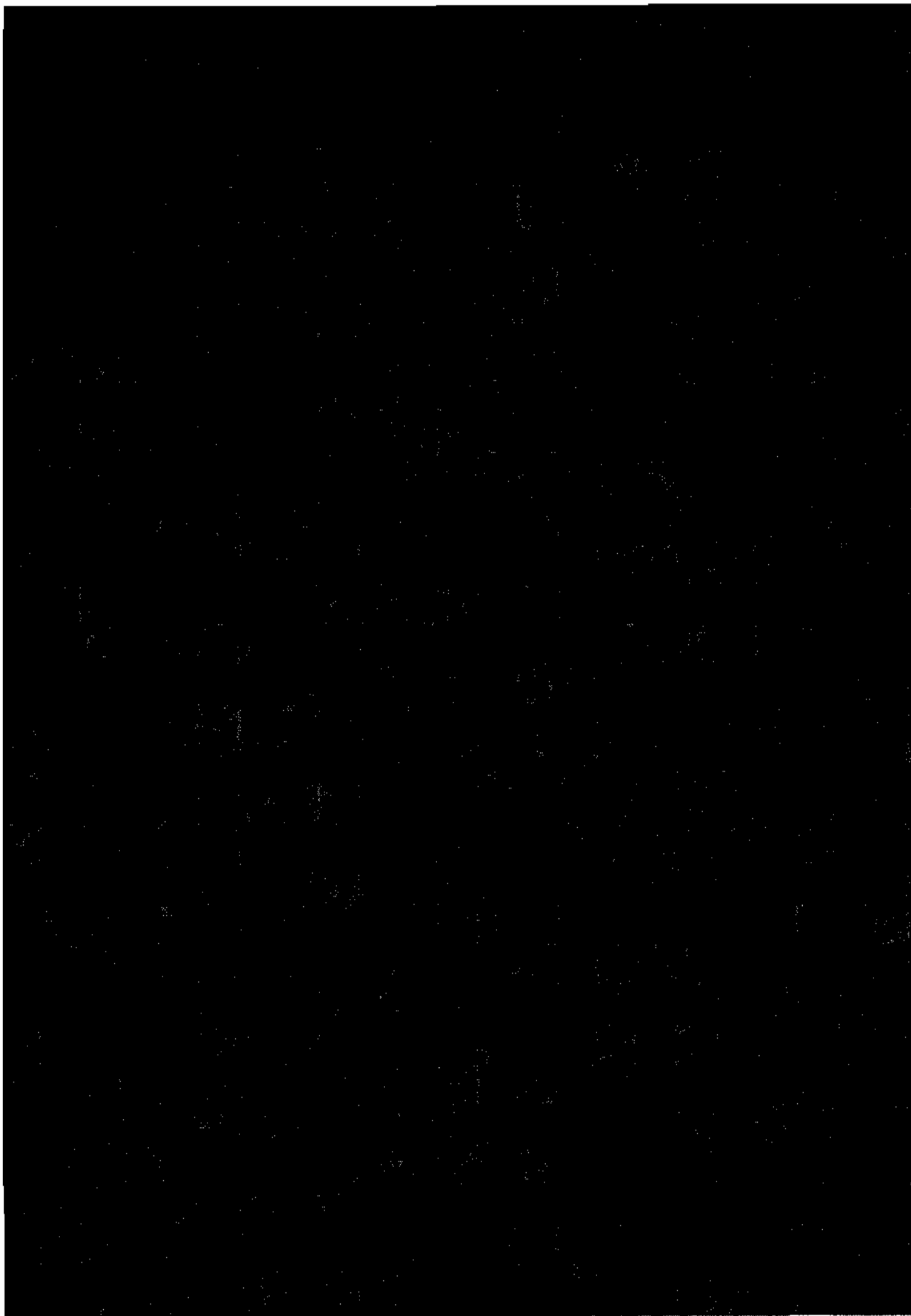
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2. The second section focuses on the role of communication in the organization. It highlights the importance of clear and concise communication channels, both internally and externally. The text discusses the benefits of regular meetings, reports, and newsletters in keeping everyone informed and engaged. It also touches upon the importance of listening to feedback and addressing concerns promptly.

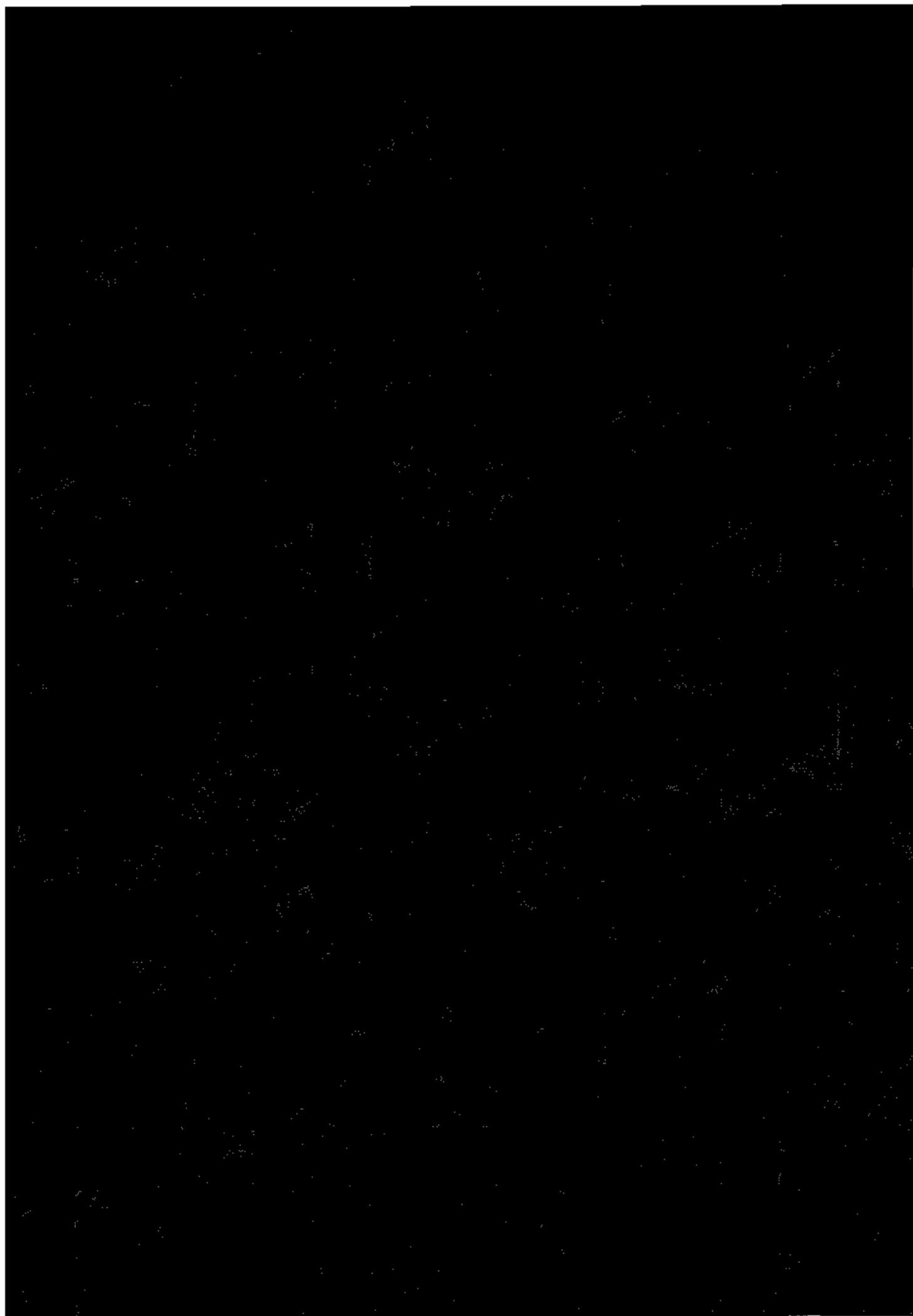
3. The third part of the document addresses the issue of resource management. It discusses how to effectively allocate and utilize the organization's resources, including human capital, financial assets, and physical infrastructure. The text provides guidelines for setting priorities, delegating tasks, and monitoring progress. It also mentions the importance of maintaining a contingency plan in case of unexpected events.

4. The final section discusses the importance of continuous improvement and innovation. It encourages the organization to stay up-to-date with the latest trends and technologies in its field. The text suggests implementing a system of regular evaluations and feedback loops to identify areas for improvement. It also mentions the importance of fostering a culture of innovation and creativity within the organization.











the 1990s, the number of people in the UK who are employed in the public sector has increased by 1.5 million, from 2.5 million in 1980 to 4 million in 1995 (Department of Health 1996).

There is a growing emphasis on the need to improve the efficiency of the public sector, and to ensure that the public sector is able to deliver the services that are required by the public. This has led to a number of initiatives, including the introduction of competition, the restructuring of public sector organisations, and the introduction of performance targets. The aim of these initiatives is to ensure that the public sector is able to deliver the services that are required by the public, in a cost-effective and efficient manner.

The aim of this paper is to review the literature on the impact of these initiatives on the public sector, and to discuss the implications for the future of the public sector. The paper is structured as follows: first, a brief overview of the public sector in the UK is provided; second, the impact of the initiatives on the public sector is reviewed; third, the implications for the future of the public sector are discussed.

2. Overview

The public sector in the UK is a large and complex organisation, which is responsible for a wide range of services, including health, education, and social services. The public sector is funded by the government, and is subject to a number of constraints, including the need to deliver services in a cost-effective and efficient manner.

The public sector has been the subject of a number of initiatives in the 1990s, including the introduction of competition, the restructuring of public sector organisations, and the introduction of performance targets. The aim of these initiatives is to ensure that the public sector is able to deliver the services that are required by the public, in a cost-effective and efficient manner.

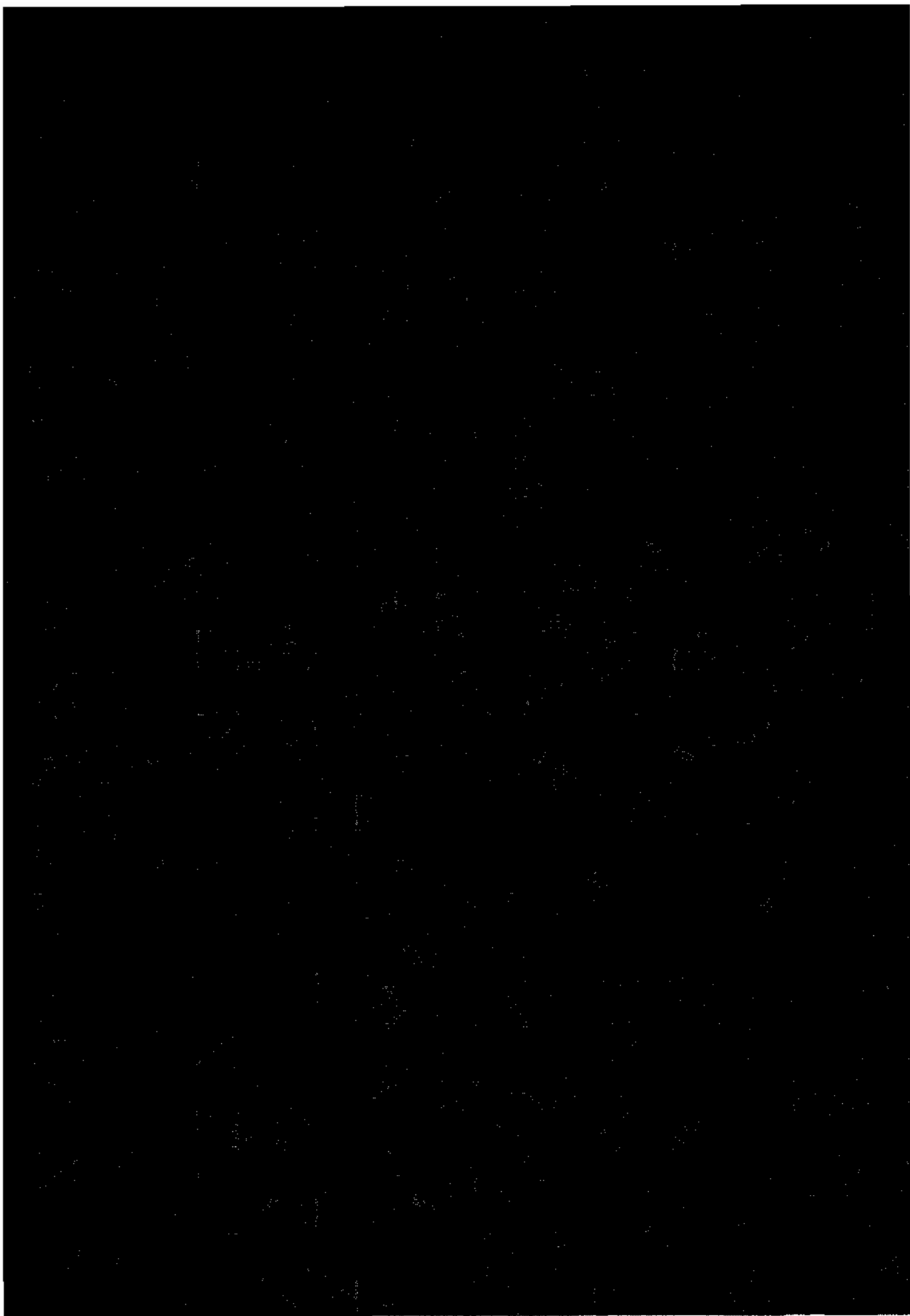
The impact of these initiatives on the public sector has been the subject of a number of studies. This paper reviews the literature on the impact of these initiatives on the public sector, and discusses the implications for the future of the public sector.

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the 1990s, the number of people in the UK who are employed in the public sector has increased by 1.5 million (1990–1999) (Department of Health 2000).

There is a growing emphasis on the need to improve the quality of care in the public sector. The Department of Health (2000) has set out a number of key objectives for the public sector, including the need to improve the quality of care, to reduce the waiting time for treatment, and to improve the efficiency of the public sector. The Department of Health (2000) has also set out a number of key objectives for the private sector, including the need to improve the quality of care, to reduce the waiting time for treatment, and to improve the efficiency of the private sector.

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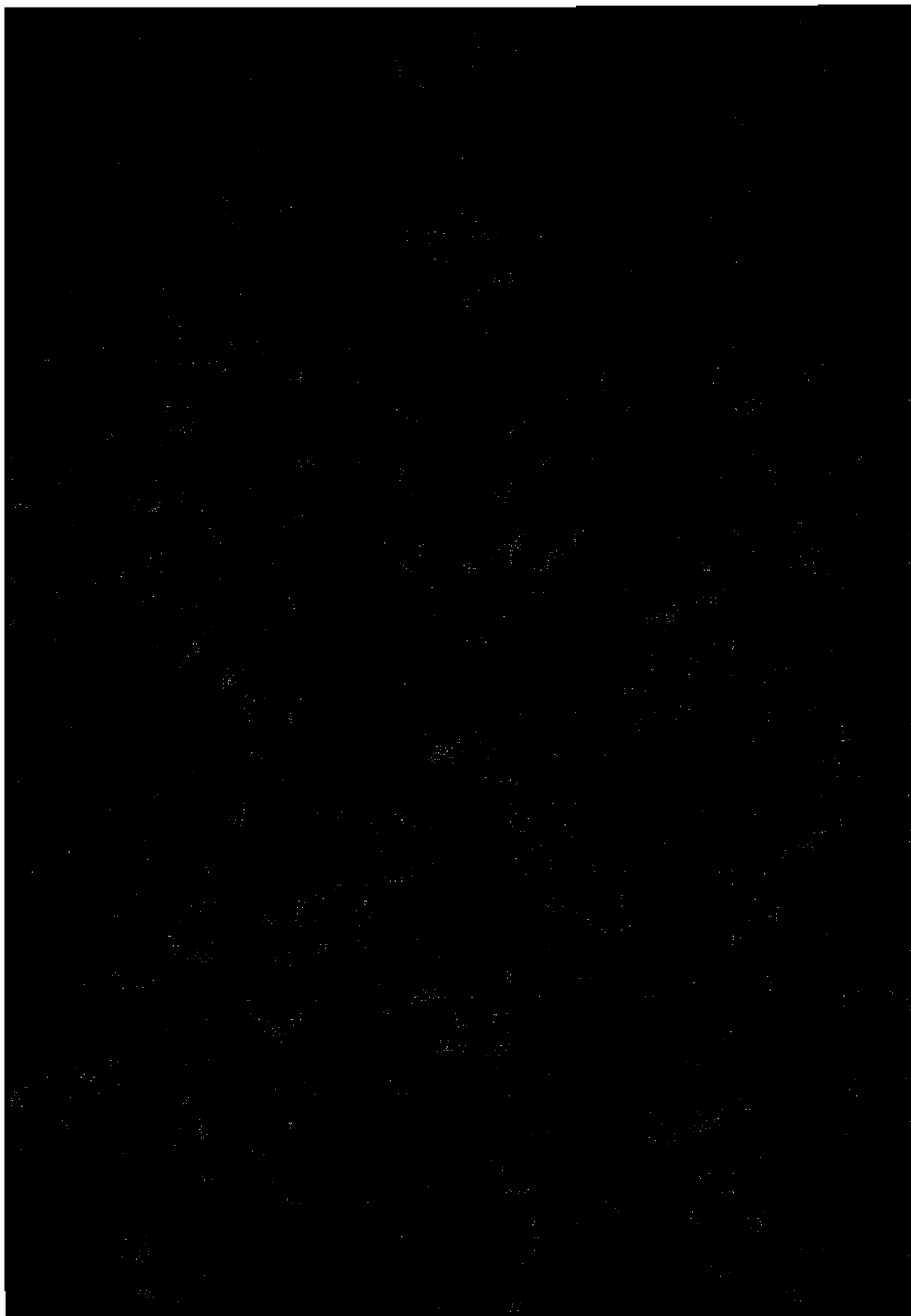
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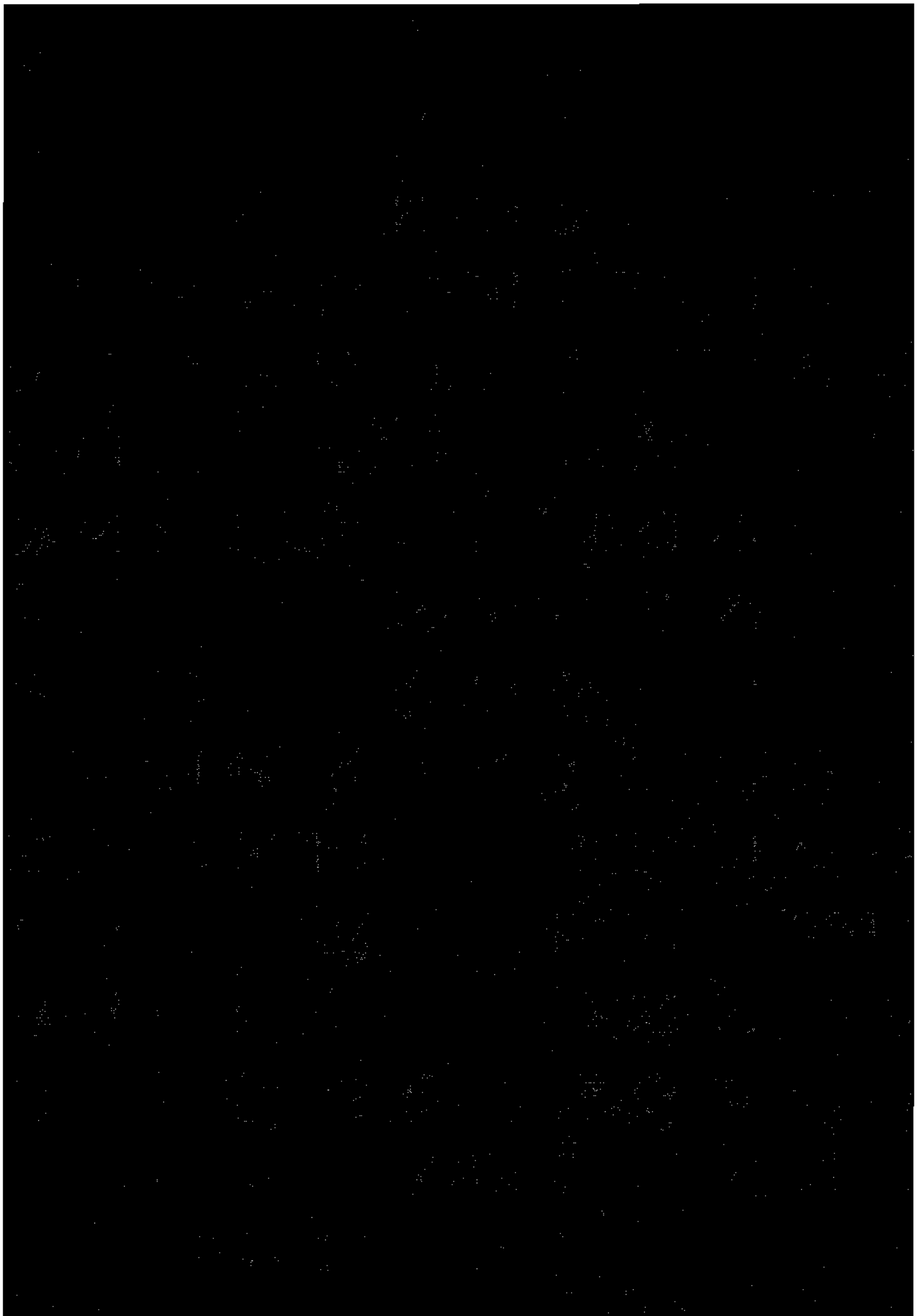


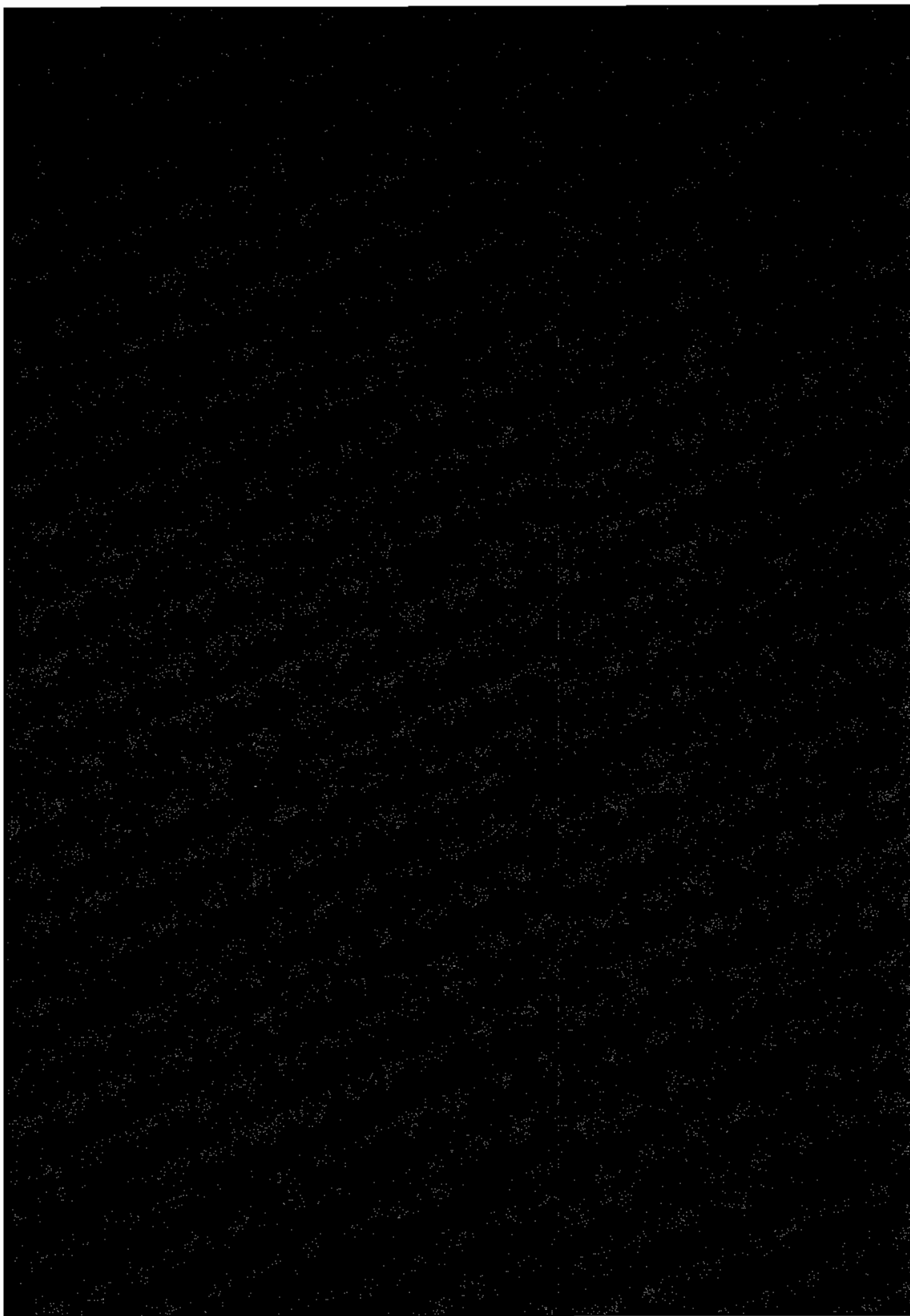
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2. The second section focuses on the role of communication in achieving organizational goals. It highlights the importance of clear and concise communication, both internally and externally. The text provides examples of effective communication strategies, such as regular team meetings, open-door policies, and the use of various communication channels like email, phone, and face-to-face interactions. It also discusses the importance of listening and understanding the needs and concerns of all stakeholders.

3. The third part of the document addresses the challenges of managing a large and diverse workforce. It discusses the importance of providing training and development opportunities to ensure that employees have the skills and knowledge needed to perform their jobs effectively. The text also touches on the importance of creating a positive work environment that fosters collaboration and innovation. It mentions the need for flexible work arrangements and the importance of recognizing and rewarding employee achievements.

4. The final section discusses the importance of staying up-to-date with the latest trends and technologies in the industry. It emphasizes that continuous learning and innovation are key to long-term success. The text provides examples of how organizations can stay ahead of the curve by investing in research and development, attending industry conferences, and collaborating with academic institutions. It also mentions the importance of having a strong online presence and using digital marketing strategies to reach a wider audience.





the 1990s, the number of people in the world who are undernourished has increased from 600 million to 800 million (FAO 1996). The number of people who are malnourished has increased from 1.2 billion to 1.5 billion (FAO 1996).

There is a growing awareness of the need to improve the nutritional status of the world's population. The United Nations World Food Programme (WFP) has been instrumental in this regard, and has been successful in increasing the number of people who are undernourished from 600 million in 1990 to 800 million in 1996 (WFP 1996).

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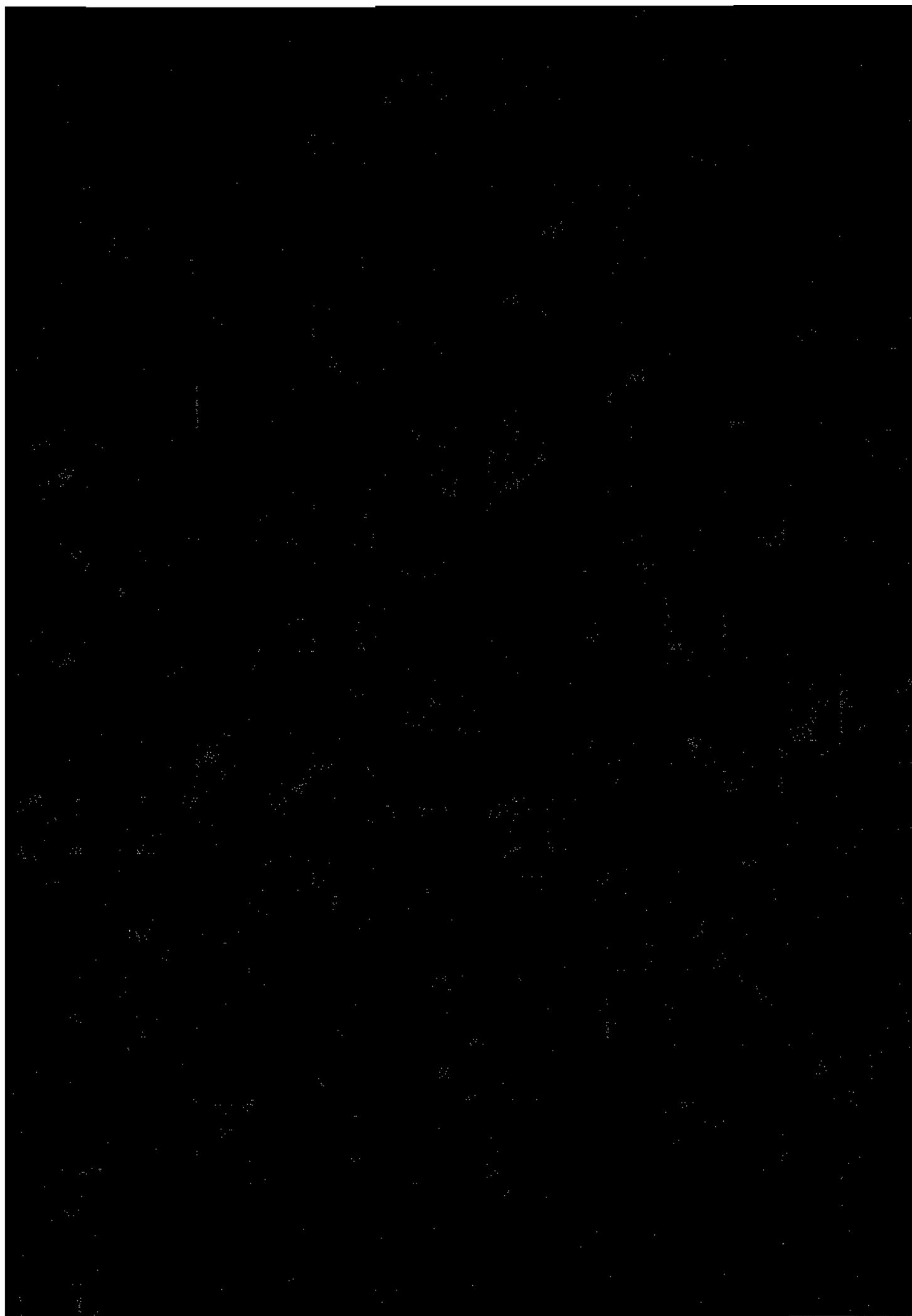
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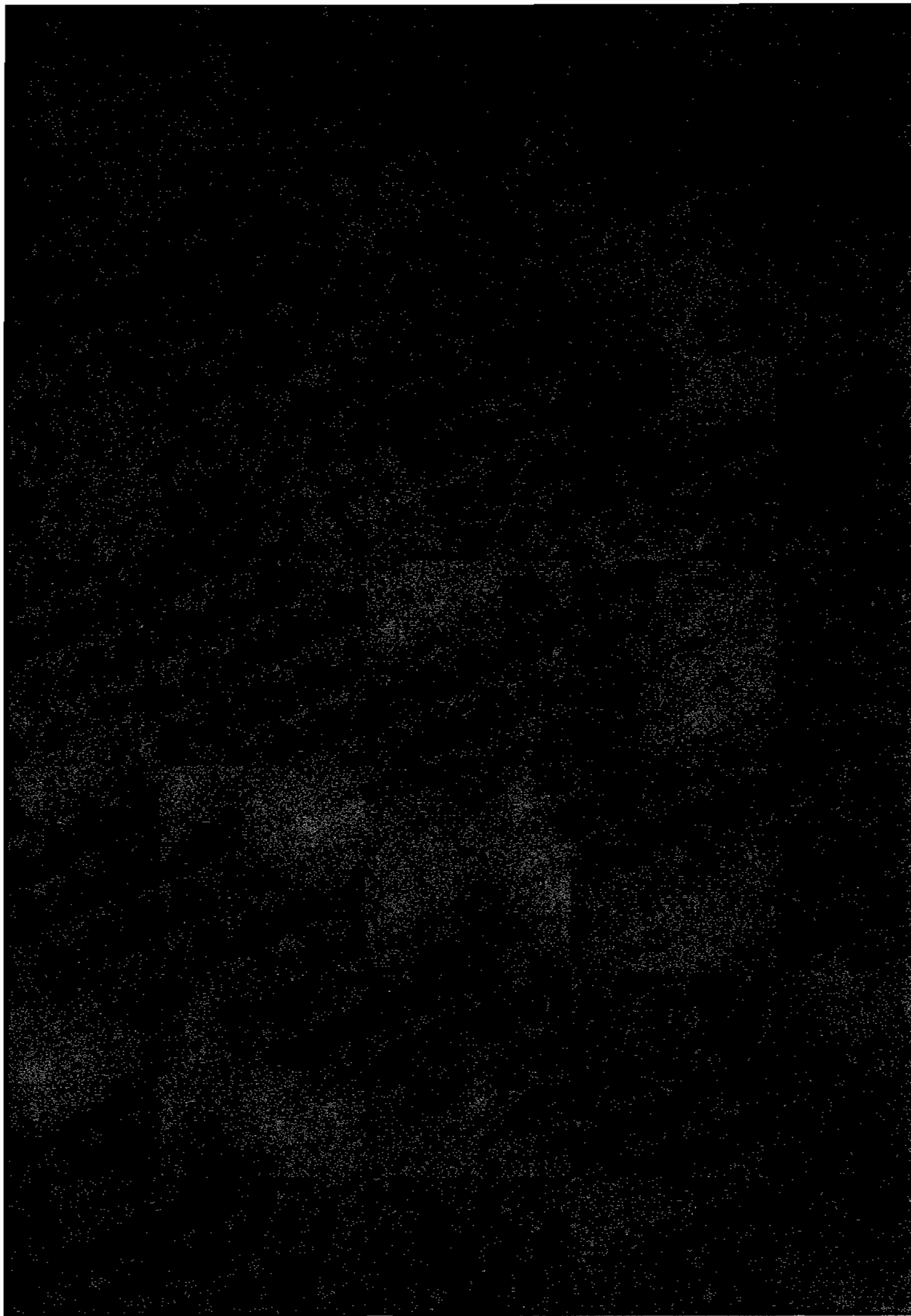
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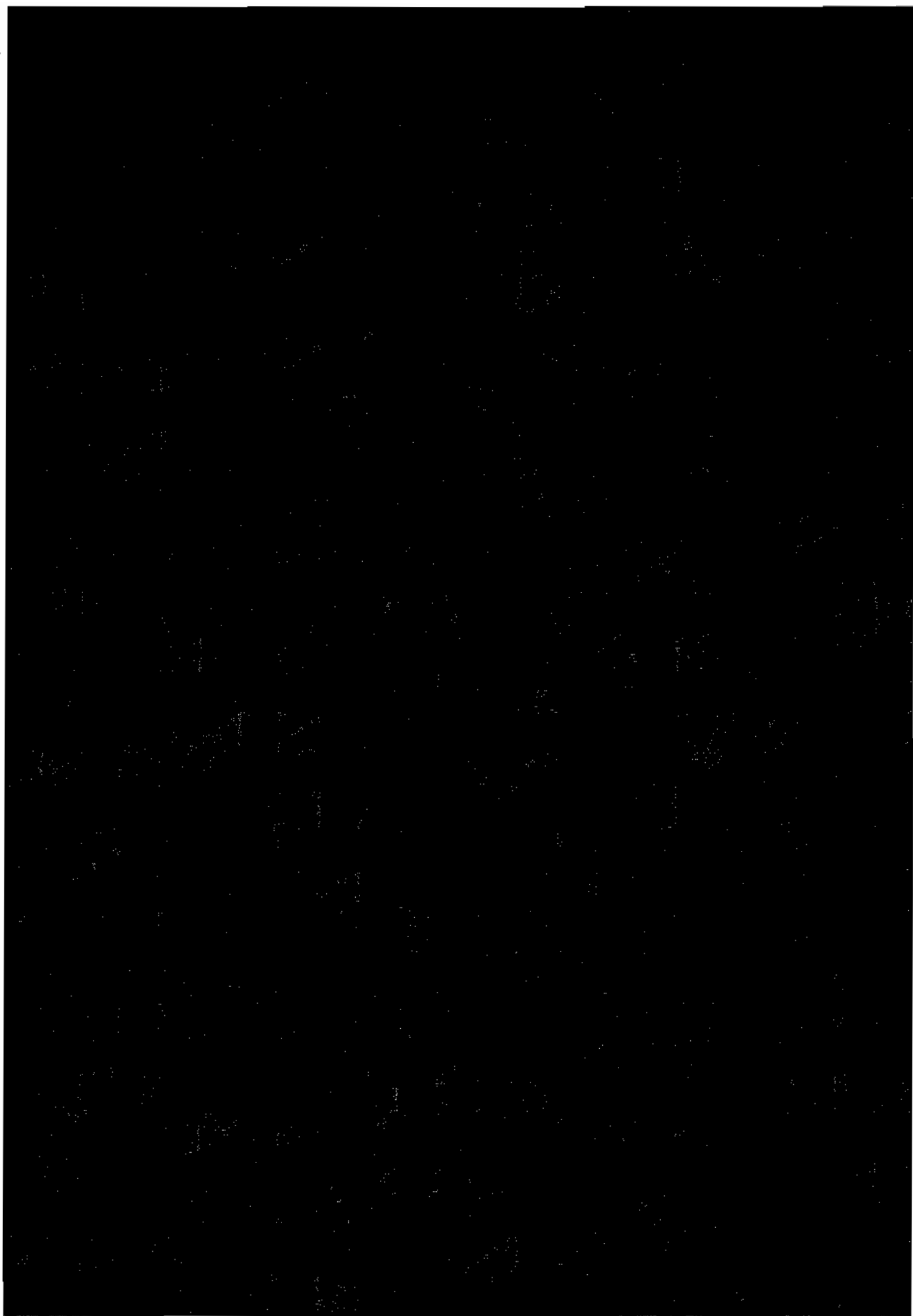
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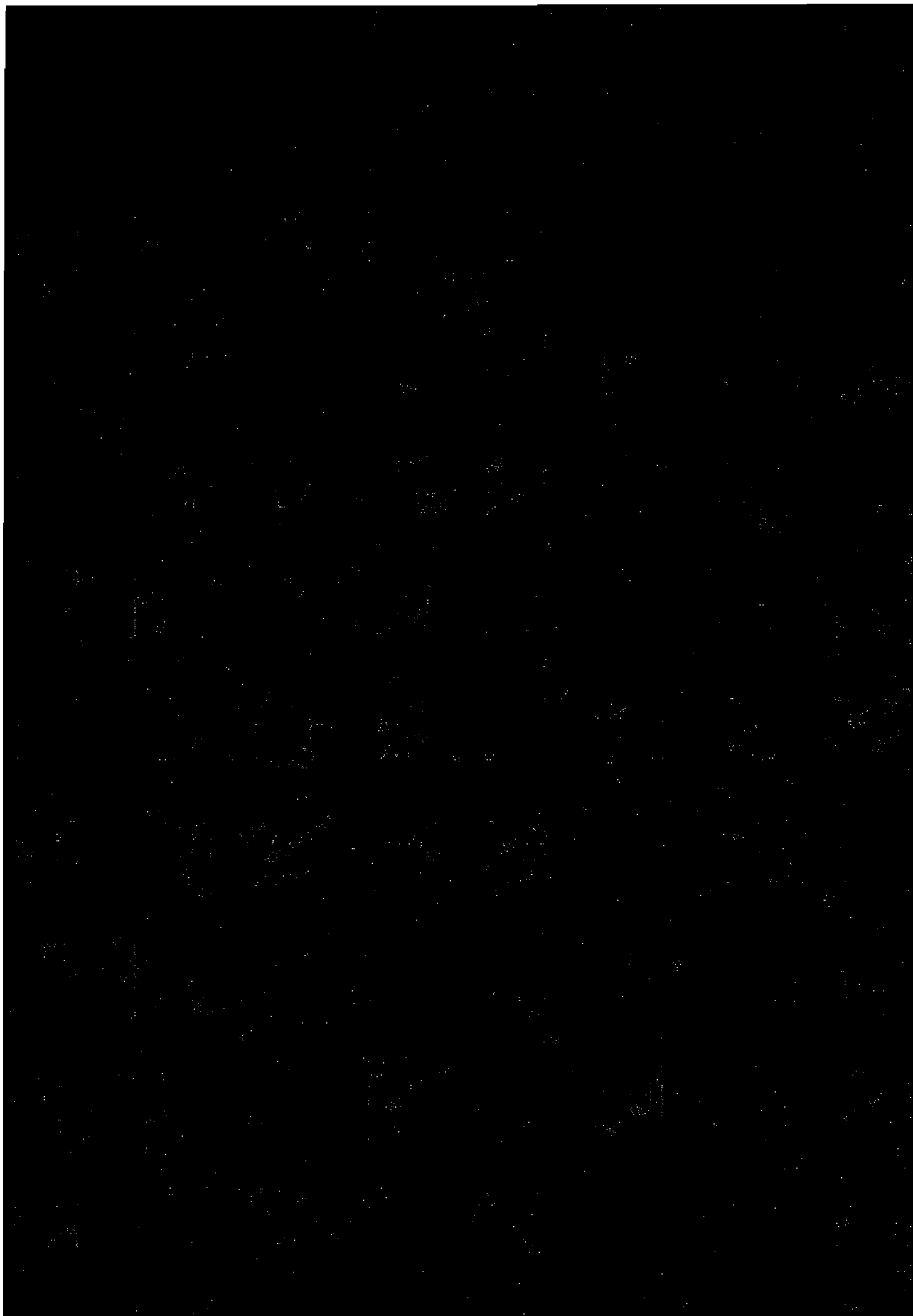
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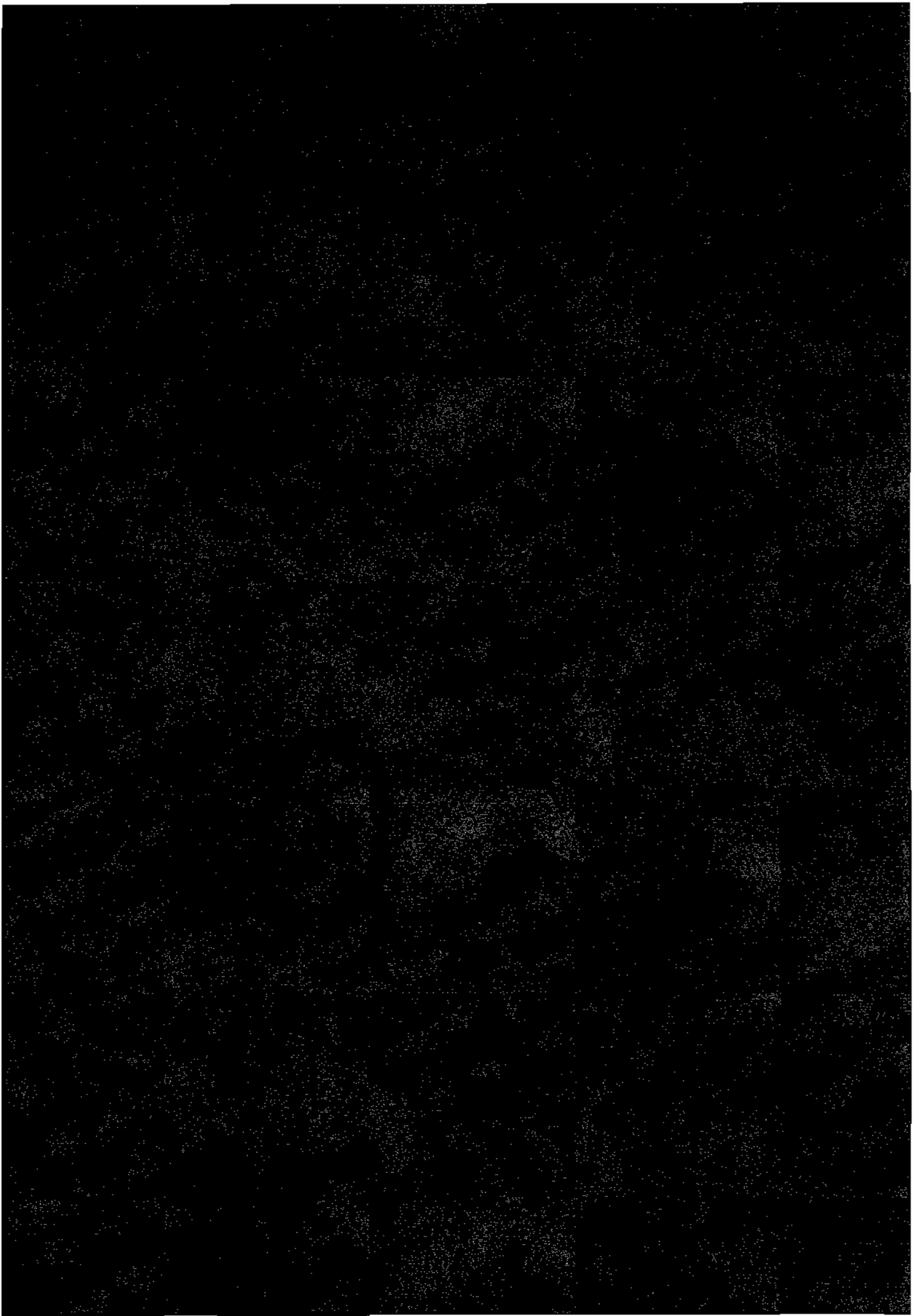
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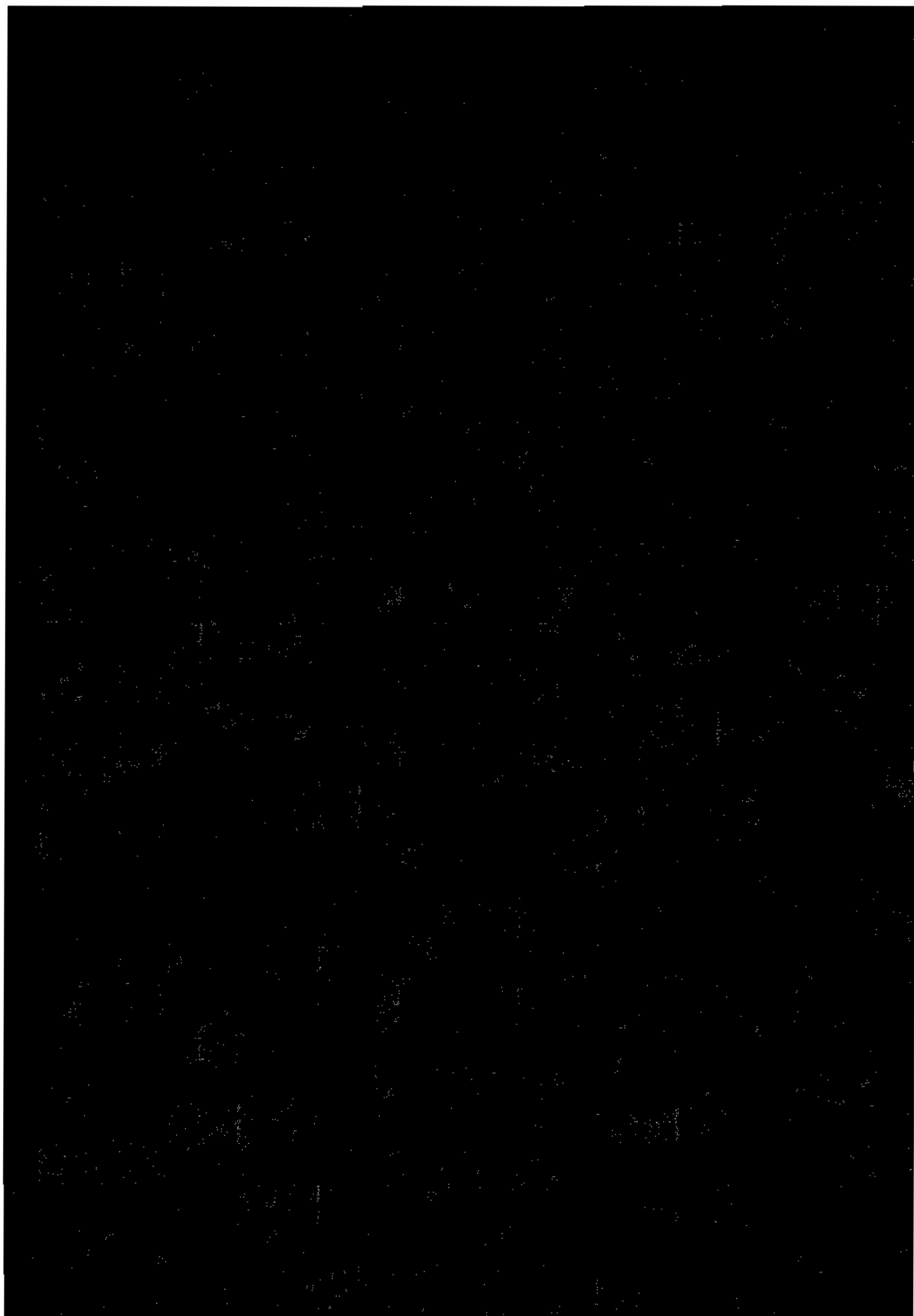
4. The fourth part of the document explores the impact of technology on the accounting profession. It discusses the benefits of automation and the use of data analytics in financial reporting, and the need for accounting professionals to stay updated on the latest technological advancements.

5. The fifth part of the document concludes by emphasizing the importance of ethical behavior in the accounting profession. It discusses the role of the accounting department in ensuring compliance with accounting standards and the importance of maintaining the highest level of integrity and honesty in all financial transactions.

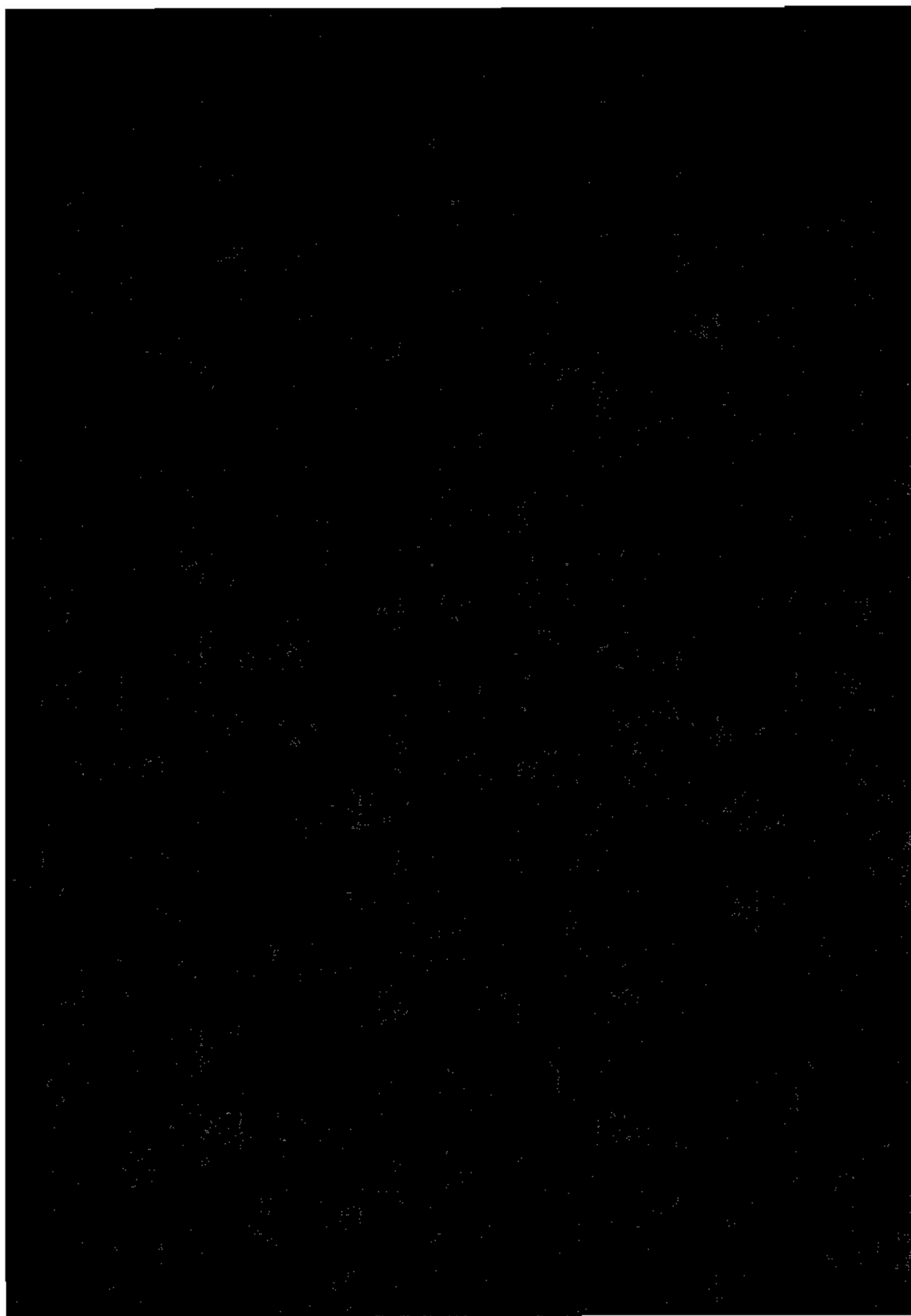












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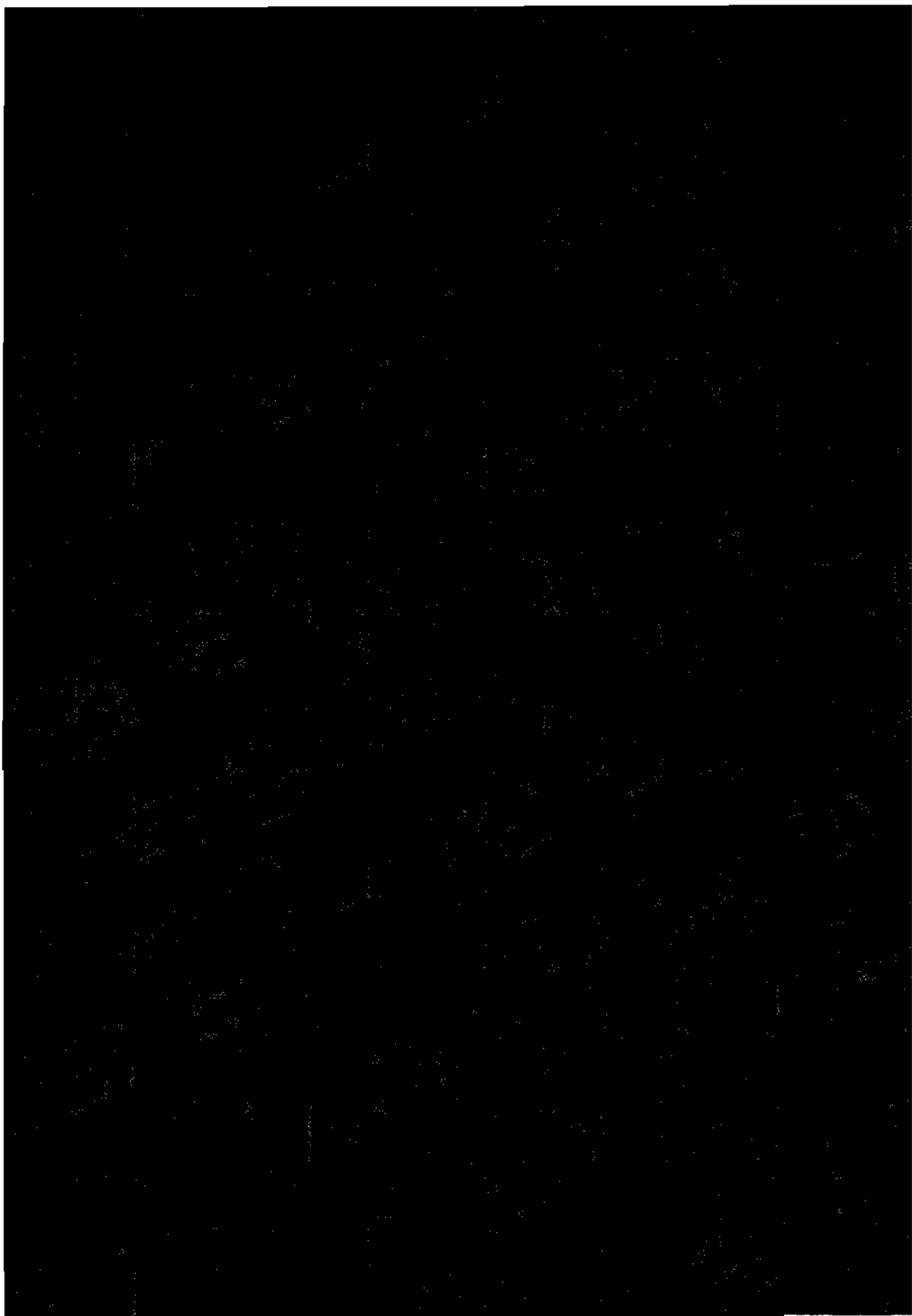
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the 1990s, the number of people in the world who are undernourished has increased from 600 million to 800 million (FAO 1996).

There is a growing awareness of the need to improve the nutritional status of the world's population. The World Bank (1992) has estimated that the cost of malnutrition in the world is \$100 billion per year. The World Health Organization (1992) has estimated that the cost of malnutrition in the world is \$100 billion per year.

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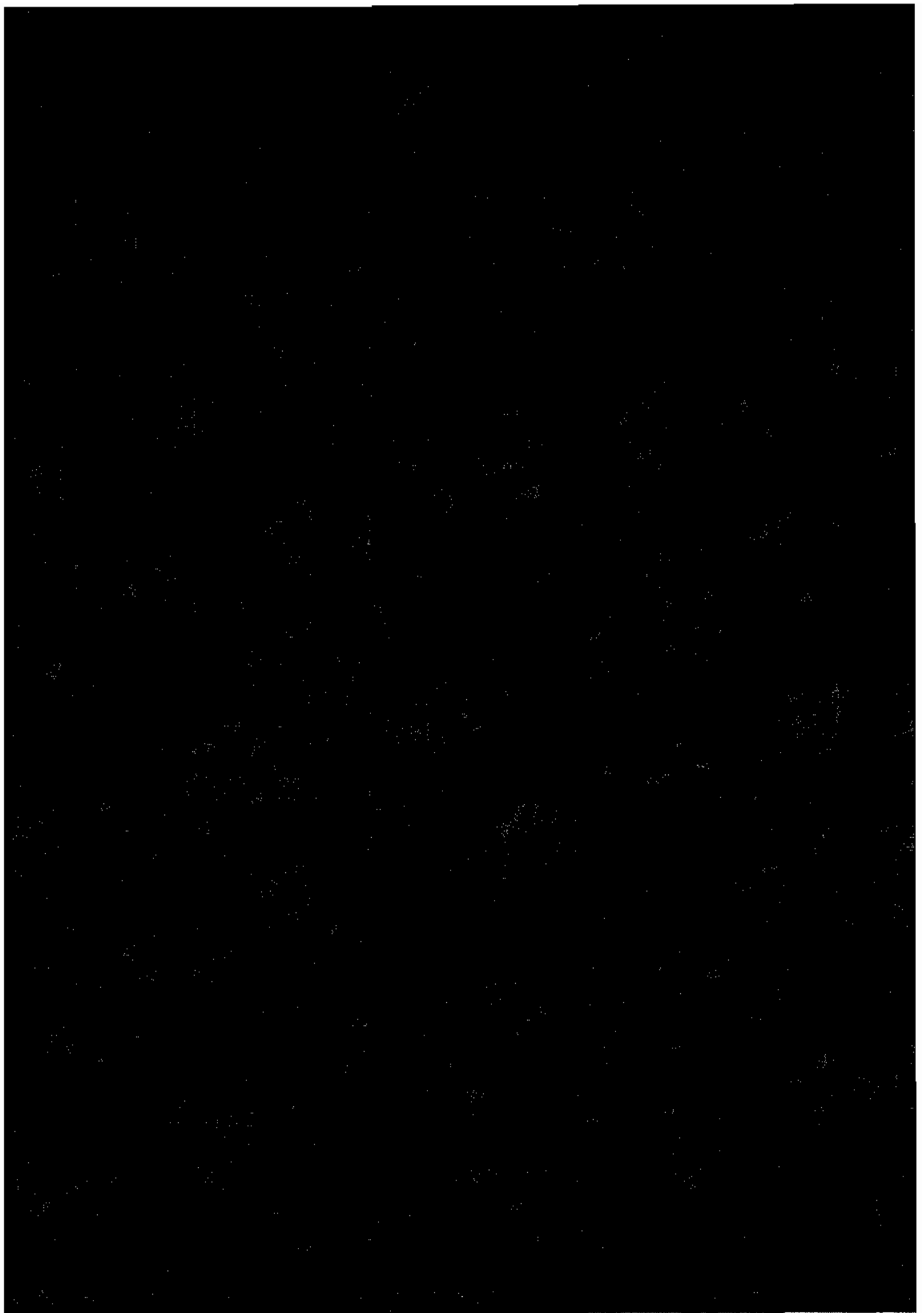
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the 1990s, the number of people in the UK who are aged 65 and over has increased from 10.5 million to 12.5 million (1990–1999).

There is a growing awareness of the need to address the needs of older people in the community. The Department of Health (1999) has published a strategy for older people, which sets out the government's commitment to older people and the actions that will be taken to improve their lives. The strategy is based on the following principles: older people should be able to live independently, safely and comfortably; older people should be able to participate in the community; older people should be able to access the services they need; and older people should be able to live in their own homes.

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the 1990s, the number of people in the world who are under 15 years of age has increased by 1.5 billion (United Nations 1999).

There is a growing awareness of the need to address the needs of children in the 21st century. The United Nations Convention on the Rights of the Child (1989) has been signed by 192 countries, and the United Nations Millennium Declaration (2000) has set out a commitment to 'ensure that all children, everywhere, have access to primary education by the year 2015'. The United Nations Secretary-General Kofi Annan (1999) has called for 'a new global compact for children' to ensure that all children have the opportunity to fulfil their potential.

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the 1990s, the number of people in the world who are under 15 years of age has increased from 1.1 billion to 1.5 billion (UNEP 1999).

There is a growing awareness of the need to protect the environment for the benefit of future generations. This has led to the development of a number of international agreements and conventions, such as the United Nations Framework Convention on Climate Change (UNFCCC) and the Convention on Biological Diversity (CBD).

The UNFCCC is a treaty that aims to stabilize the concentrations of greenhouse gases in the atmosphere at a level that would prevent dangerous anthropogenic interference with the climate system.

The CBD is a treaty that aims to conserve biological diversity and to ensure the sustainable use of its components.

Both of these treaties have been ratified by a large number of countries, and they have led to the development of a number of national policies and programs.

However, there is still a long way to go in order to achieve the goals of these treaties. This is because the world is still producing a large amount of greenhouse gases, and the rate of loss of biological diversity is still high.

One of the main reasons for this is that the world is still using a lot of fossil fuels, which are the main source of greenhouse gases. This is because fossil fuels are still the most convenient and cheapest source of energy.

Another reason is that the world is still using a lot of land for agriculture, which is a major source of biological diversity loss. This is because agriculture is still the main source of food for the world's population.

Therefore, in order to achieve the goals of the UNFCCC and the CBD, the world needs to take action to reduce the production of greenhouse gases and to protect biological diversity.

One way to do this is to switch to renewable sources of energy, such as wind, solar, and hydro. This would reduce the need for fossil fuels and therefore reduce the production of greenhouse gases.

Another way to do this is to protect the land that is home to a large number of different species. This would help to ensure the sustainable use of biological diversity.

There are many other ways to do this, and it is important that we all work together to find the best way to achieve the goals of the UNFCCC and the CBD.

Only by working together can we ensure a sustainable future for all of us.

The world is a beautiful place, and it is our responsibility to protect it for the benefit of future generations. This is why we need to take action to reduce the production of greenhouse gases and to protect biological diversity.

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1. The first part of the document discusses the importance of maintaining accurate records of all transactions and activities. It emphasizes that proper record-keeping is essential for transparency and accountability, particularly in financial matters. The text outlines various methods for organizing and storing data, including digital databases and physical filing systems. It also mentions the need for regular audits and reviews to ensure the integrity and accuracy of the information.

2. The second part of the document focuses on the role of communication in achieving organizational goals. It highlights the importance of clear and concise communication, both internally and externally. The text provides guidelines for effective communication, such as using appropriate language, being open to feedback, and ensuring that all team members are informed and aligned. It also discusses the benefits of regular communication, including improved collaboration and faster decision-making.

3. The third part of the document addresses the challenges of managing a large and diverse team. It acknowledges that managing a large team can be complex and requires a combination of leadership skills and organizational structure. The text offers strategies for managing a large team, such as delegating responsibilities, providing clear instructions, and fostering a positive team culture. It also mentions the importance of monitoring team performance and providing regular feedback to team members.

4. The fourth part of the document discusses the importance of innovation and creativity in driving organizational growth. It emphasizes that innovation is a key factor in staying competitive in a rapidly changing market. The text provides tips for fostering innovation, such as encouraging team members to think outside the box, providing resources for research and development, and creating a supportive environment for experimentation. It also mentions the importance of protecting intellectual property and seeking legal advice when necessary.

5. The fifth part of the document discusses the importance of financial management and budgeting. It emphasizes that proper financial management is essential for the long-term success of any organization. The text provides guidelines for budgeting, such as setting realistic goals, tracking expenses, and reviewing the budget regularly. It also mentions the importance of maintaining accurate financial records and seeking professional advice when needed.

6. The sixth part of the document discusses the importance of human resources management. It emphasizes that human resources are a critical asset for any organization, and proper management is essential for maximizing their potential. The text provides guidelines for human resources management, such as recruiting, training, and developing employees. It also mentions the importance of creating a positive work environment and providing opportunities for career growth.

7. The seventh part of the document discusses the importance of legal and regulatory compliance. It emphasizes that organizations must adhere to all applicable laws and regulations to avoid legal consequences. The text provides guidelines for legal and regulatory compliance, such as staying up-to-date on changes in the law, conducting regular audits, and seeking legal advice when necessary. It also mentions the importance of maintaining accurate records of all legal and regulatory activities.

8. The eighth part of the document discusses the importance of risk management. It emphasizes that organizations must identify and manage risks to avoid potential losses. The text provides guidelines for risk management, such as identifying risks, assessing their impact, and implementing mitigation strategies. It also mentions the importance of maintaining accurate records of all risk management activities.

9. The ninth part of the document discusses the importance of sustainability and social responsibility. It emphasizes that organizations have a responsibility to the community and the environment, and proper management is essential for achieving sustainable growth. The text provides guidelines for sustainability and social responsibility, such as reducing carbon footprint, supporting local communities, and promoting ethical practices. It also mentions the importance of maintaining accurate records of all sustainability and social responsibility activities.

10. The tenth part of the document discusses the importance of continuous improvement. It emphasizes that organizations must constantly seek ways to improve their performance and efficiency. The text provides guidelines for continuous improvement, such as setting goals, measuring performance, and implementing changes. It also mentions the importance of maintaining accurate records of all continuous improvement activities.

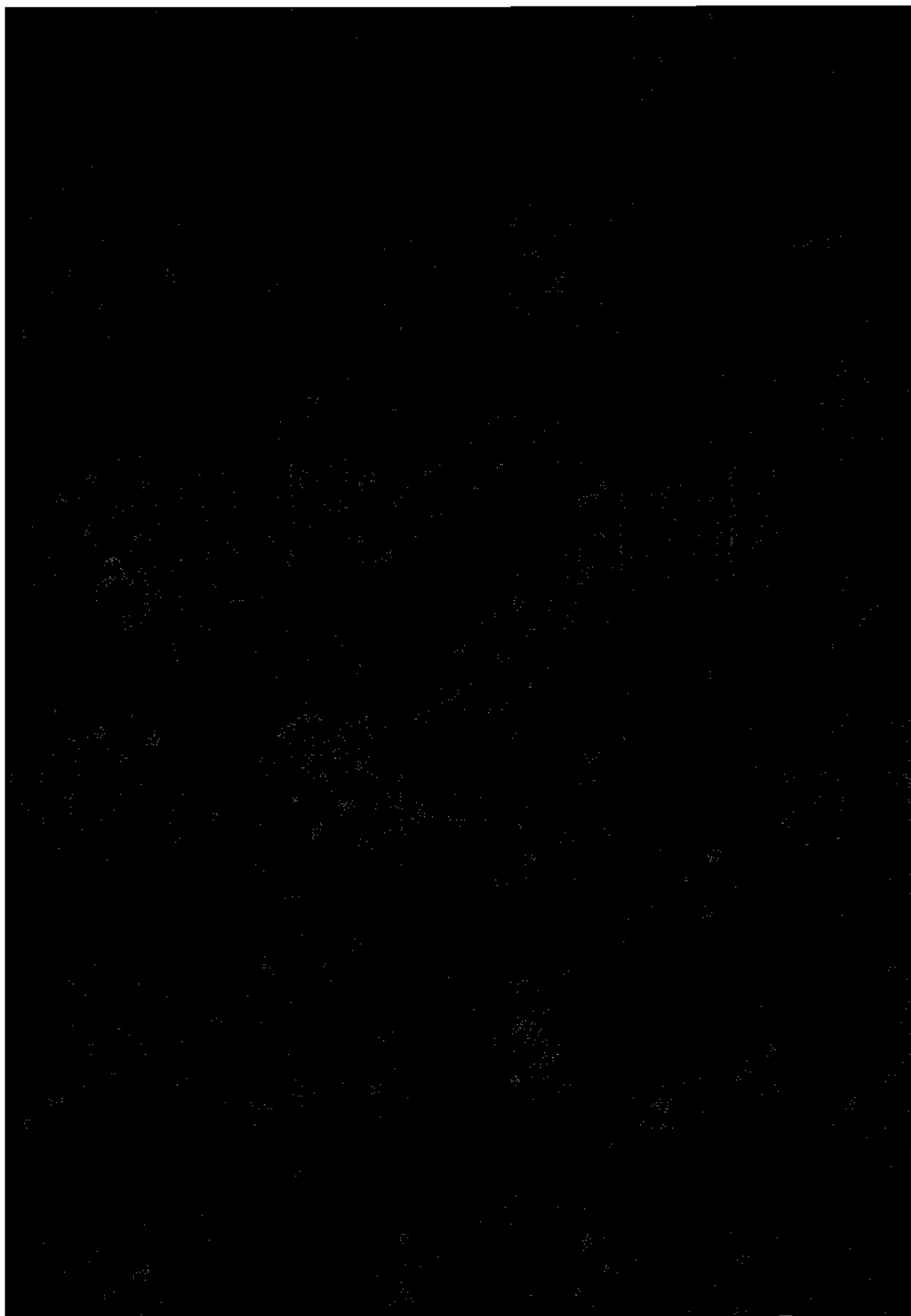
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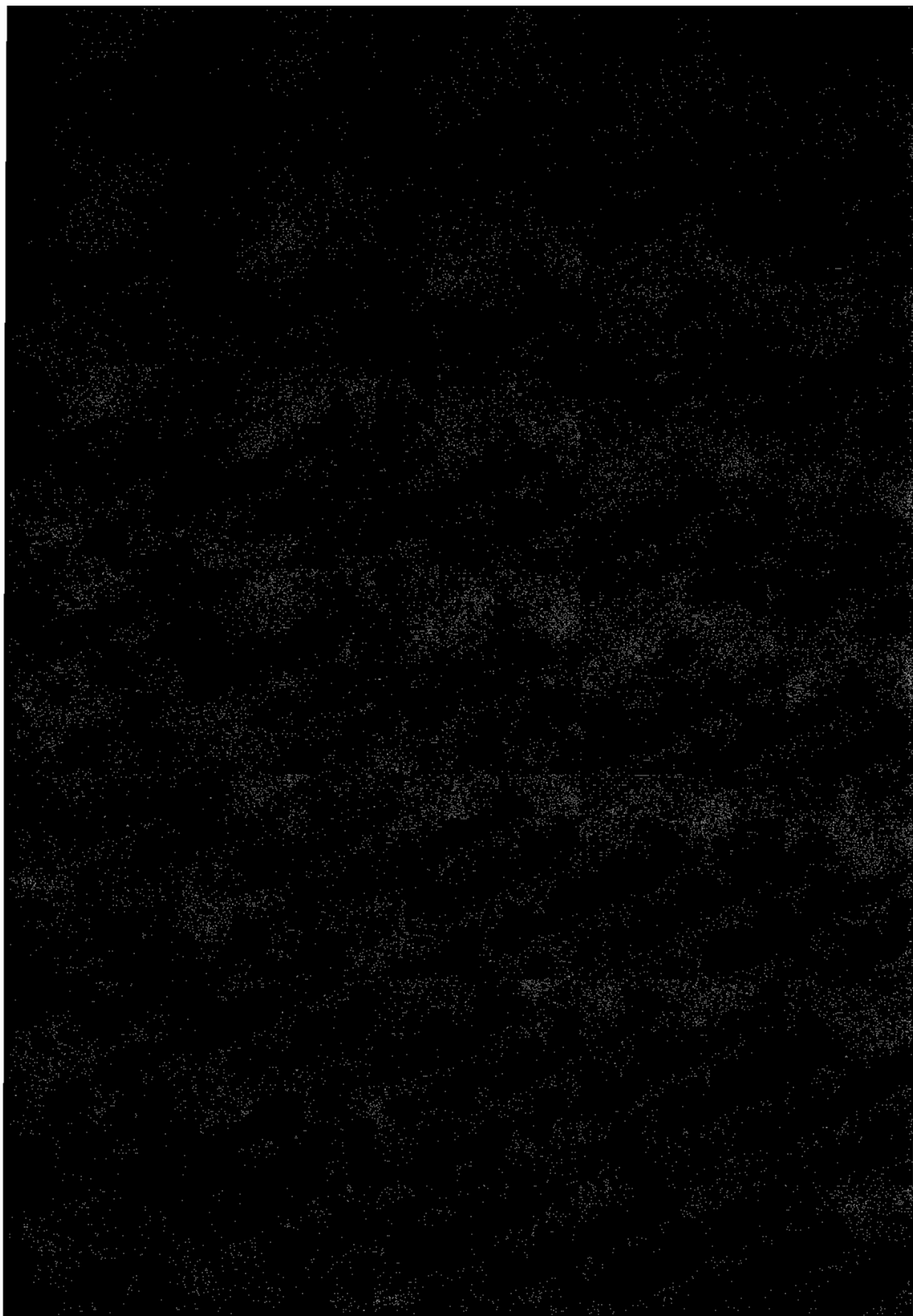
3. The third part of the document addresses the issue of resource management. It discusses the importance of identifying and allocating resources effectively to support the organization's mission. The text outlines various strategies for resource management, including budgeting, prioritization, and delegation. It also mentions the need for regular monitoring and evaluation of resource usage to ensure optimal performance.

4. The fourth section discusses the importance of innovation and creativity in driving organizational growth. It emphasizes that innovation is a key factor in staying competitive in a rapidly changing market. The text provides guidelines for fostering a culture of innovation, such as encouraging risk-taking, rewarding creative ideas, and providing opportunities for learning and development. It also mentions the importance of collaboration and teamwork in the innovation process.

5. The fifth and final part of the document discusses the importance of ethical behavior and corporate social responsibility. It emphasizes that organizations have a responsibility to act ethically and to contribute positively to society. The text outlines various principles of ethical behavior, such as honesty, integrity, and respect for others. It also discusses the importance of corporate social responsibility, including environmental stewardship, community engagement, and employee welfare.







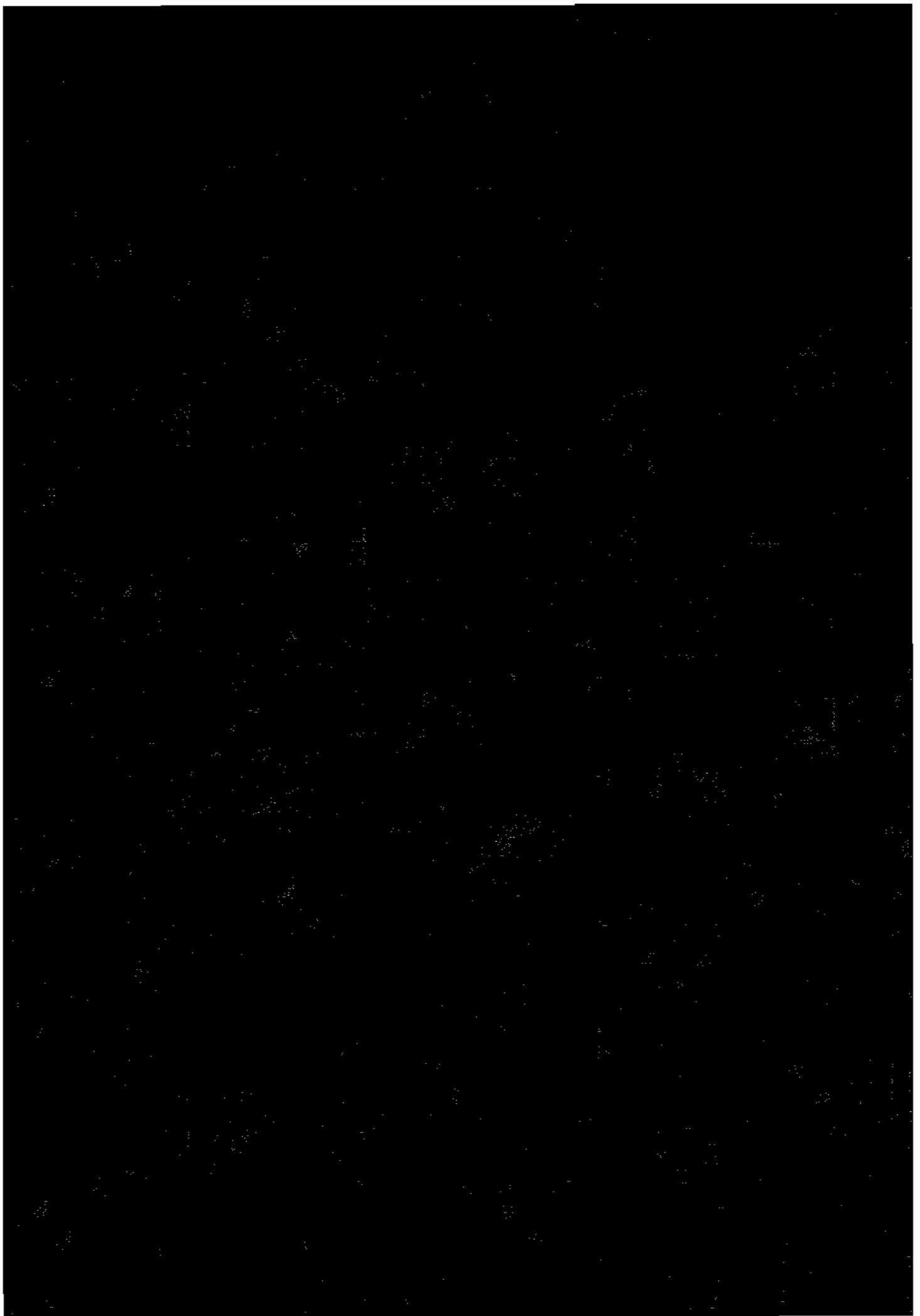


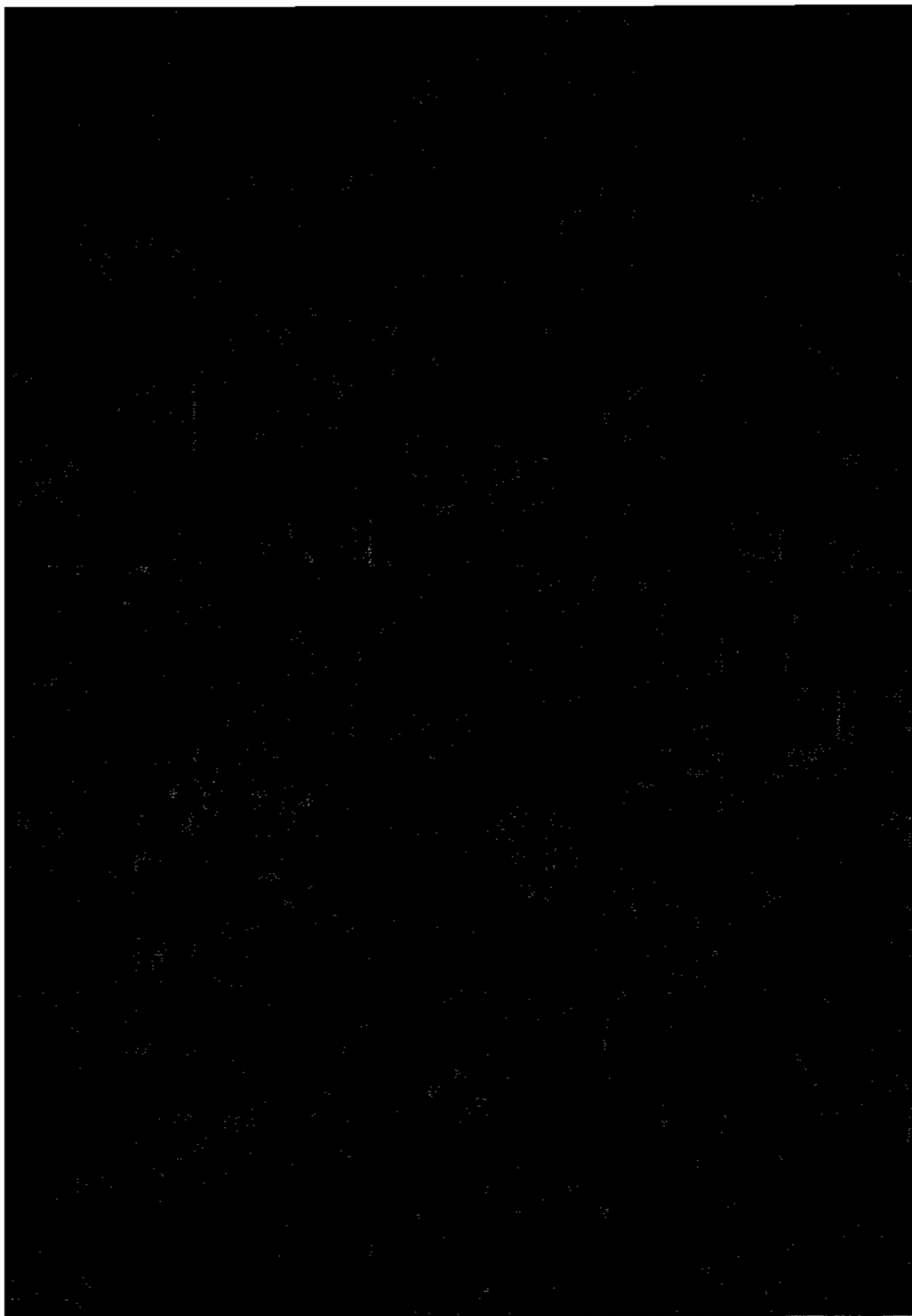
The first part of the paper discusses the importance of the research and the objectives of the study. It then proceeds to a literature review, followed by a description of the methodology used. The results of the study are presented in the next section, followed by a discussion of the findings and their implications. The paper concludes with a summary of the main points and a list of references.

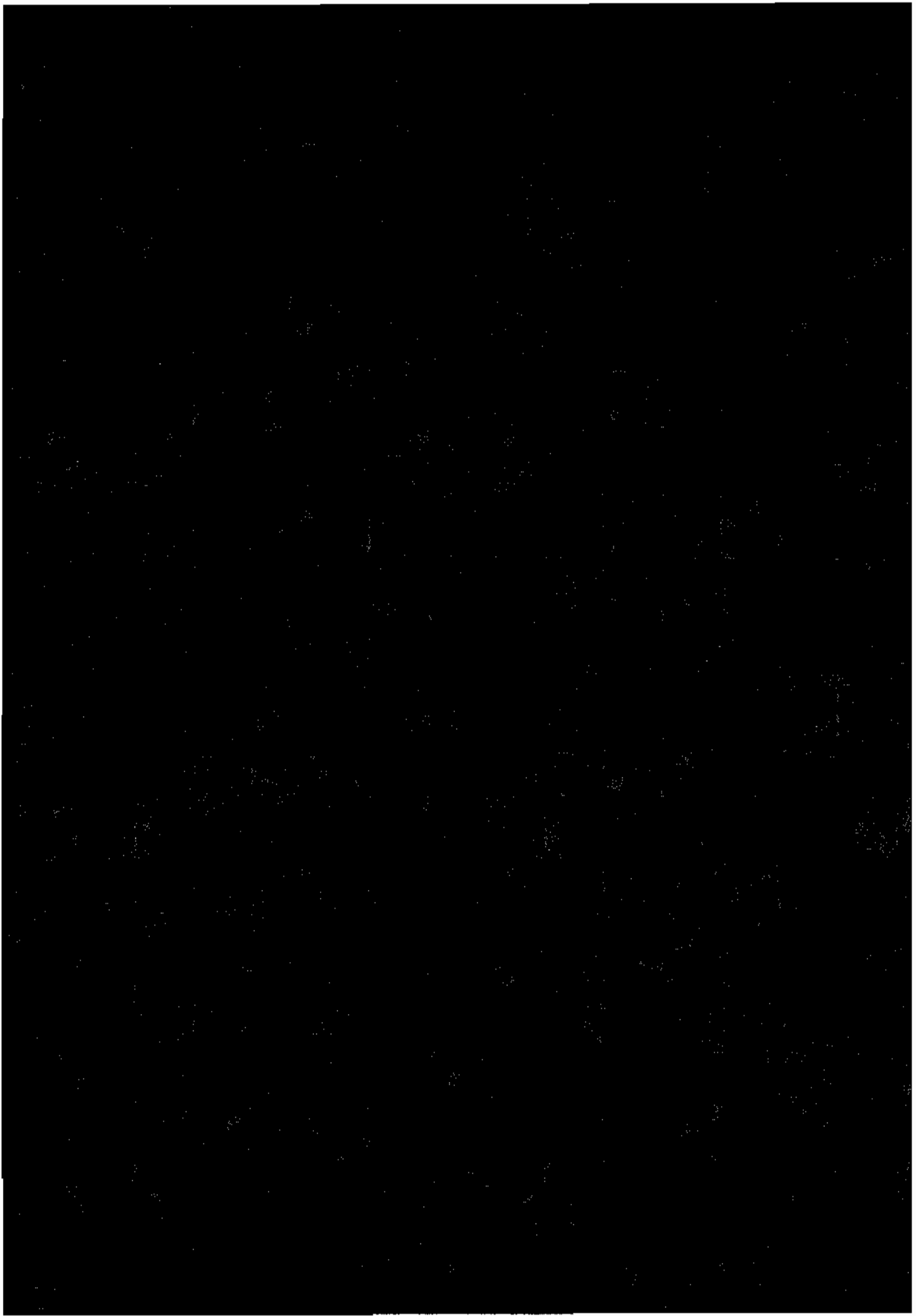
The research was conducted in a systematic and rigorous manner, following the principles of good research practice. The data collected was analyzed using appropriate statistical methods, and the results were presented in a clear and concise manner. The findings of the study are discussed in detail, and their implications for practice and policy are explored. The paper is well-structured and easy to read, and it provides a valuable contribution to the field.

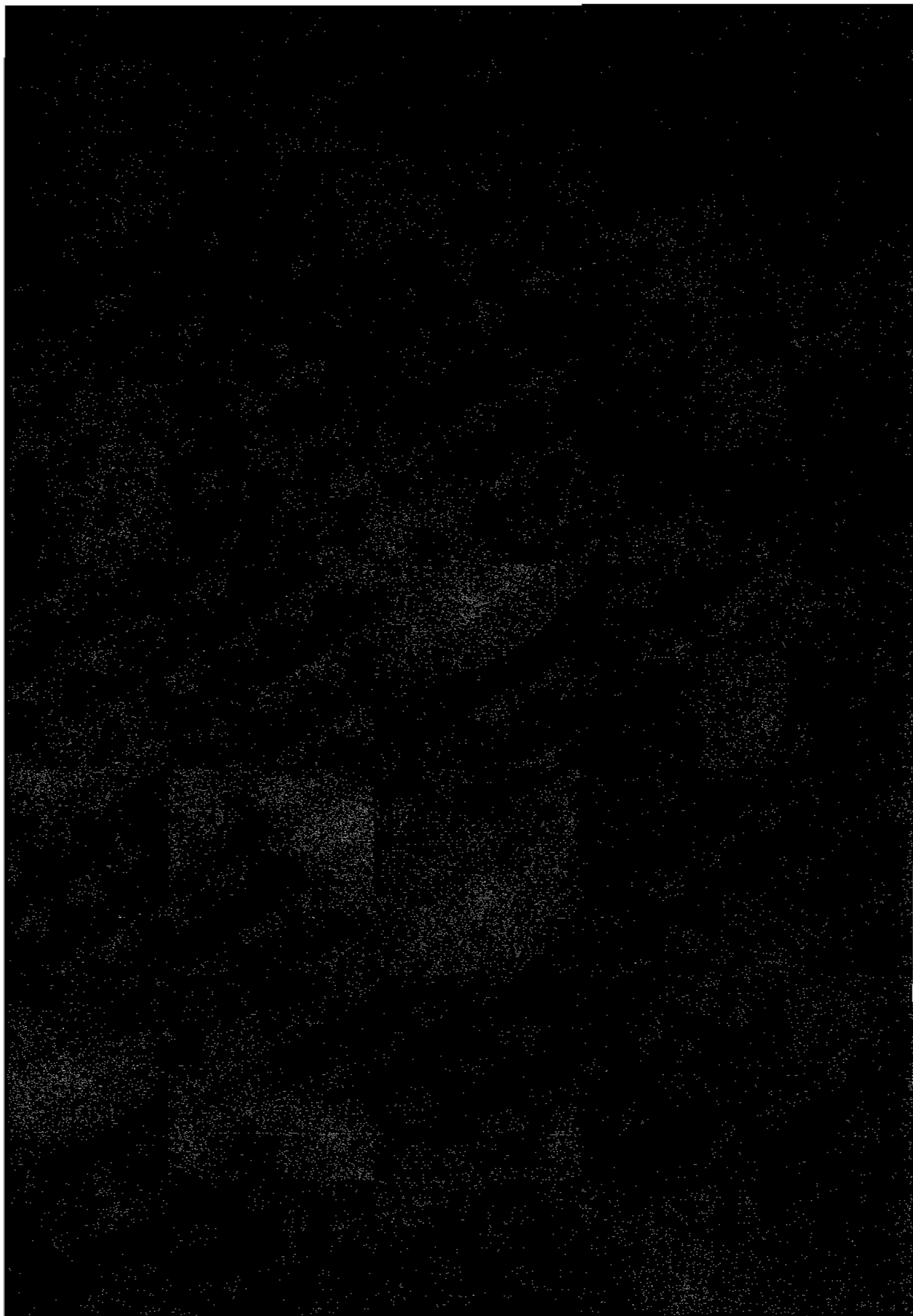
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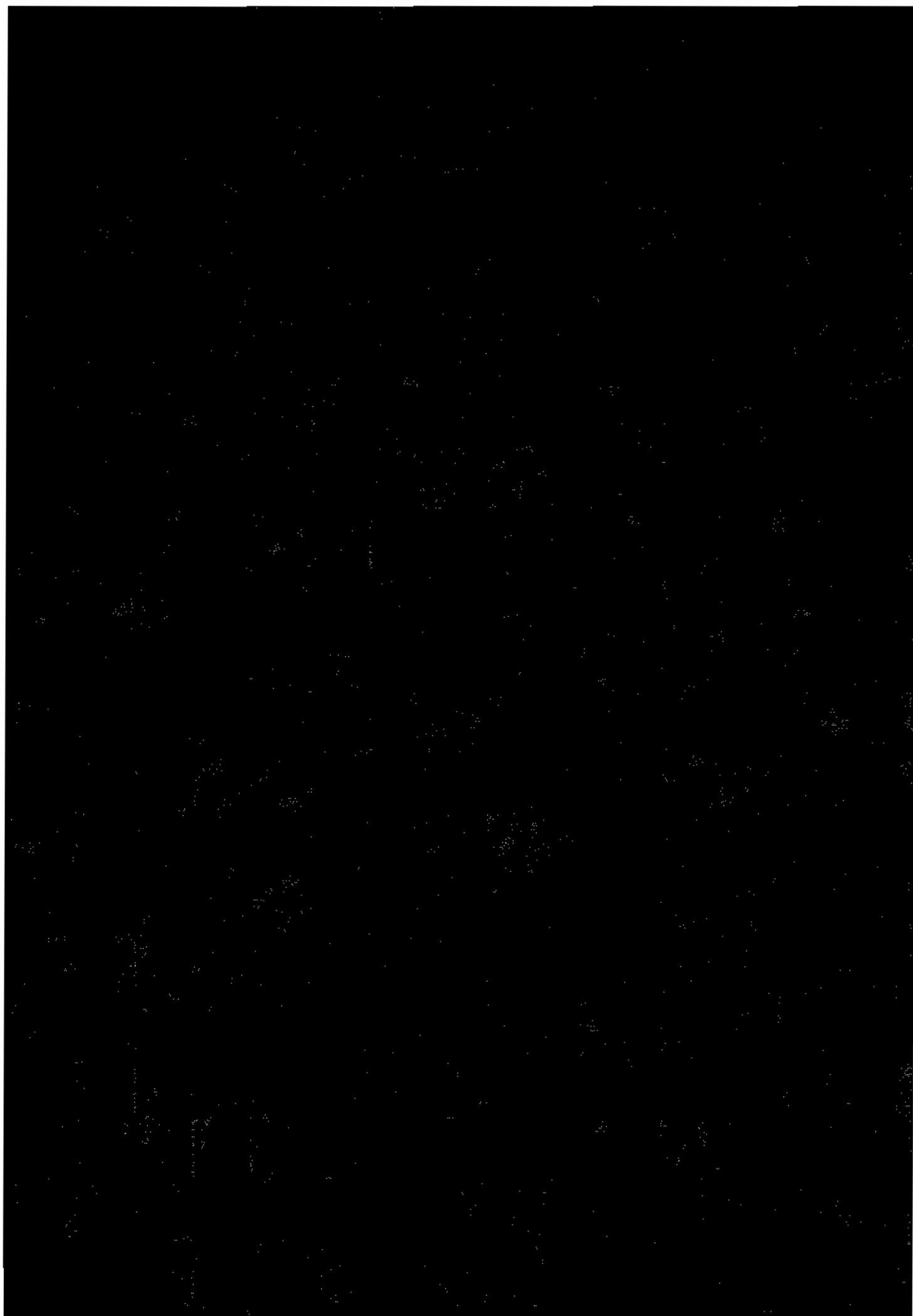
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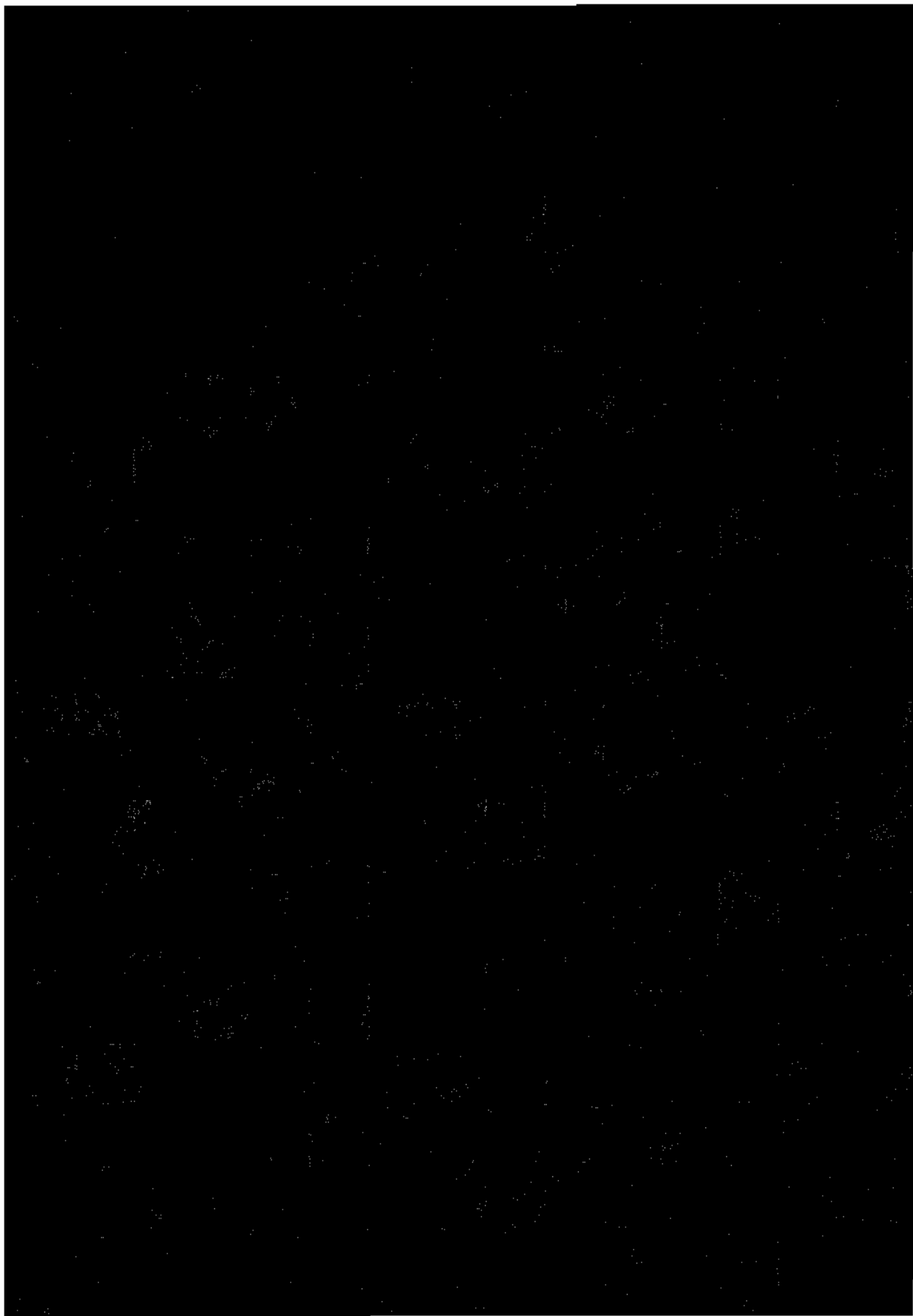












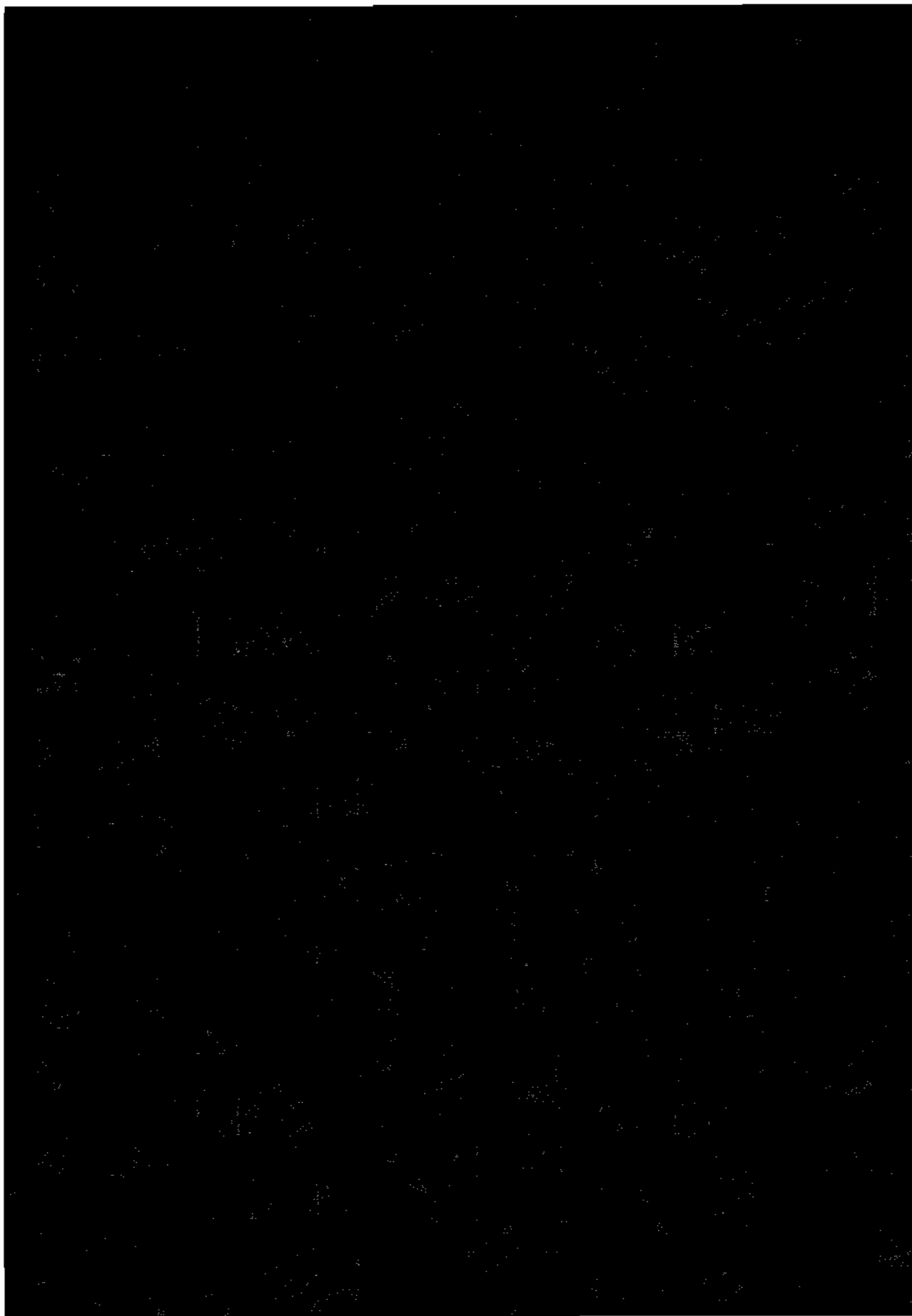






Table 1. Mean (SD) age, height, weight, and body mass index (BMI) of the 100 children in the study

Measure	Mean (SD)
Age (years)	10.2 (0.5)
Height (cm)	145.2 (10.1)
Weight (kg)	38.5 (10.2)
BMI (kg m ⁻²)	18.5 (3.2)

children were asked to perform a series of tasks designed to assess their ability to perform a range of physical activities.

The tasks were performed in a series of three trials, with the first trial being a practice trial. The tasks were performed in a series of three trials, with the first trial being a practice trial. The tasks were performed in a series of three trials, with the first trial being a practice trial. The tasks were performed in a series of three trials, with the first trial being a practice trial. The tasks were performed in a series of three trials, with the first trial being a practice trial.

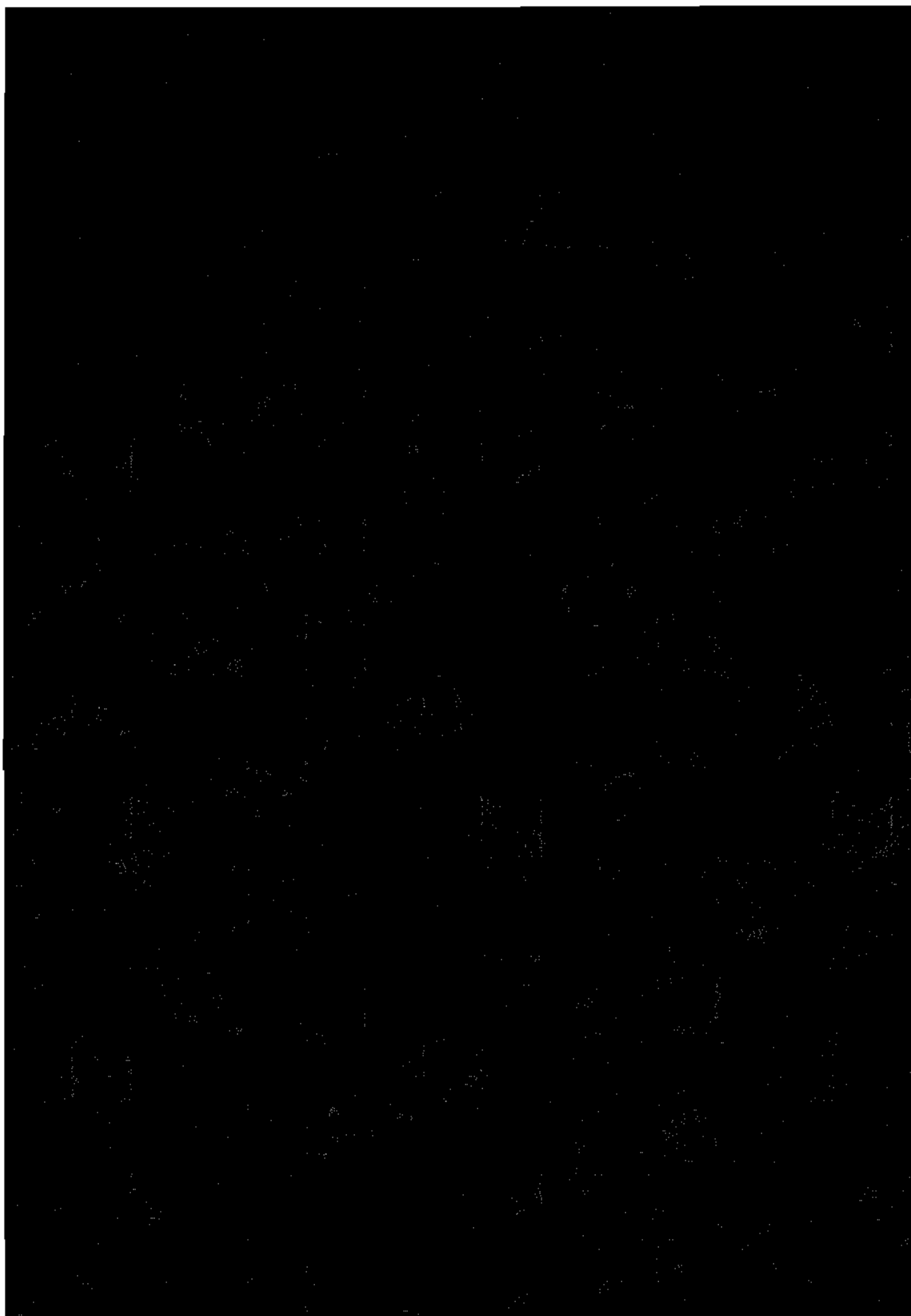
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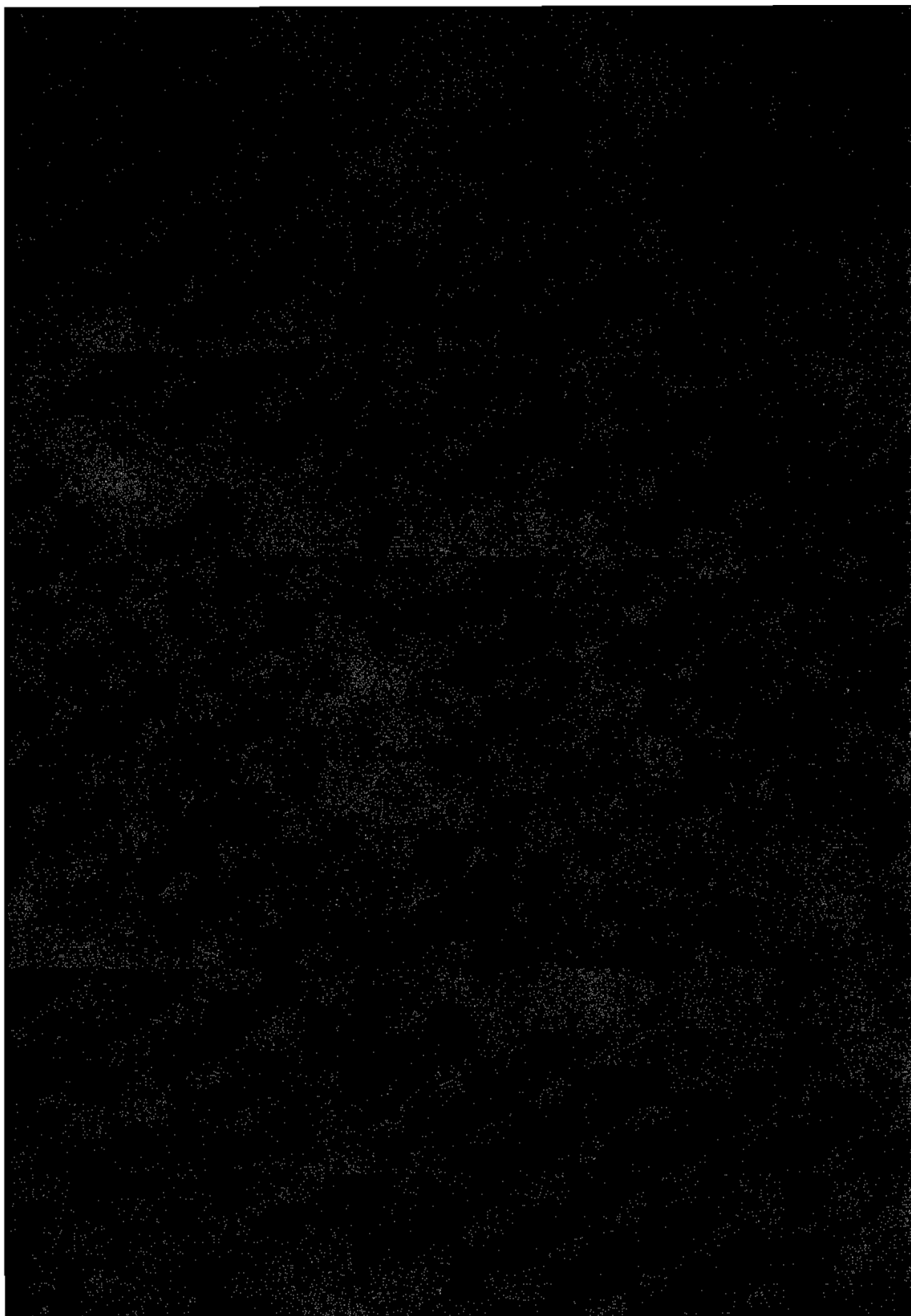
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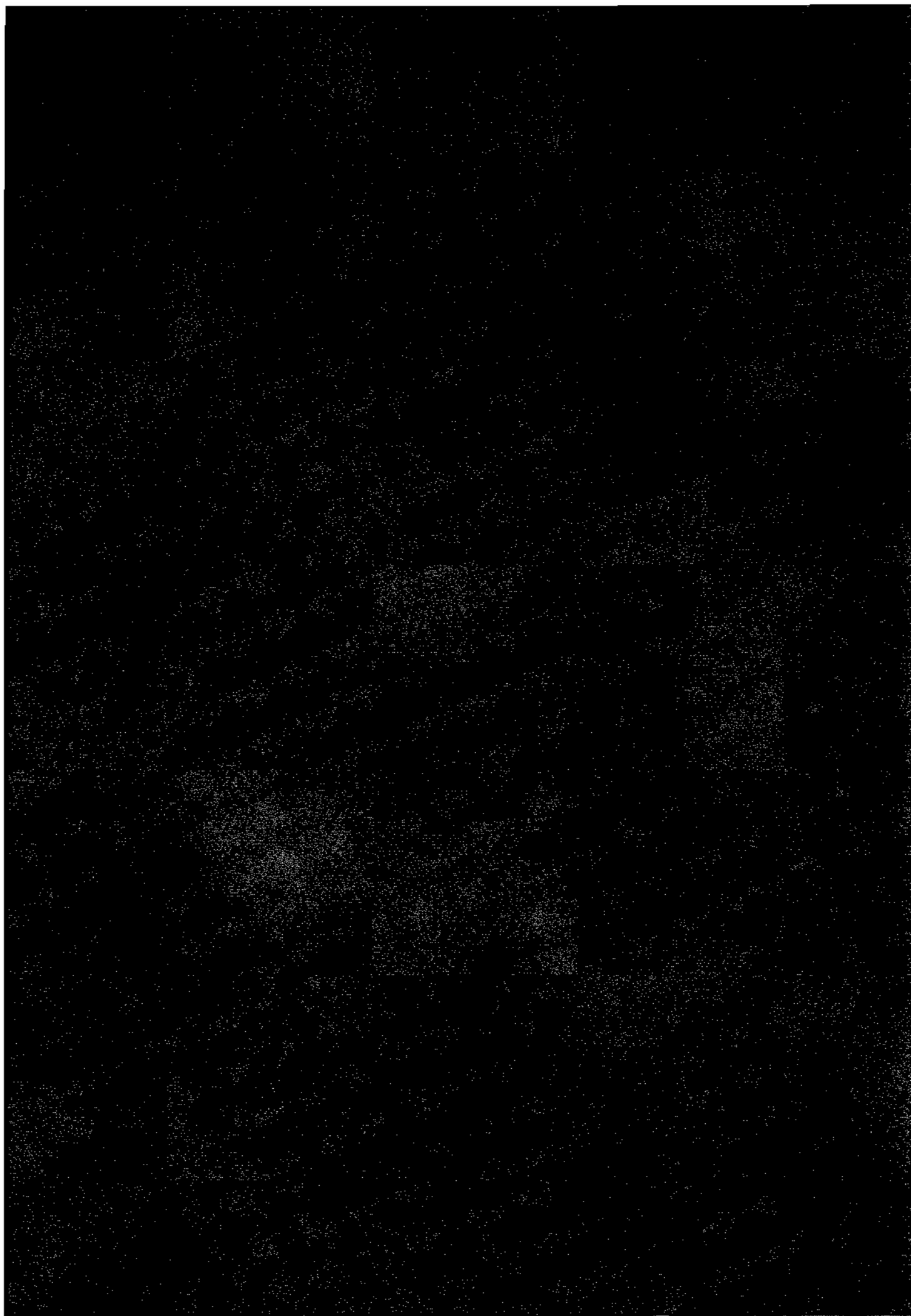
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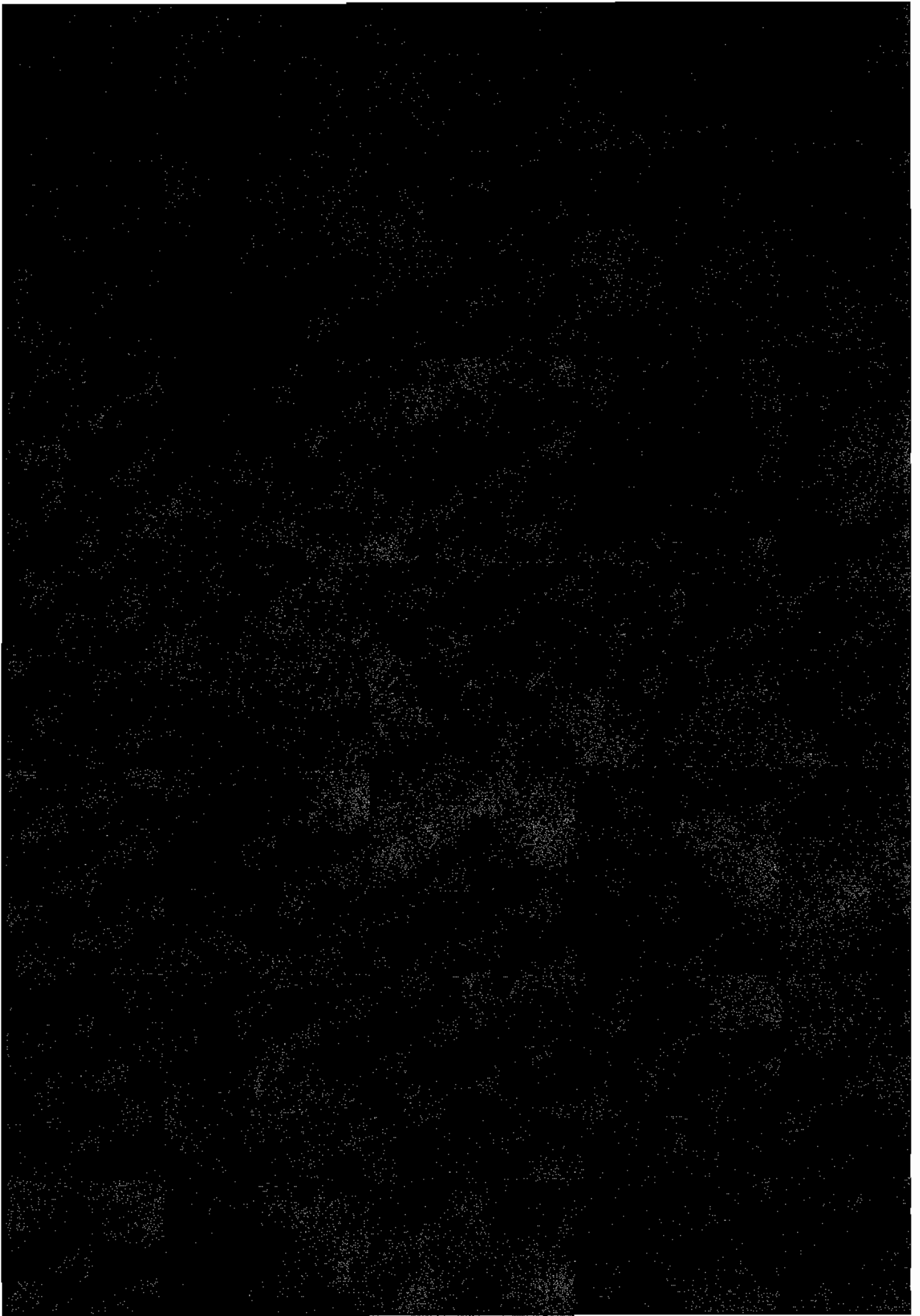
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The first part of the paper discusses the importance of understanding the cultural context of the research. It highlights the need for researchers to be sensitive to the values and beliefs of the communities they are studying. This is particularly important in the field of education, where cultural differences can significantly impact learning outcomes.

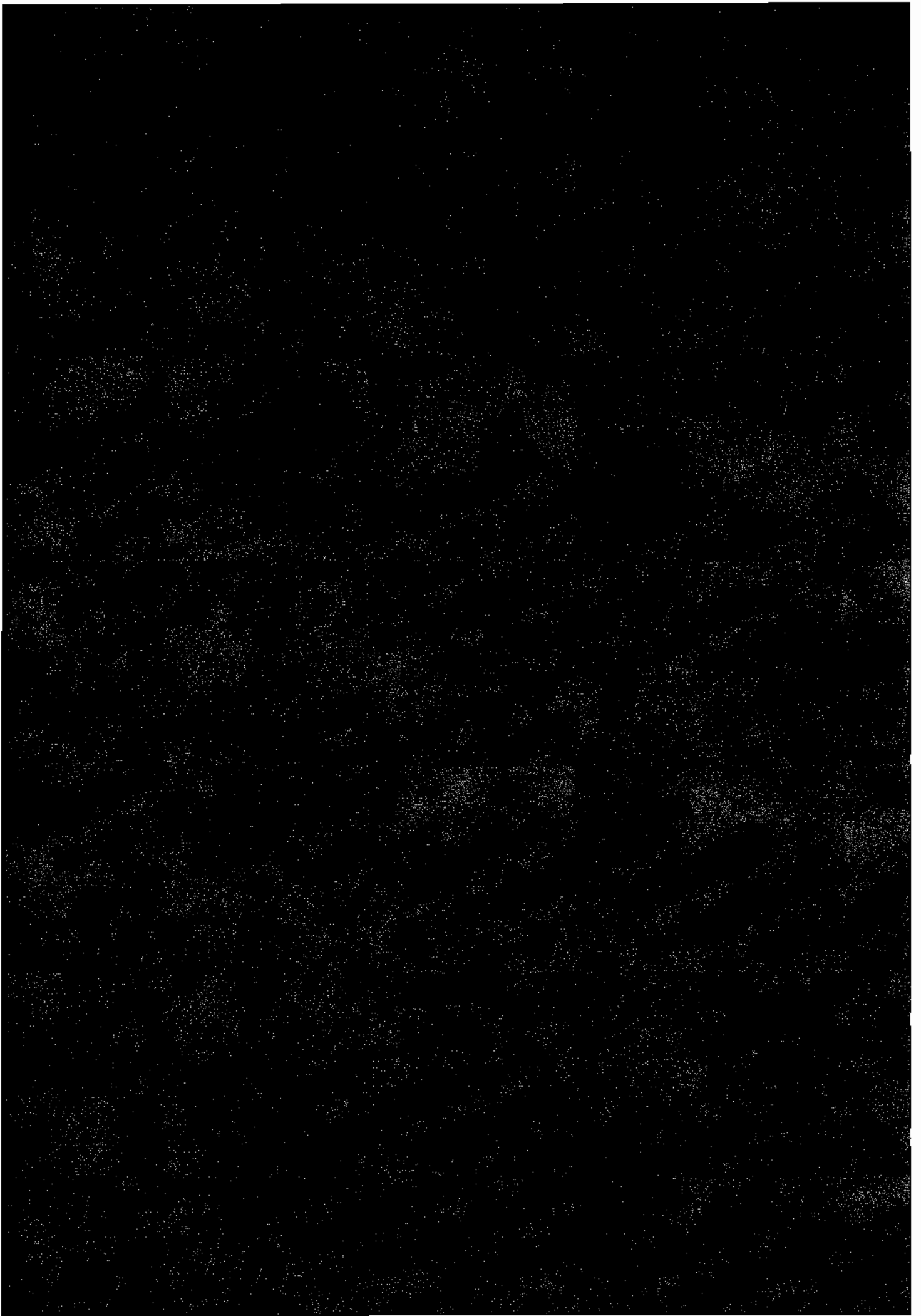
The second part of the paper focuses on the methodology used in the study. It describes the qualitative approach adopted, which involves in-depth interviews and focus group discussions. The researchers aimed to explore the experiences and perceptions of the participants, rather than testing a specific hypothesis.

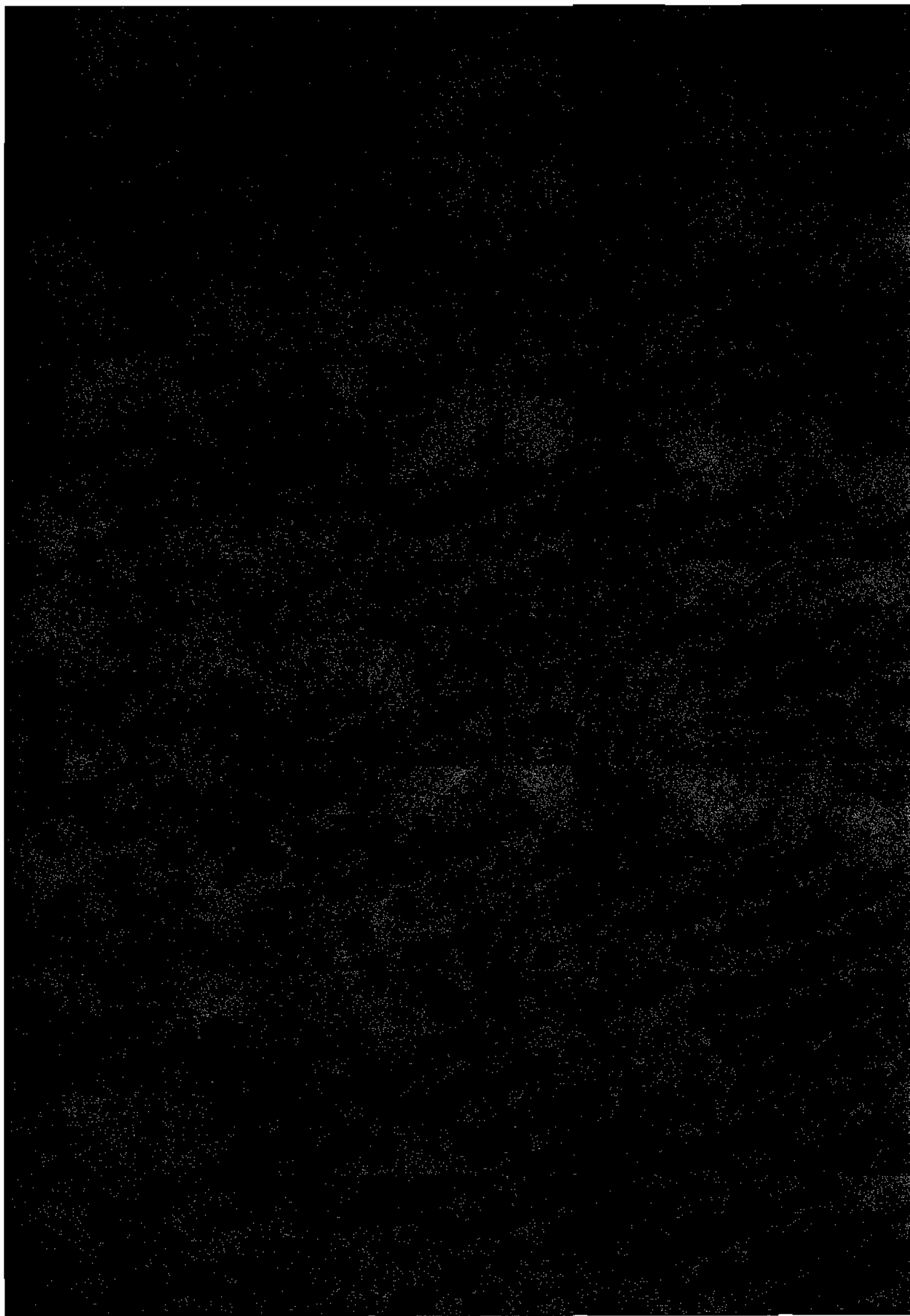
The third part of the paper presents the findings of the study. It discusses the various themes that emerged from the data, such as the role of family in education and the influence of community norms. The researchers found that there were significant differences in the way that different cultural groups viewed education and learning.

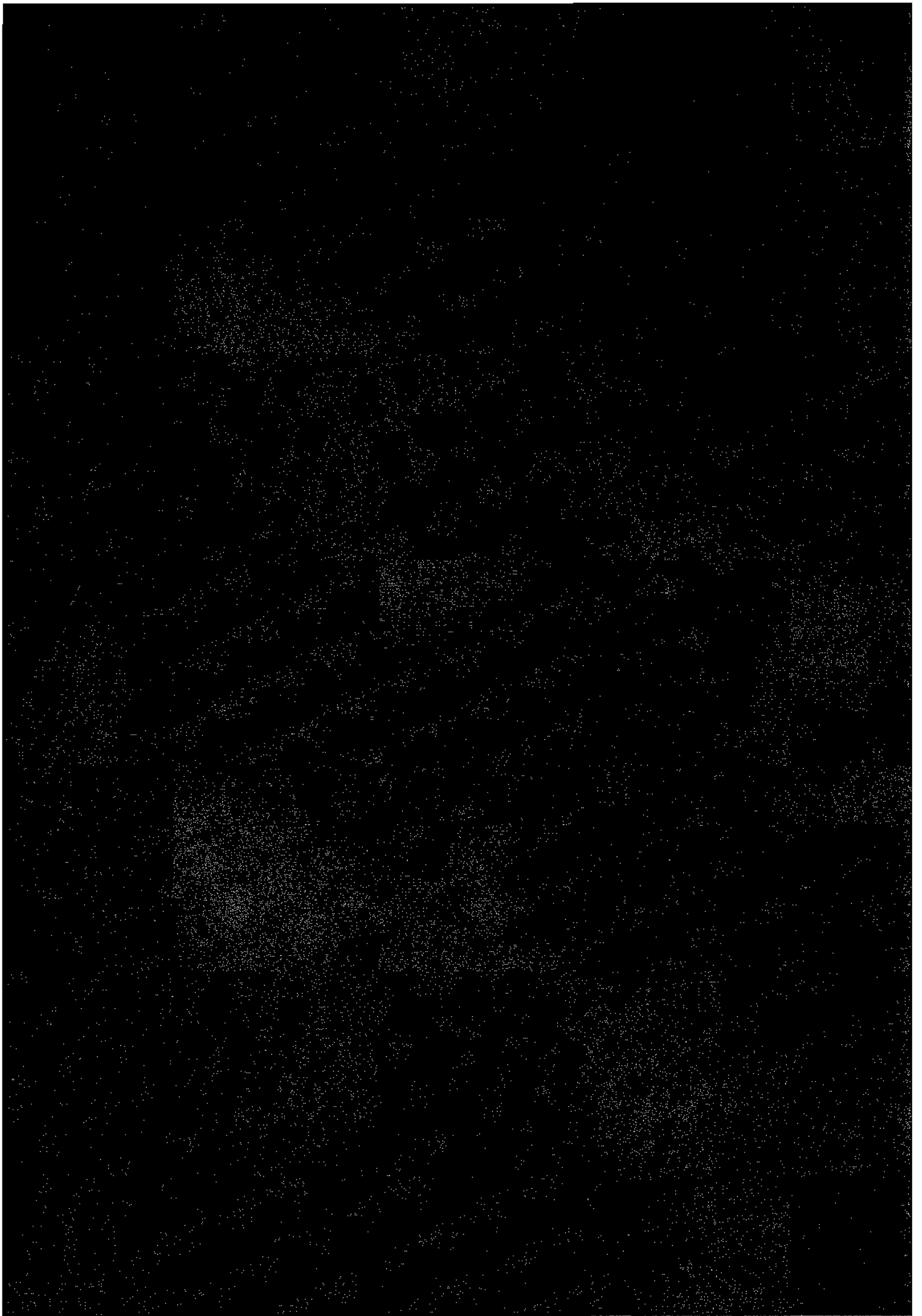
The fourth part of the paper discusses the implications of the findings for practice. It suggests that educators and policymakers should take into account the cultural context of their students when designing educational programs. This could involve providing additional support for students from disadvantaged backgrounds or adapting teaching methods to better suit different learning styles.

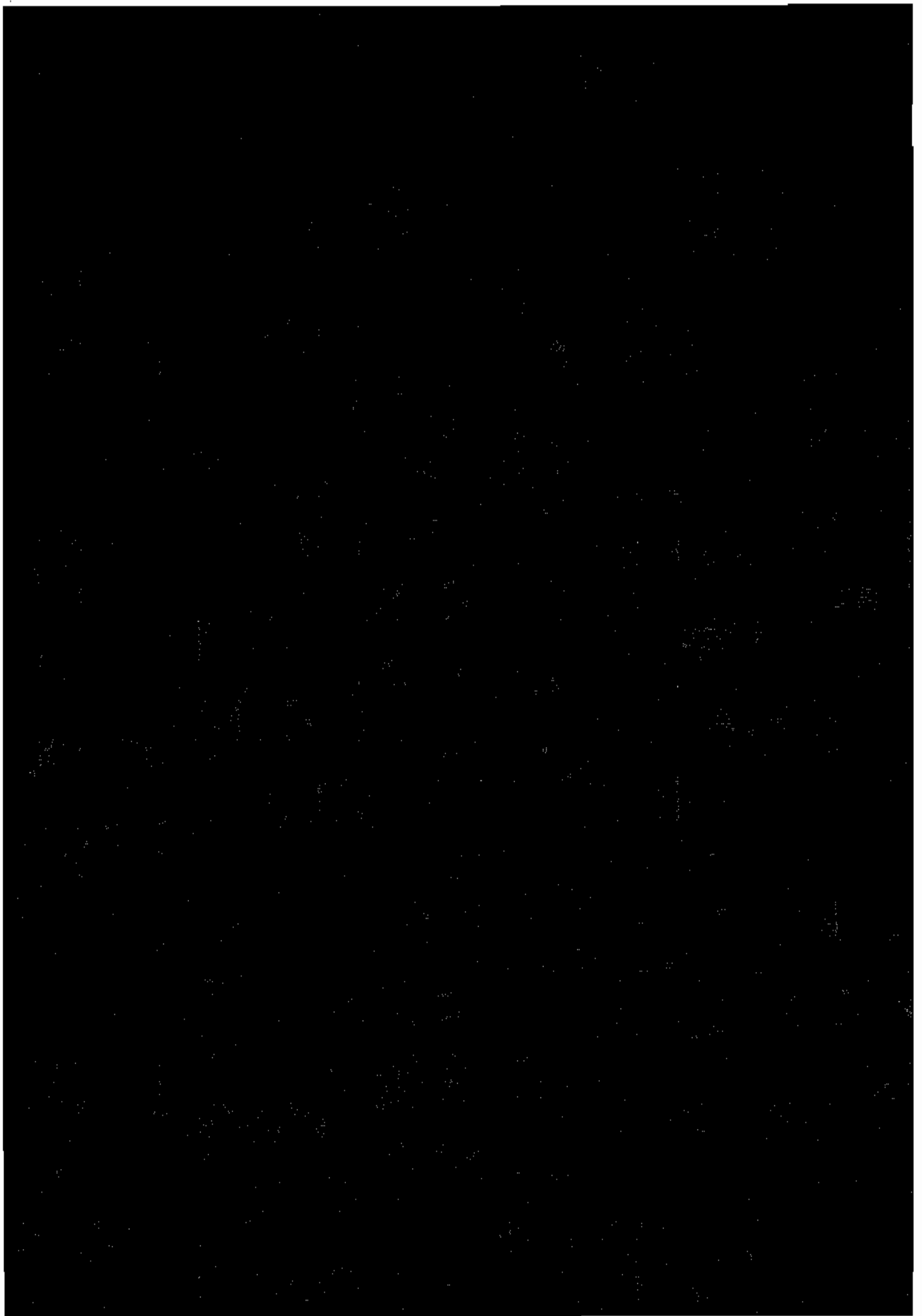
The final part of the paper concludes the study and offers some thoughts for future research. It suggests that further exploration of the cultural context of education is needed, particularly in the area of teacher education and curriculum development.











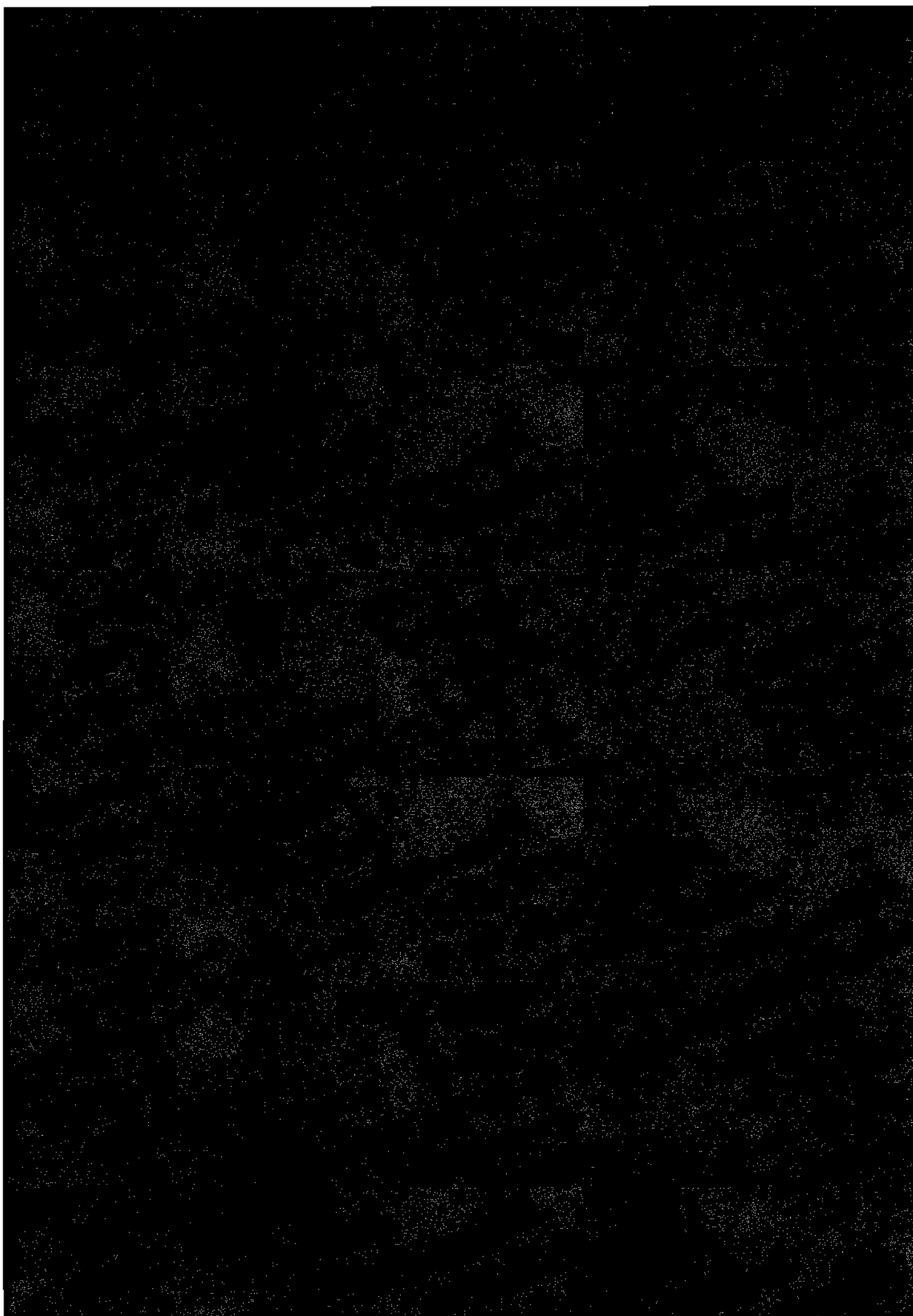
the 1990s, the number of people in the world who are under 15 years of age has increased from 1.1 billion to 1.5 billion, and the number of people aged 65 and over has increased from 0.2 billion to 0.5 billion (United Nations, 1999).

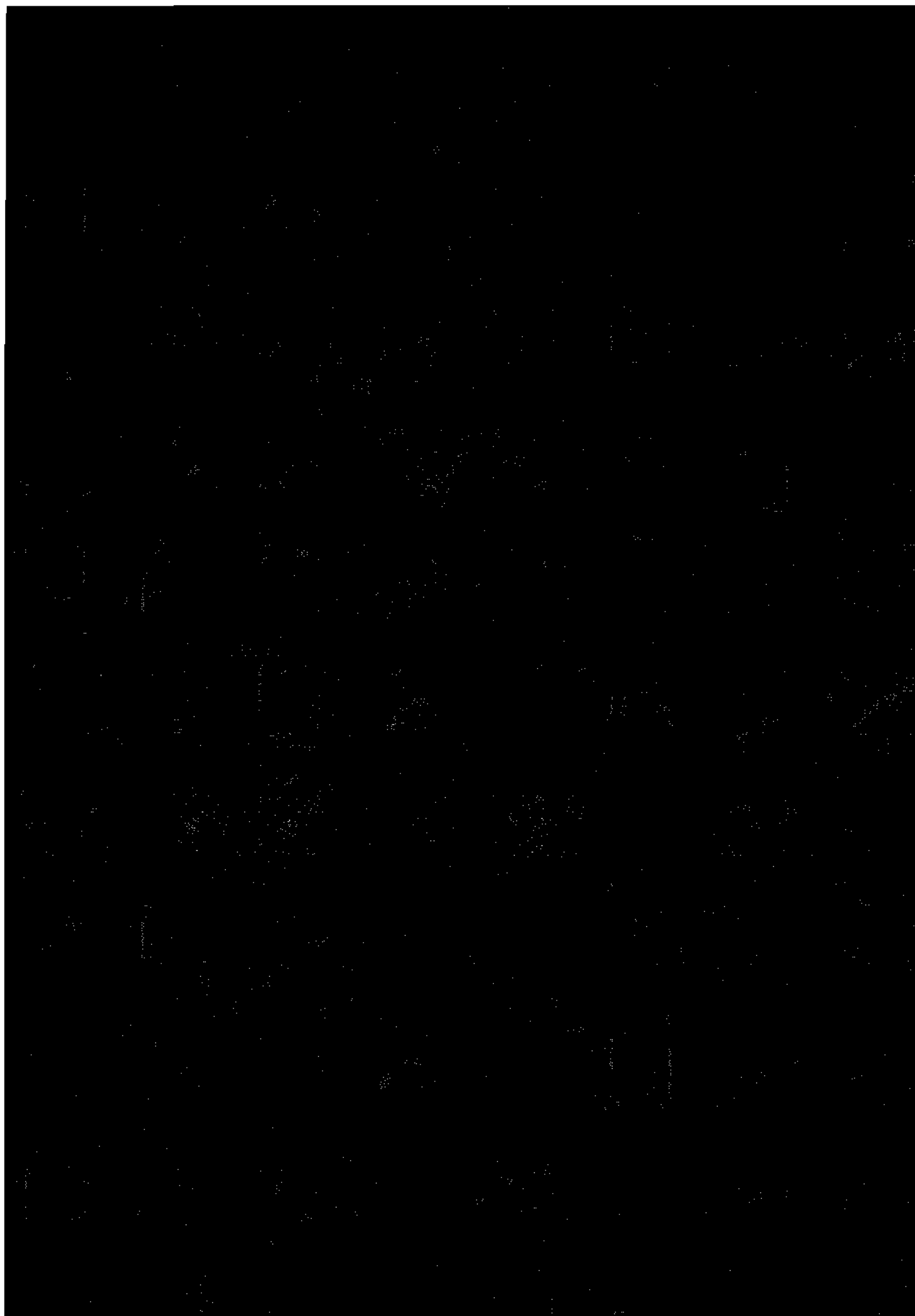
There are a number of reasons why the world population is growing so rapidly. One of the main reasons is that the number of children born to each woman has increased. This is due to a number of factors, including improved medical care, which has reduced the number of children who die before the age of five, and the fact that women are now having children at a younger age. Another reason for the rapid growth of the world population is that the number of people who are surviving into old age has increased. This is due to a number of factors, including improved medical care, which has reduced the number of people who die from diseases such as heart disease and cancer, and the fact that people are now living longer lives. The rapid growth of the world population has a number of implications for the future. One of the main implications is that there will be a need for more resources to support the growing population. This includes more food, water, and energy. Another implication is that there will be a need for more jobs to support the growing population. This is because the number of people who are entering the workforce is increasing, while the number of people who are leaving the workforce is decreasing. The rapid growth of the world population is a major challenge for the future, and it is important that we take steps to address this challenge.

One of the main ways to address the challenge of the rapid growth of the world population is to improve the quality of life for people in developing countries. This can be done in a number of ways, including improving medical care, improving education, and improving the environment. Improving medical care can help to reduce the number of people who die from diseases, which can help to increase the number of people who are surviving into old age. Improving education can help to reduce the number of children who are born, which can help to slow down the growth of the world population. Improving the environment can help to ensure that there are enough resources to support the growing population.

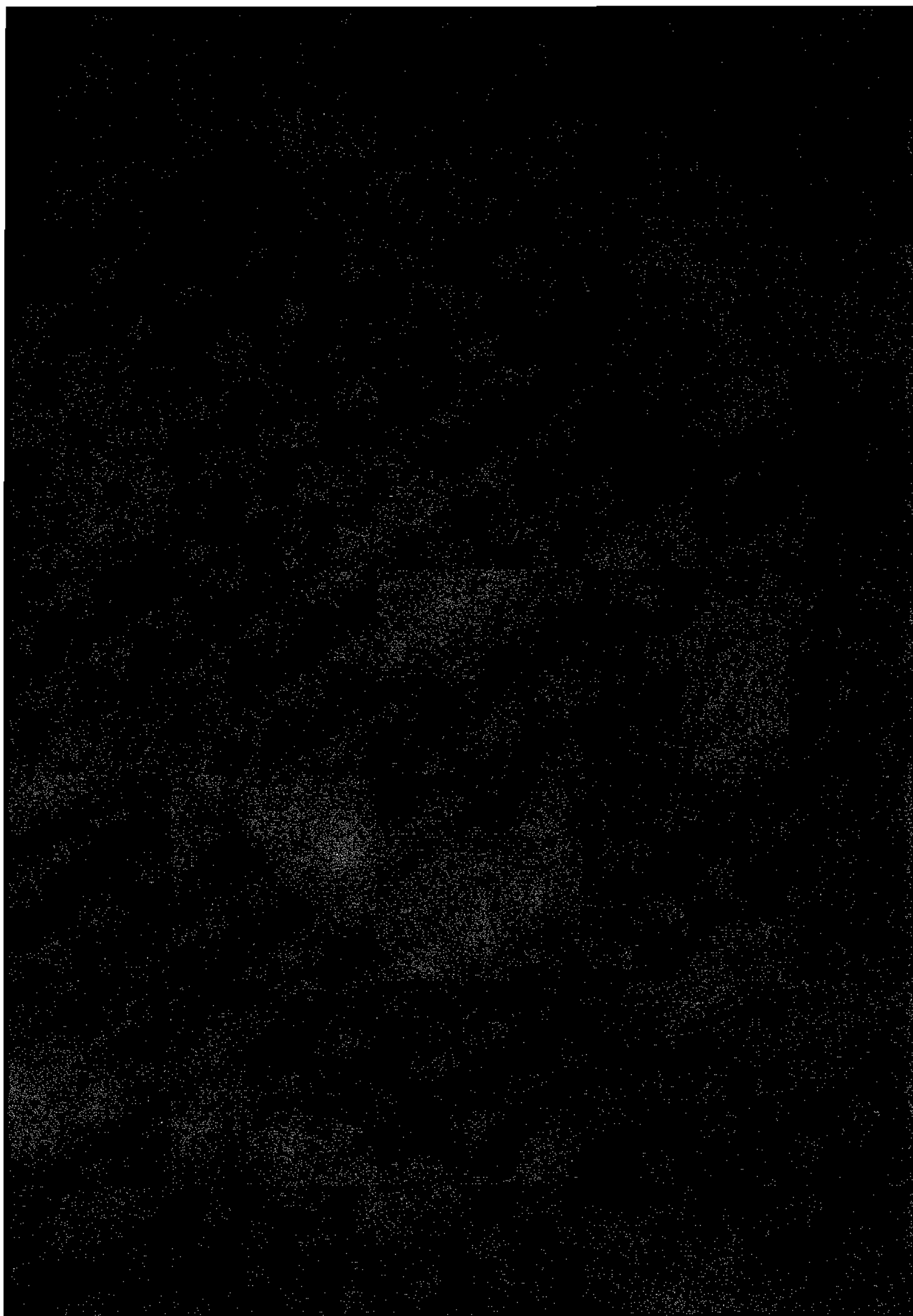
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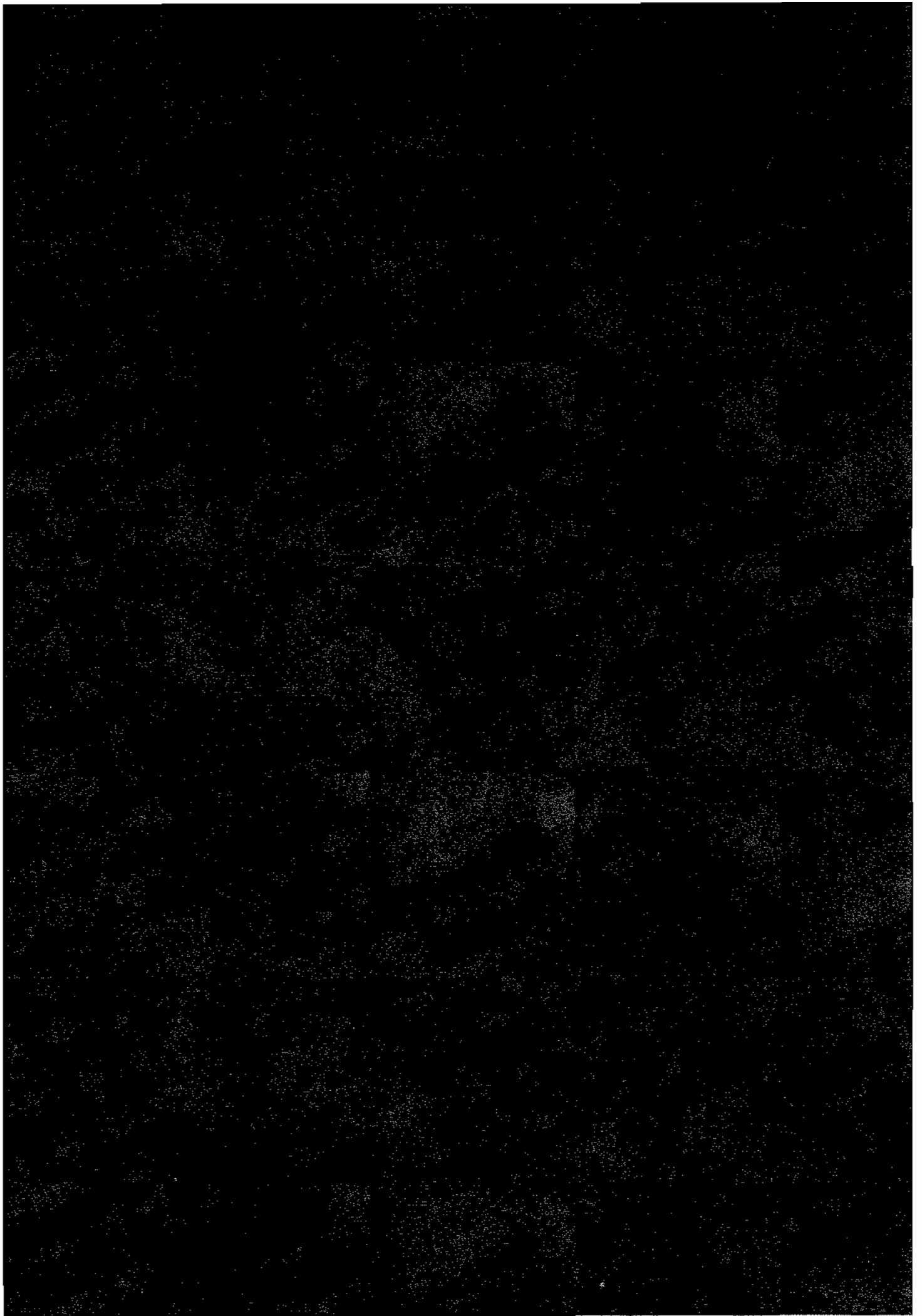


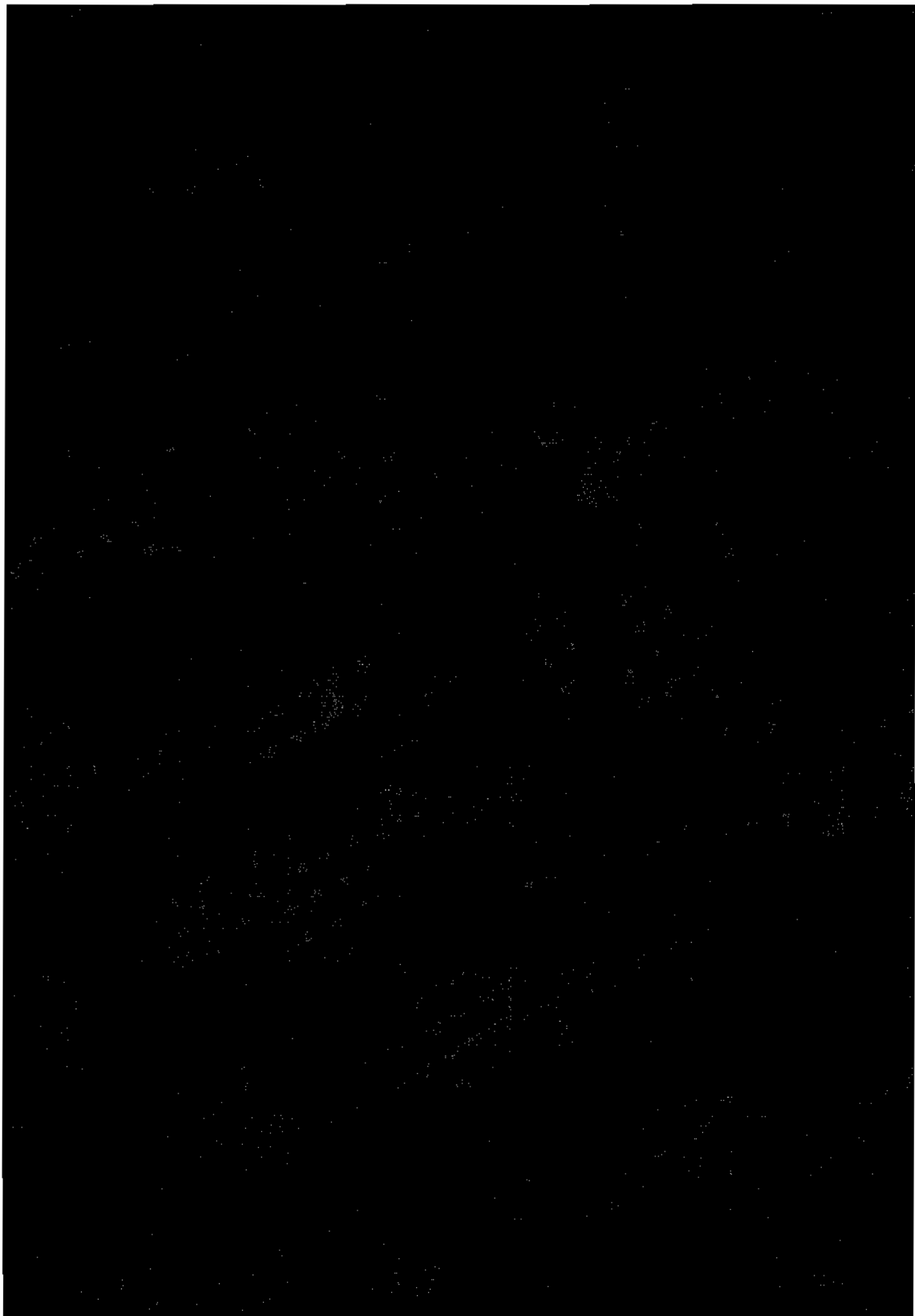


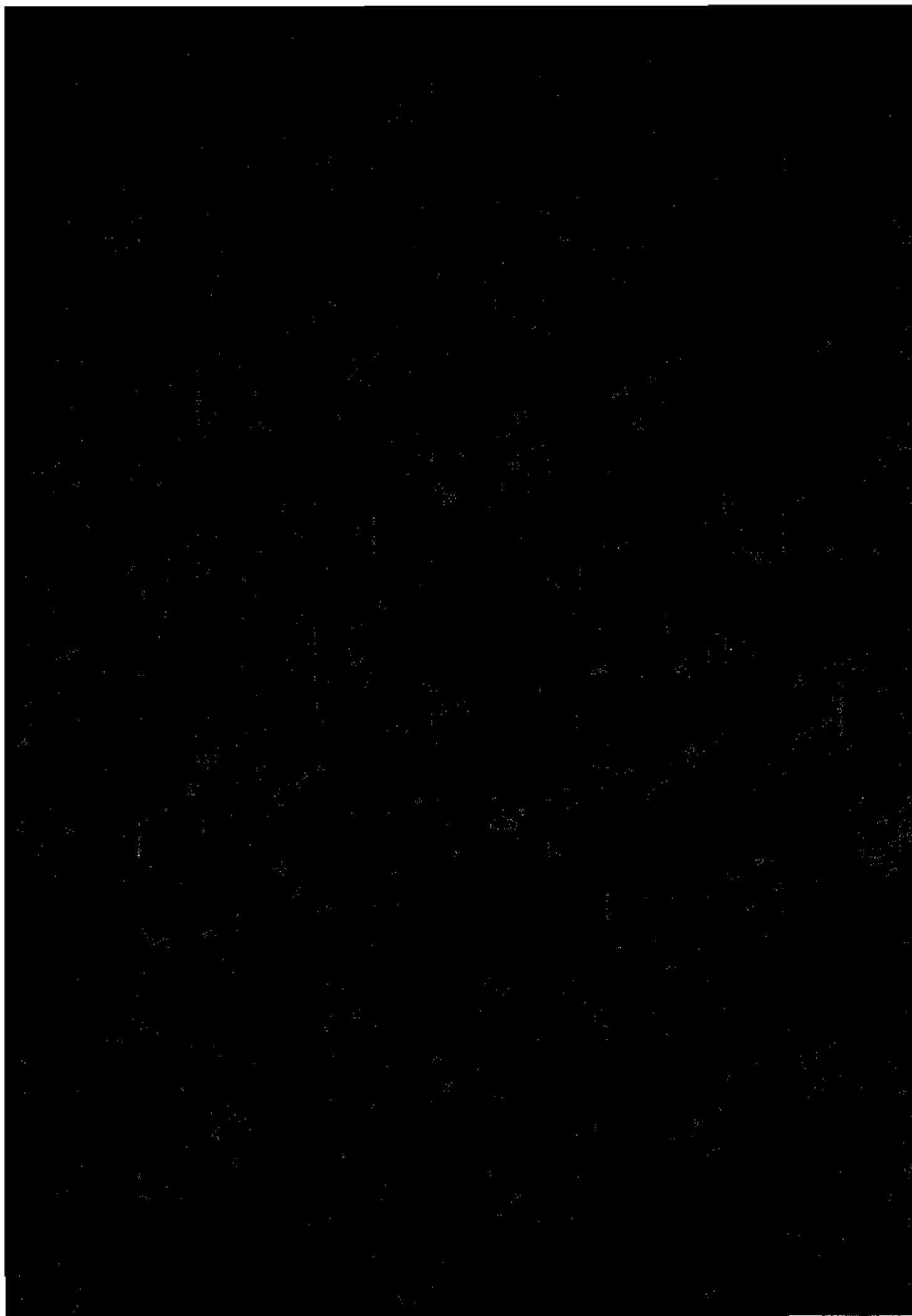


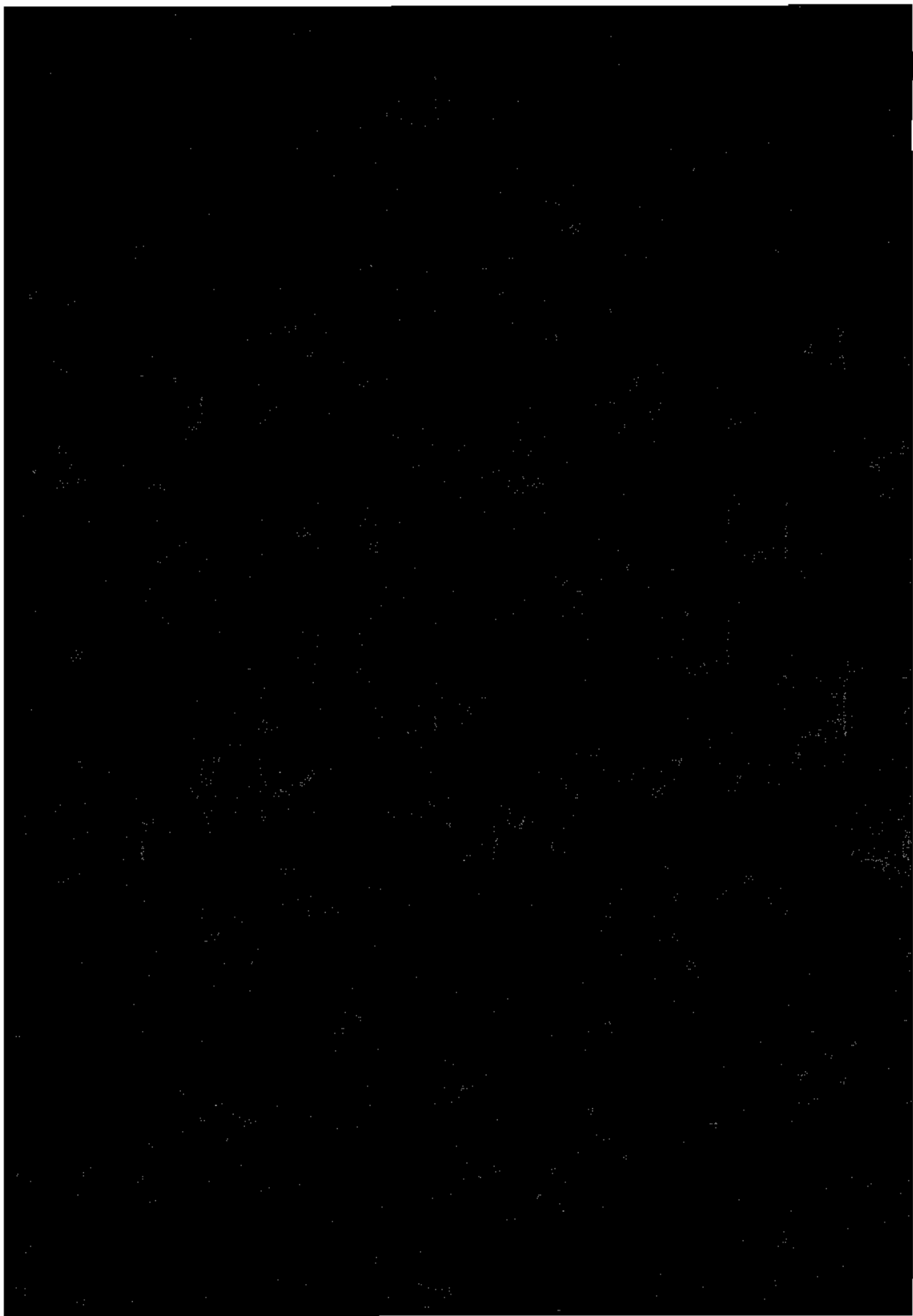


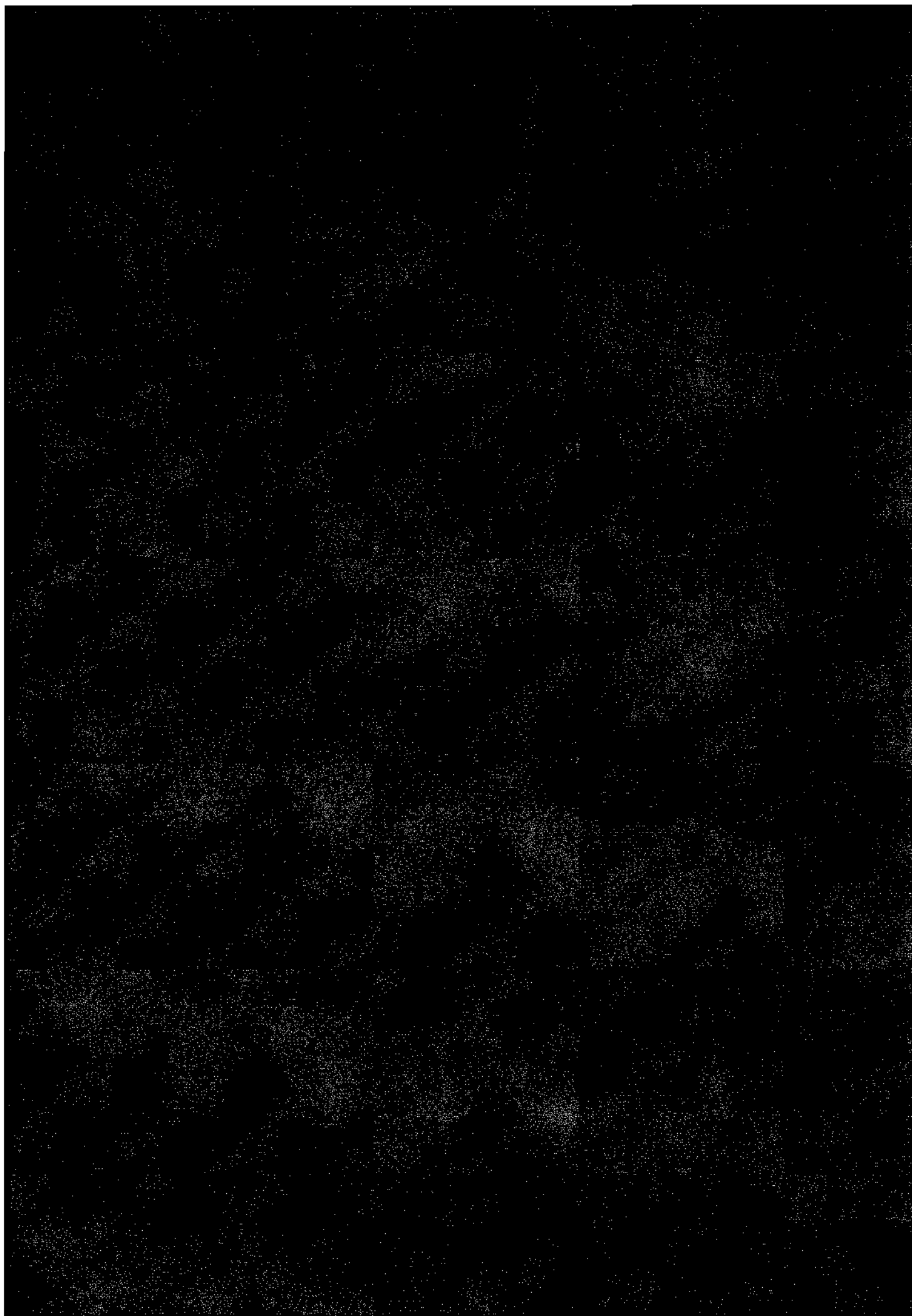


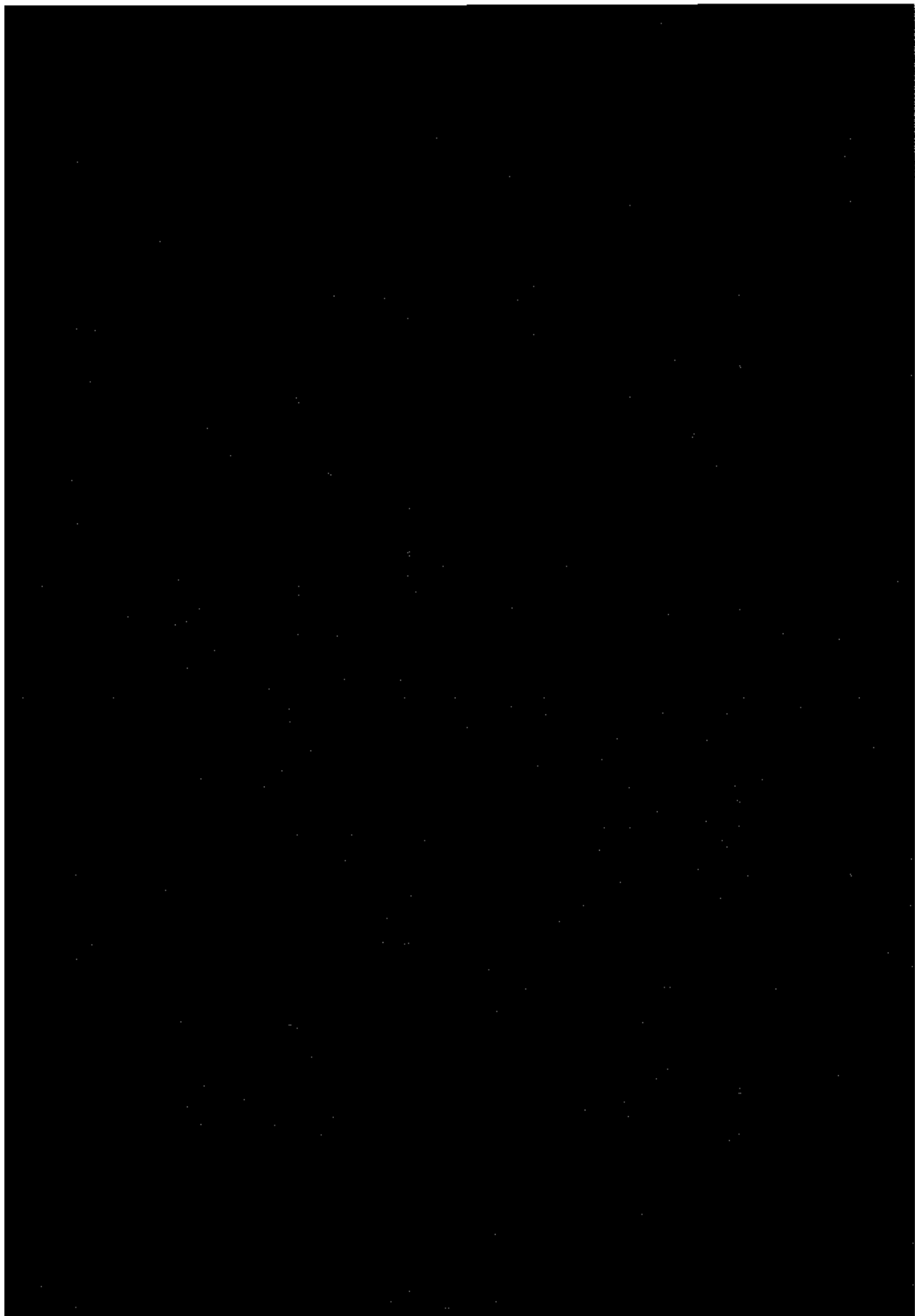


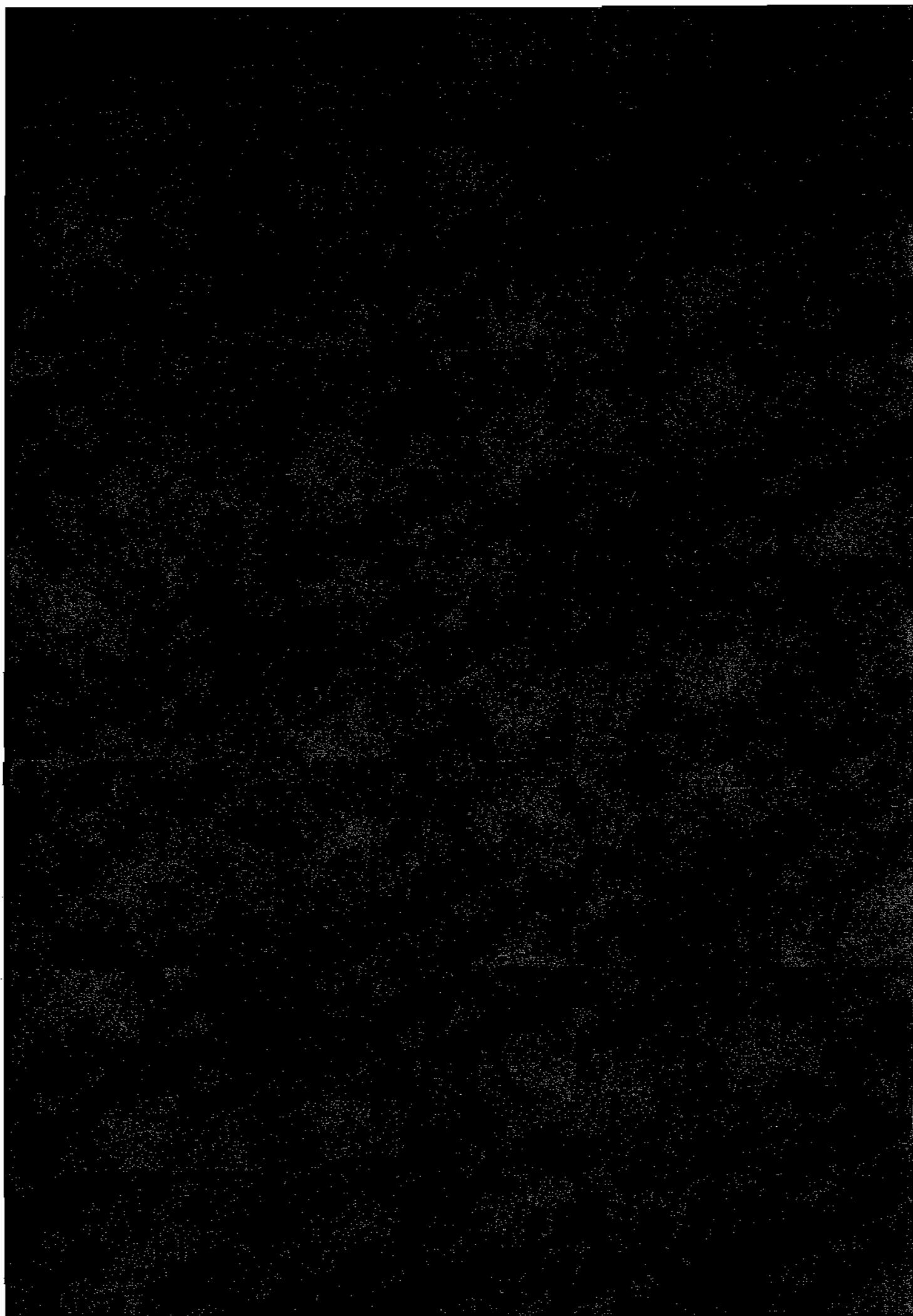




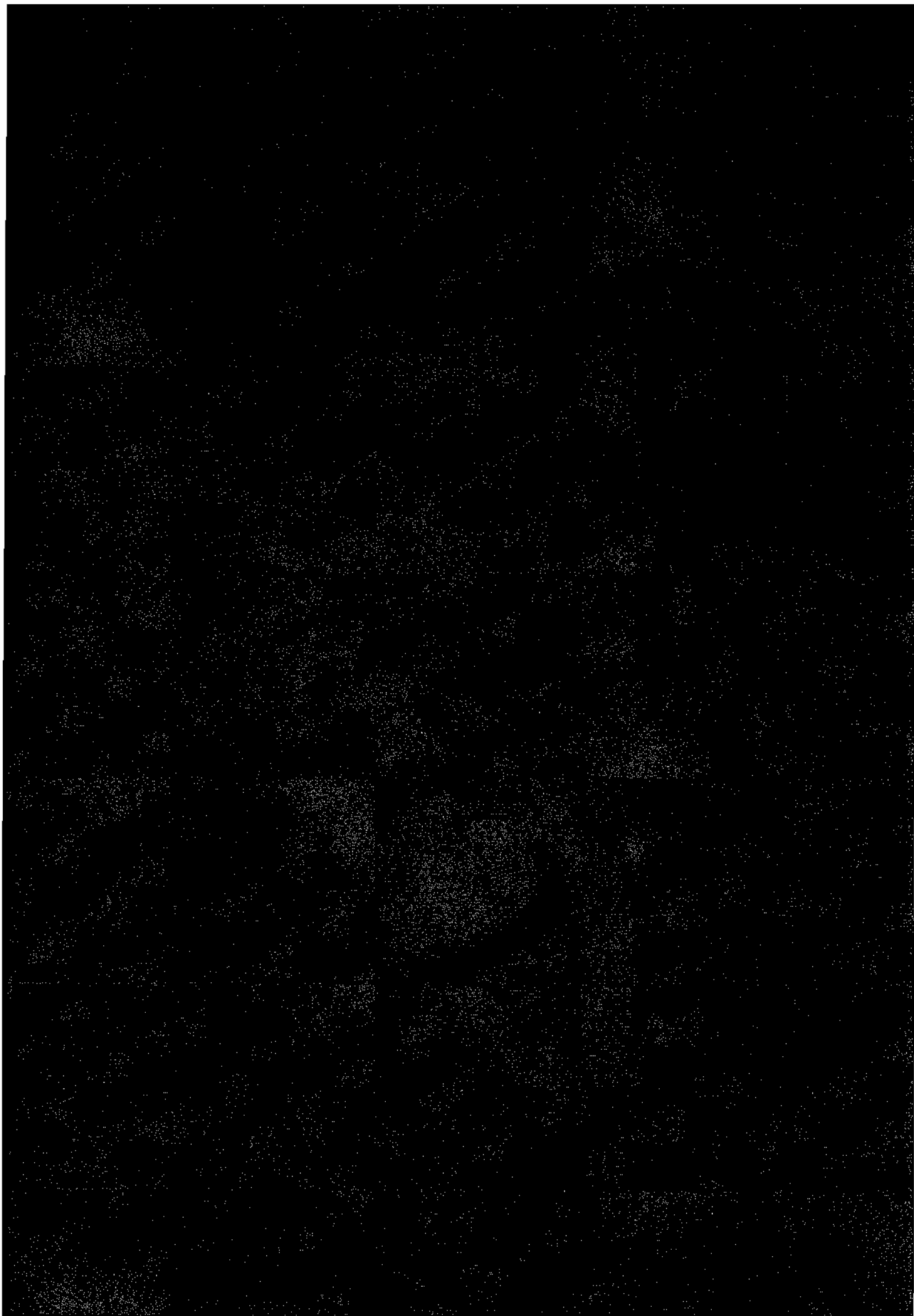


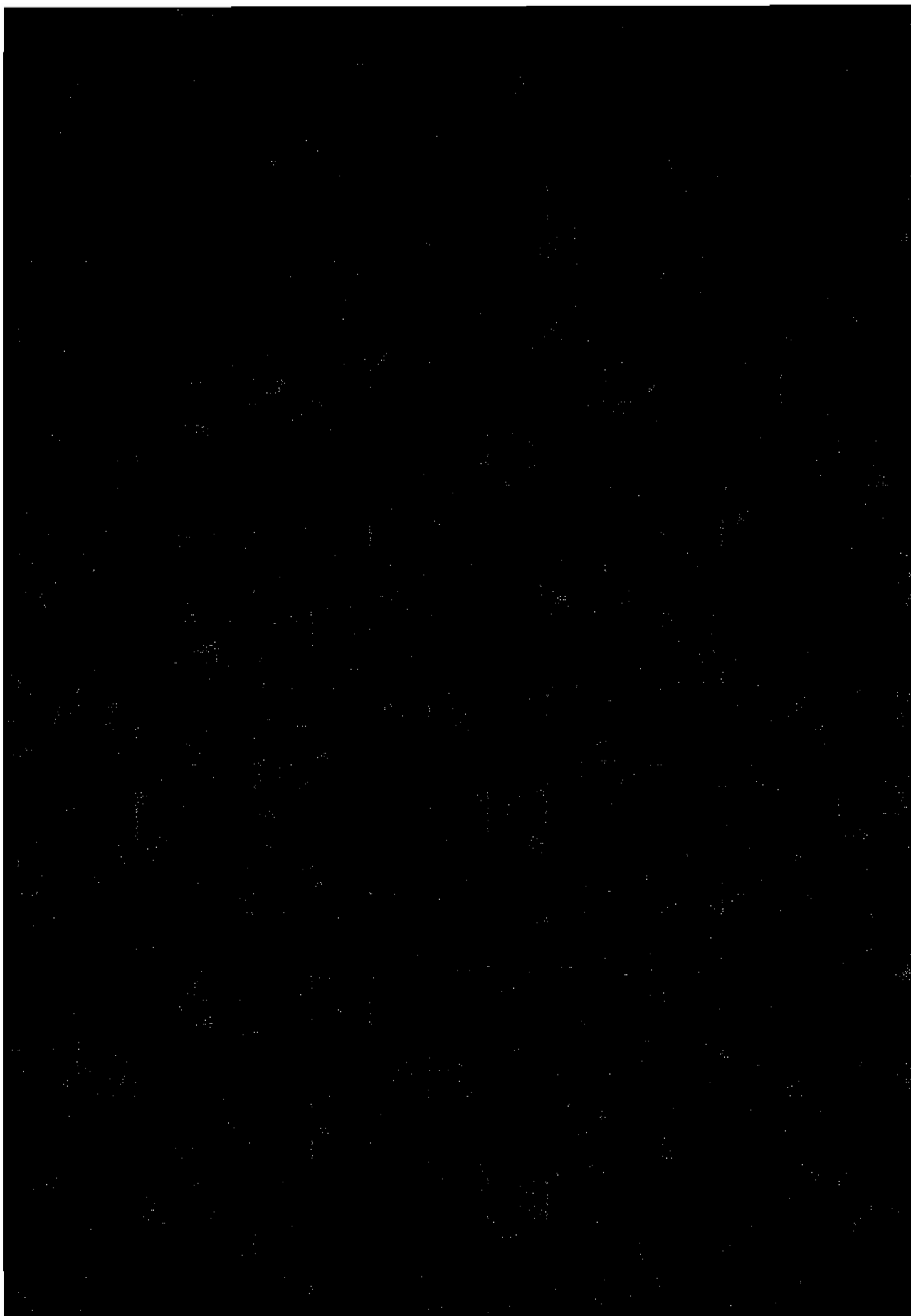


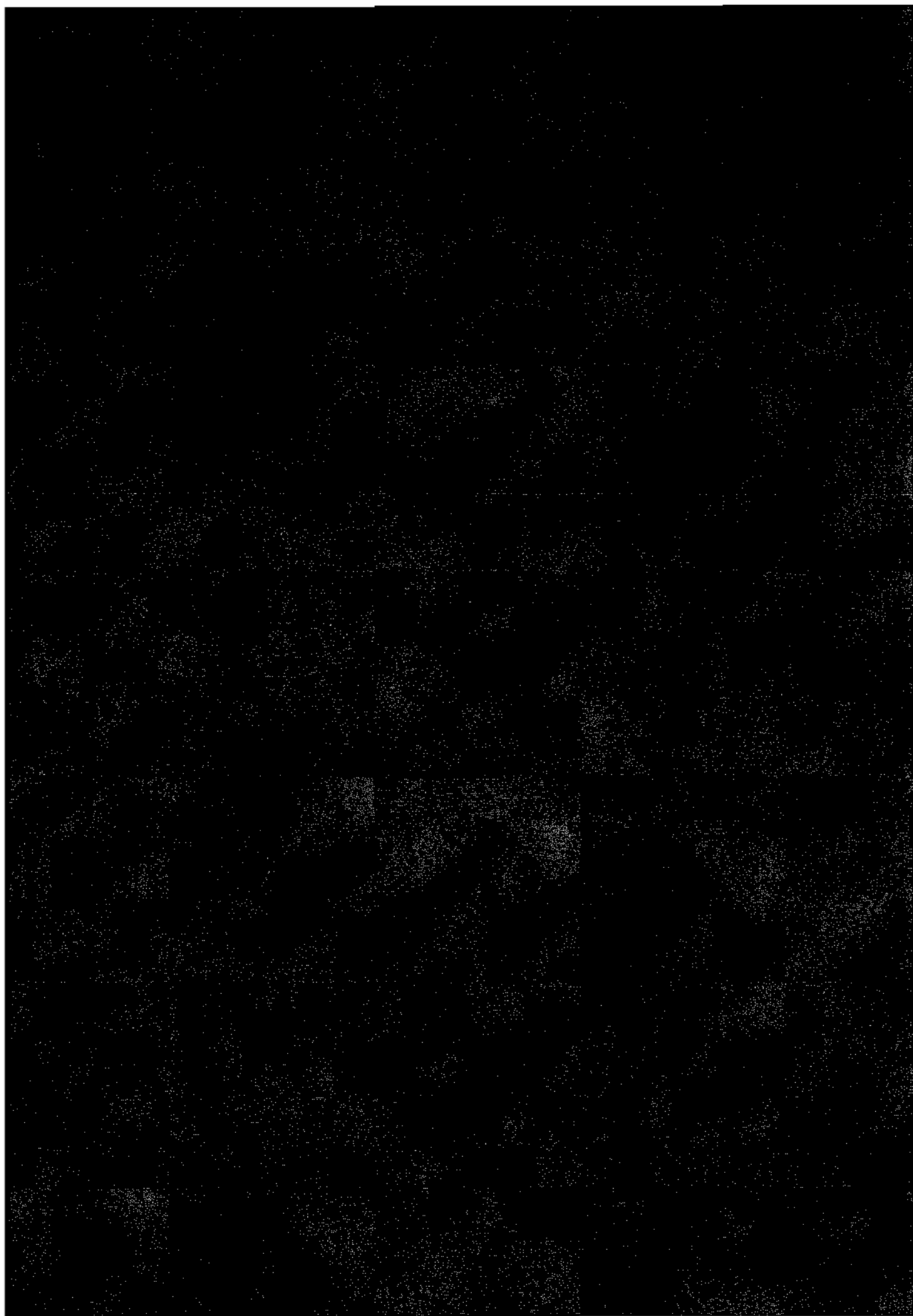


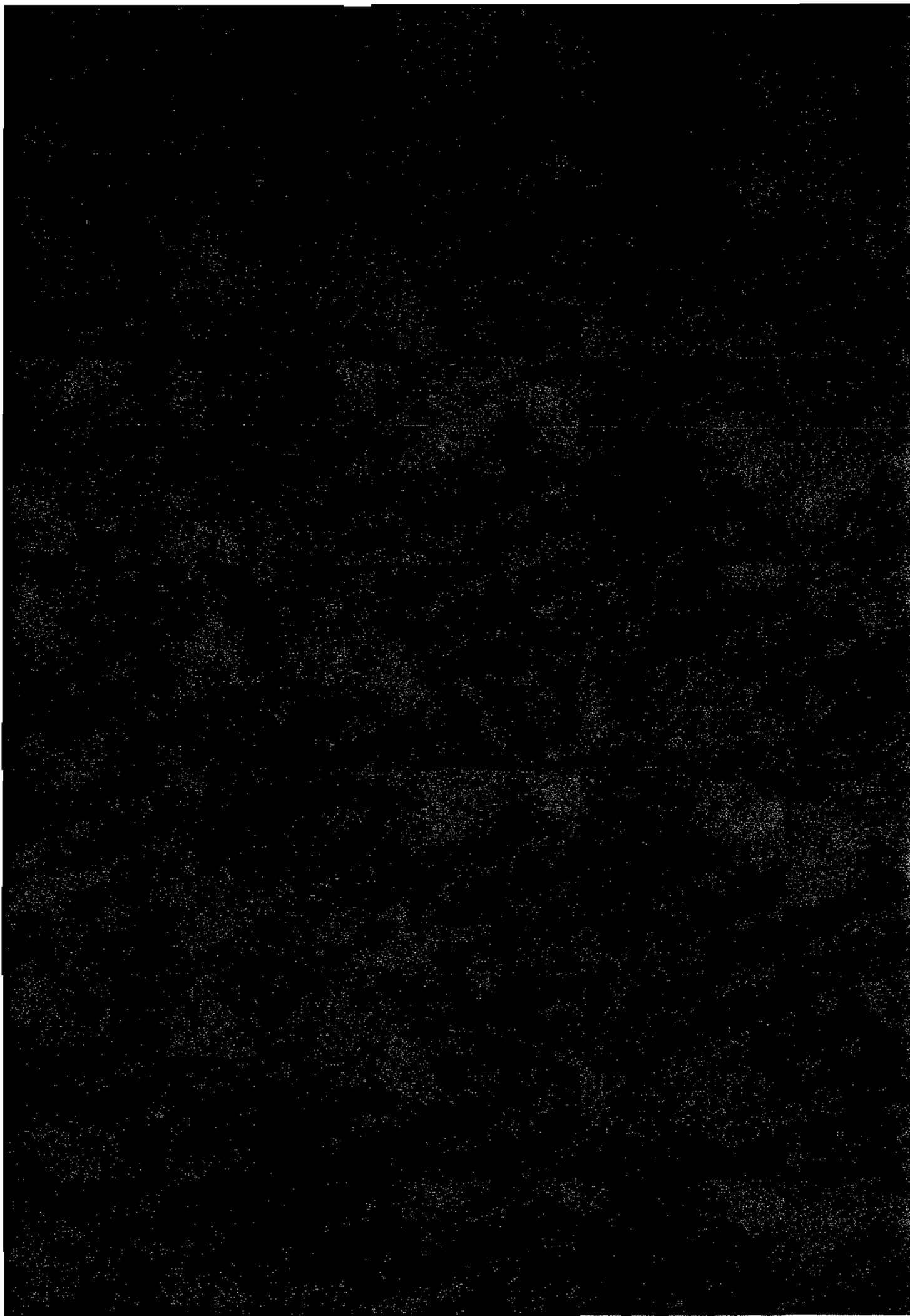








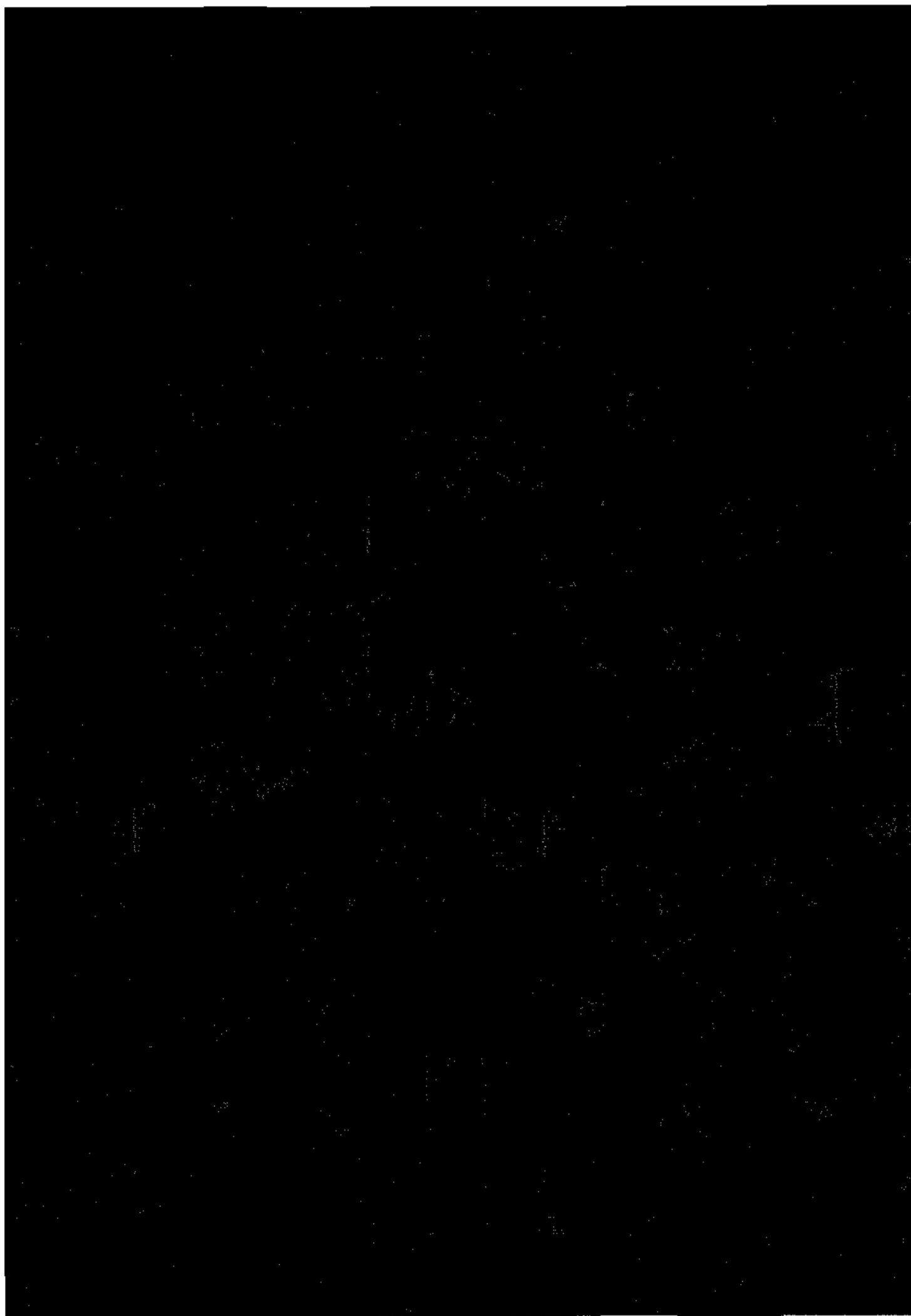










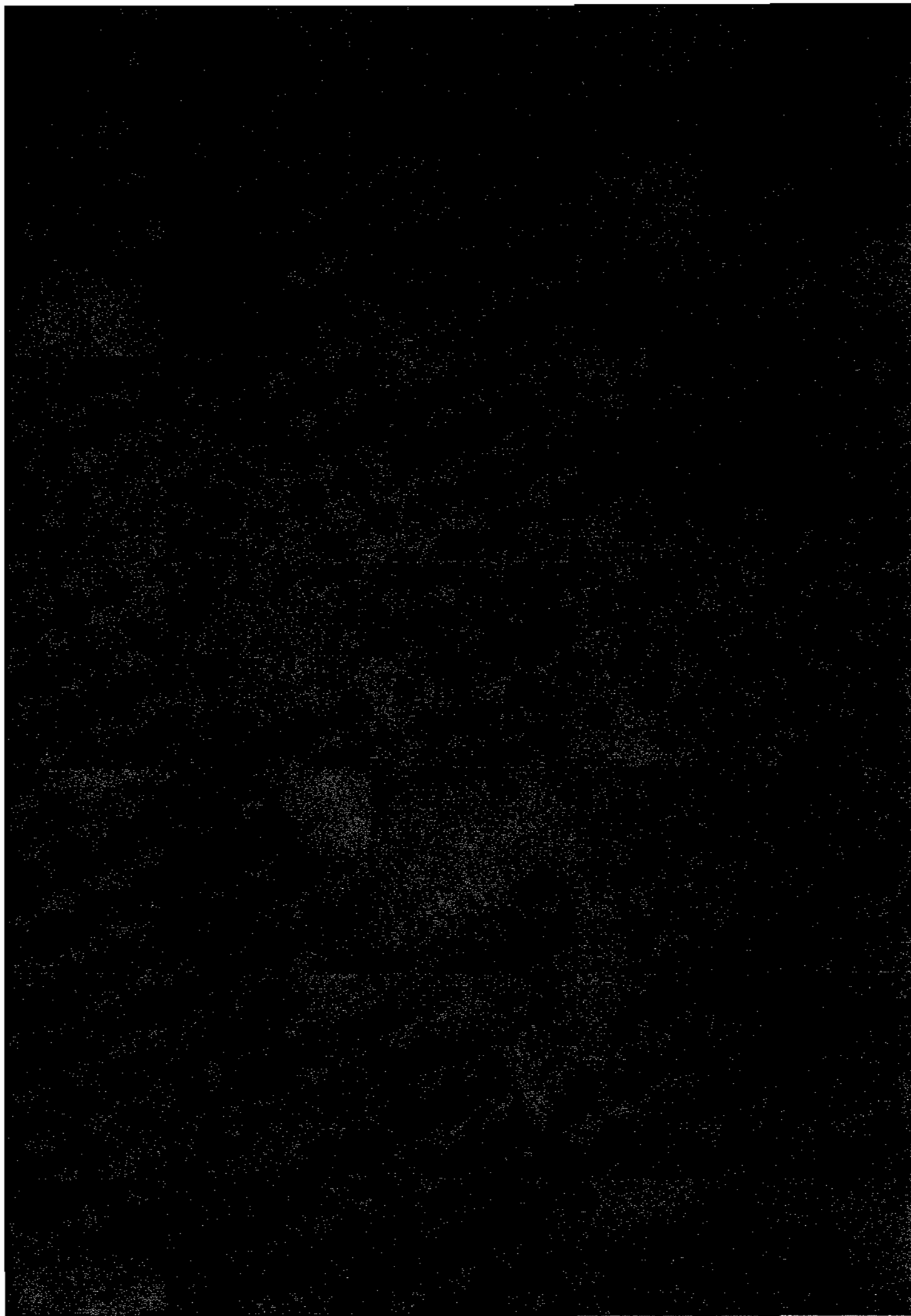












The first part of the paper discusses the importance of understanding the cultural context of the research. It highlights the need for researchers to be sensitive to the values and beliefs of the communities they are studying. This is particularly important in the field of education, where cultural differences can significantly impact learning outcomes. The paper then moves on to discuss the challenges of conducting research in diverse cultural settings. It notes that researchers often face difficulties in establishing rapport with participants and in interpreting their responses. To address these challenges, the paper suggests several strategies, including the use of local researchers and the development of culturally appropriate research instruments. The final part of the paper discusses the importance of ethical considerations in cross-cultural research. It emphasizes the need for researchers to obtain informed consent from participants and to ensure that their research does not cause harm or exploitation. The paper concludes by noting that while cross-cultural research is a complex and challenging task, it is also a highly rewarding one that can lead to a deeper understanding of human behavior and culture.

the 1990s, the number of people in the world who are undernourished has increased from 600 million to 800 million (FAO 1996). The number of people who are malnourished has increased from 1.2 billion to 1.5 billion (FAO 1996).

There are a number of reasons why the number of people who are undernourished has increased. One of the main reasons is that the world population has increased. The world population is now over 6 billion, and it is expected to reach 9 billion by the year 2050. This means that there are more people in the world who need food. Another reason is that the world's food supply is not increasing fast enough to keep up with the growing population. This is because the world's food supply is based on a few crops, such as wheat, rice, and corn, which are grown in a few countries. This makes the world's food supply very vulnerable to changes in the weather or in the price of food.

There are a number of ways in which the world's food supply can be increased. One way is to increase the amount of land that is used for growing food. This can be done by clearing more land for agriculture. Another way is to increase the amount of food that is produced on the same amount of land. This can be done by using better farming techniques, such as irrigation and fertilizers.

There are a number of ways in which the world's food supply can be made more secure. One way is to reduce the amount of food that is wasted. This can be done by encouraging people to eat less food and by reducing the amount of food that is thrown away. Another way is to make sure that food is distributed fairly. This can be done by making sure that food is available to all people, and by making sure that food is sold at a price that is affordable for all people.

There are a number of ways in which the world's food supply can be made more sustainable. One way is to use less land for growing food. This can be done by using better farming techniques, such as crop rotation and conservation tillage. Another way is to use less water for growing food. This can be done by using drip irrigation and by using less water in the home.

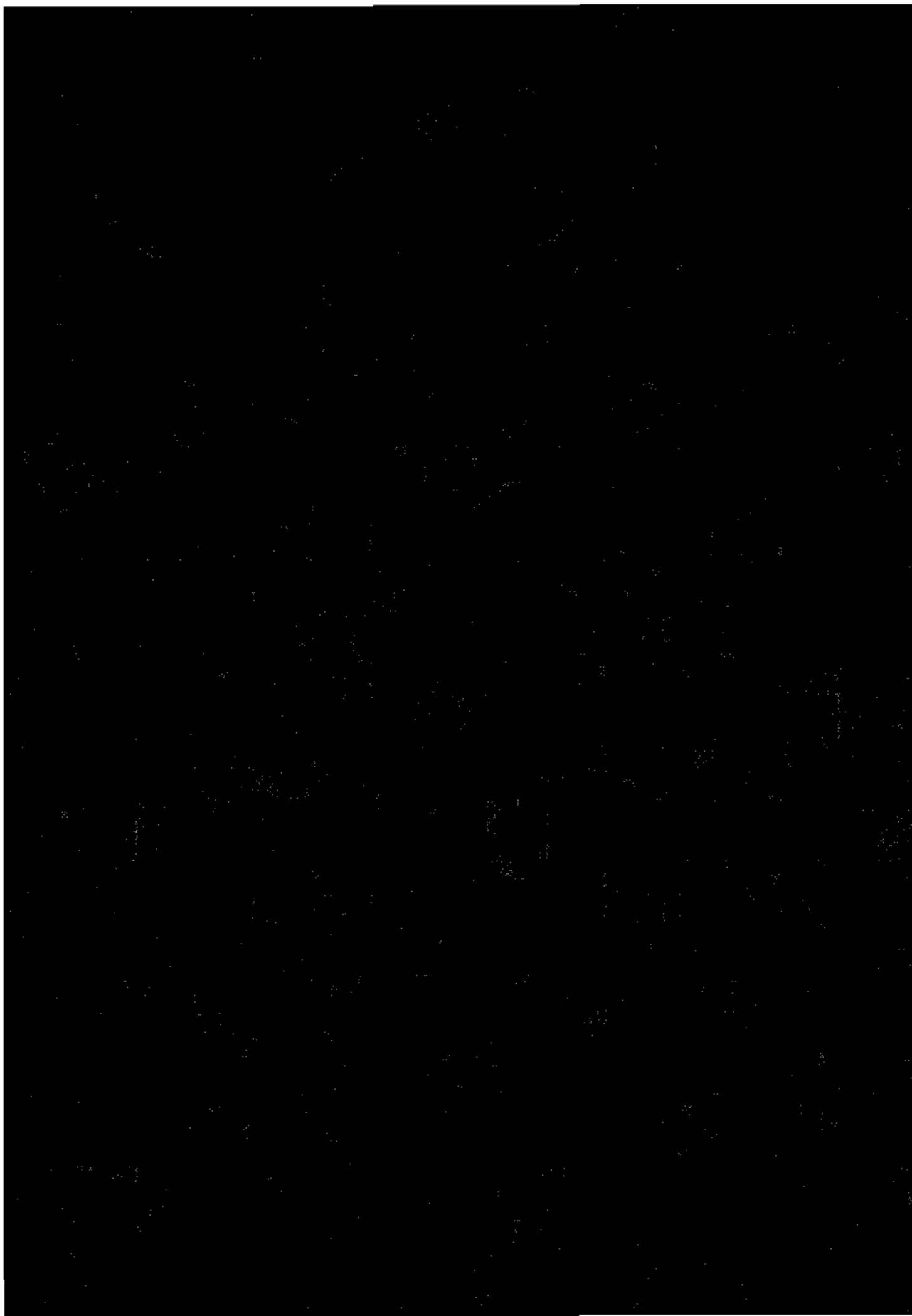
There are a number of ways in which the world's food supply can be made more healthy. One way is to eat more fruits and vegetables. This can be done by growing more fruits and vegetables, and by eating more of them. Another way is to eat less meat. This can be done by eating less meat, and by eating more plant-based foods.

There are a number of ways in which the world's food supply can be made more affordable. One way is to reduce the cost of food. This can be done by reducing the cost of food production, and by reducing the cost of food distribution. Another way is to make sure that food is available to all people. This can be done by making sure that food is sold at a price that is affordable for all people.

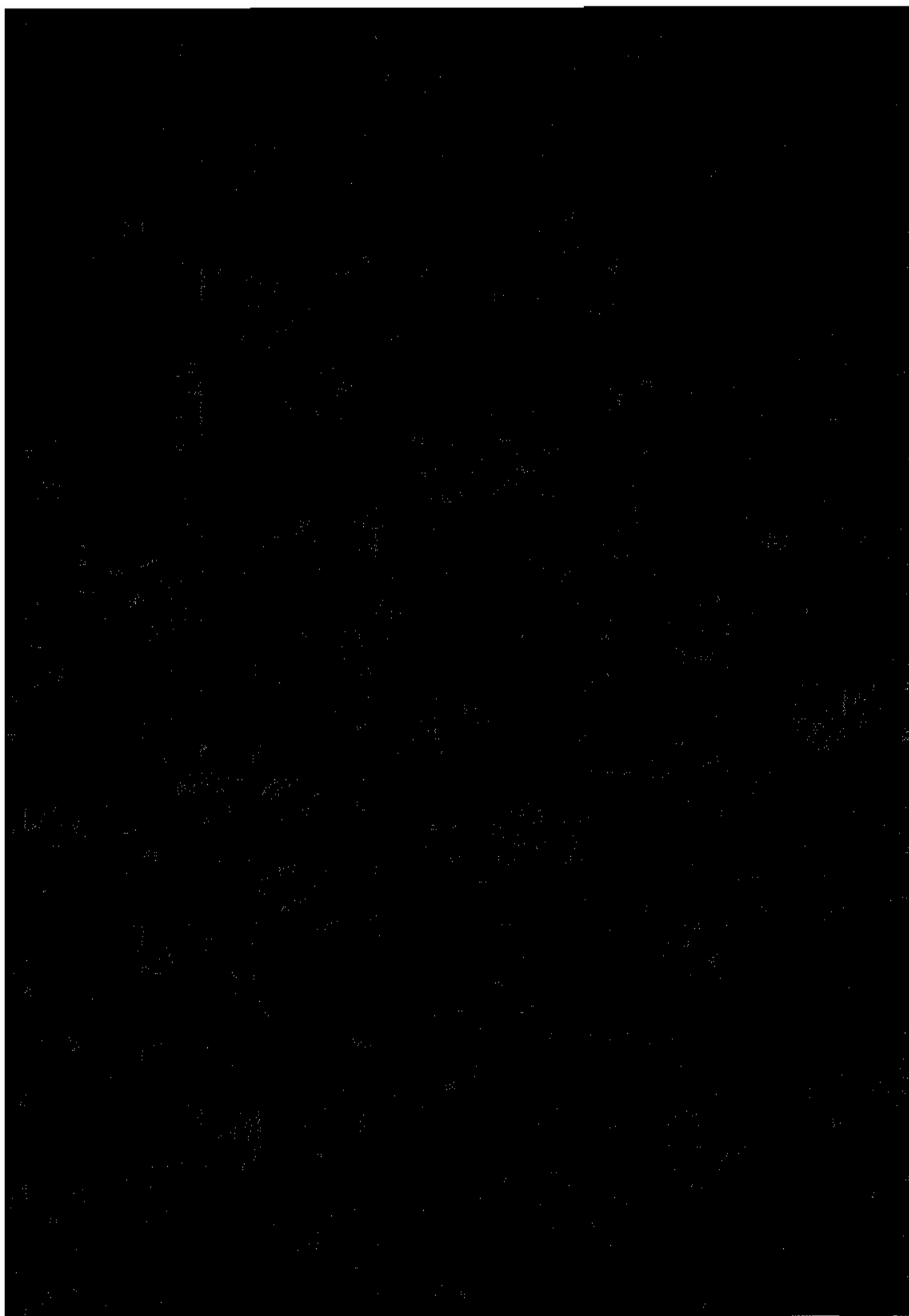
There are a number of ways in which the world's food supply can be made more secure and sustainable. One way is to make sure that food is available to all people, and that food is sold at a price that is affordable for all people. Another way is to make sure that food is produced in a way that is sustainable, and that food is distributed in a way that is fair.

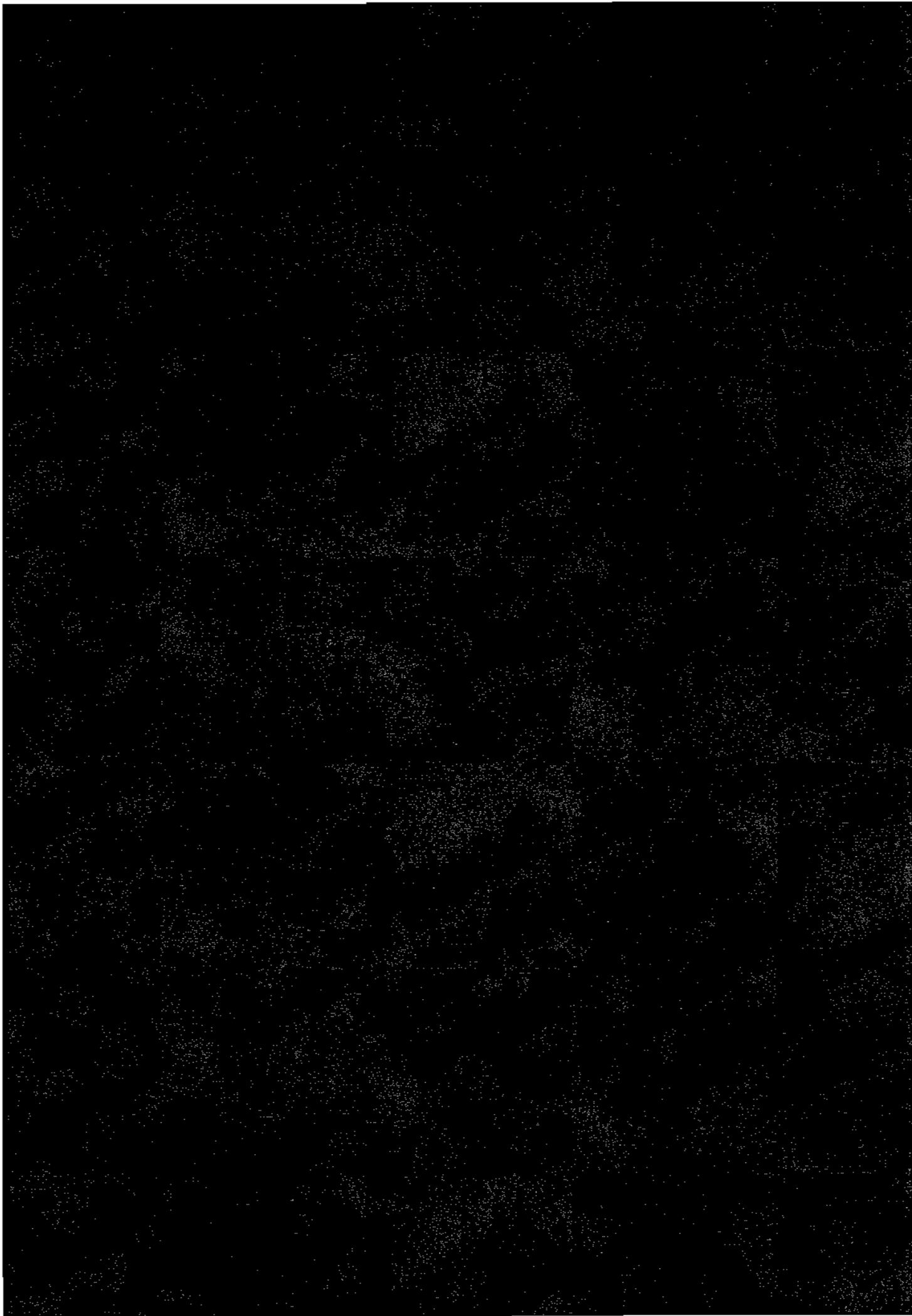
There are a number of ways in which the world's food supply can be made more healthy and affordable. One way is to eat more fruits and vegetables, and to eat less meat. Another way is to make sure that food is available to all people, and that food is sold at a price that is affordable for all people.

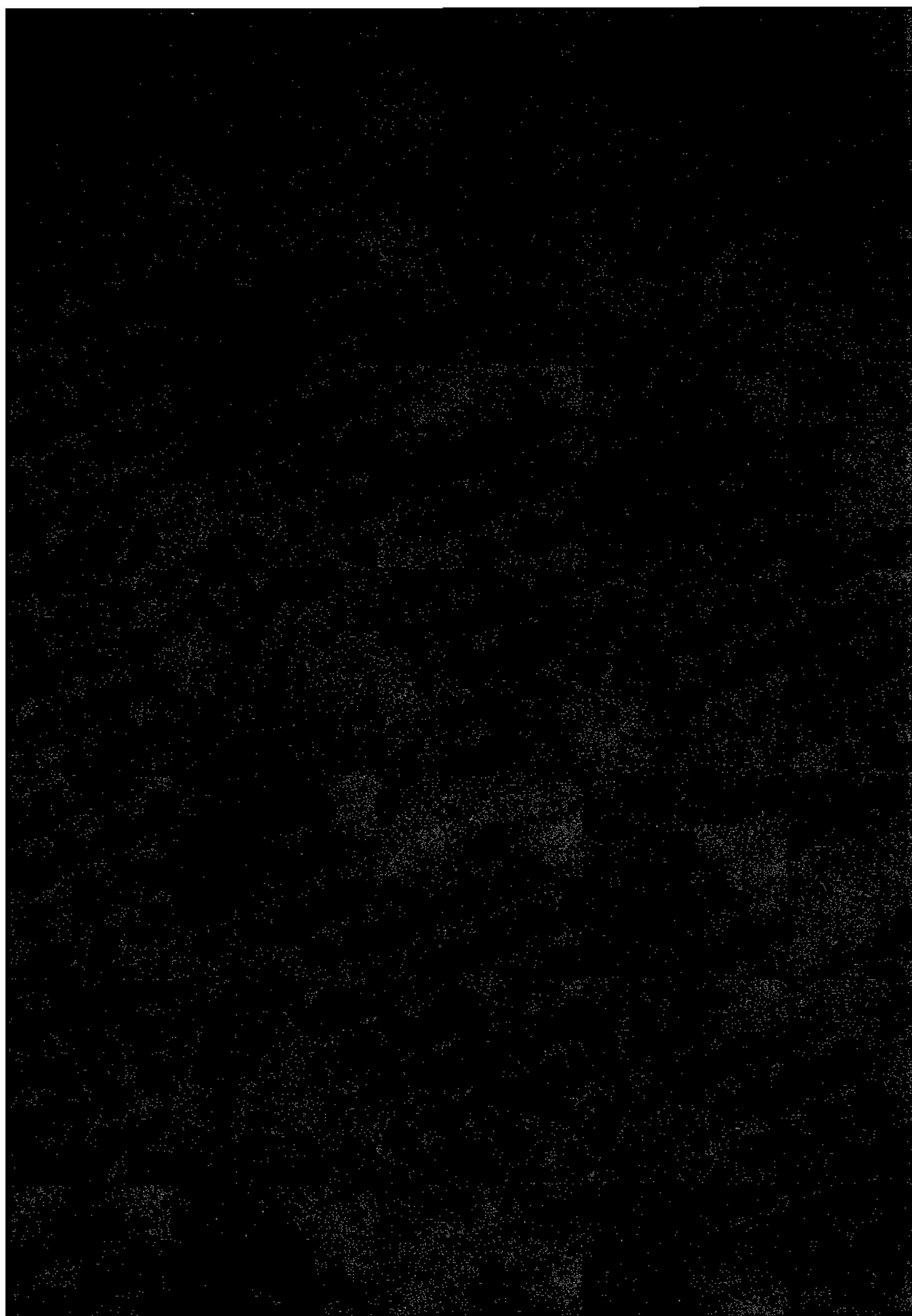
There are a number of ways in which the world's food supply can be made more secure, sustainable, healthy, and affordable. One way is to make sure that food is available to all people, and that food is sold at a price that is affordable for all people. Another way is to make sure that food is produced in a way that is sustainable, and that food is distributed in a way that is fair.













the 1990s, the number of people in the world who are undernourished has increased from 600 million to 800 million.

There are a number of reasons for this. First, the world population has increased by 1.5 billion in the last 20 years. Second, the world population is ageing, and the elderly are more likely to be undernourished. Third, the world population is becoming more urban, and urban populations are more likely to be undernourished. Fourth, the world population is becoming more mobile, and mobile populations are more likely to be undernourished.

There are a number of ways in which we can address the problem of undernutrition. First, we can improve the quality of the food that we eat. Second, we can increase the quantity of food that we eat. Third, we can improve the distribution of food. Fourth, we can improve the health of the population.

There are a number of ways in which we can improve the quality of the food that we eat. First, we can increase the amount of fruit and vegetables that we eat. Second, we can increase the amount of whole grains that we eat. Third, we can increase the amount of protein that we eat.

There are a number of ways in which we can increase the quantity of food that we eat. First, we can increase the amount of food that we produce. Second, we can increase the amount of food that we store. Third, we can increase the amount of food that we transport.

There are a number of ways in which we can improve the distribution of food. First, we can improve the infrastructure that we have for food distribution. Second, we can improve the policies that we have for food distribution. Third, we can improve the institutions that we have for food distribution.

There are a number of ways in which we can improve the health of the population. First, we can improve the quality of the food that we eat. Second, we can increase the quantity of food that we eat. Third, we can improve the distribution of food. Fourth, we can improve the health of the population.

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the 1990s, the number of people in the world who are undernourished has increased from 600 million to 800 million. The number of people who are malnourished has increased from 1.2 billion to 1.5 billion. The number of people who are obese has increased from 100 million to 300 million.

The World Bank's *World Development Report 2000* (World Bank 2000) states that the world is facing a 'triple burden' of malnutrition. The first burden is undernutrition, which is a result of poverty and lack of access to food. The second burden is micronutrient deficiency, which is a result of poor diet and lack of access to essential nutrients. The third burden is overweight and obesity, which is a result of increased consumption of high-calorie, high-fat foods.

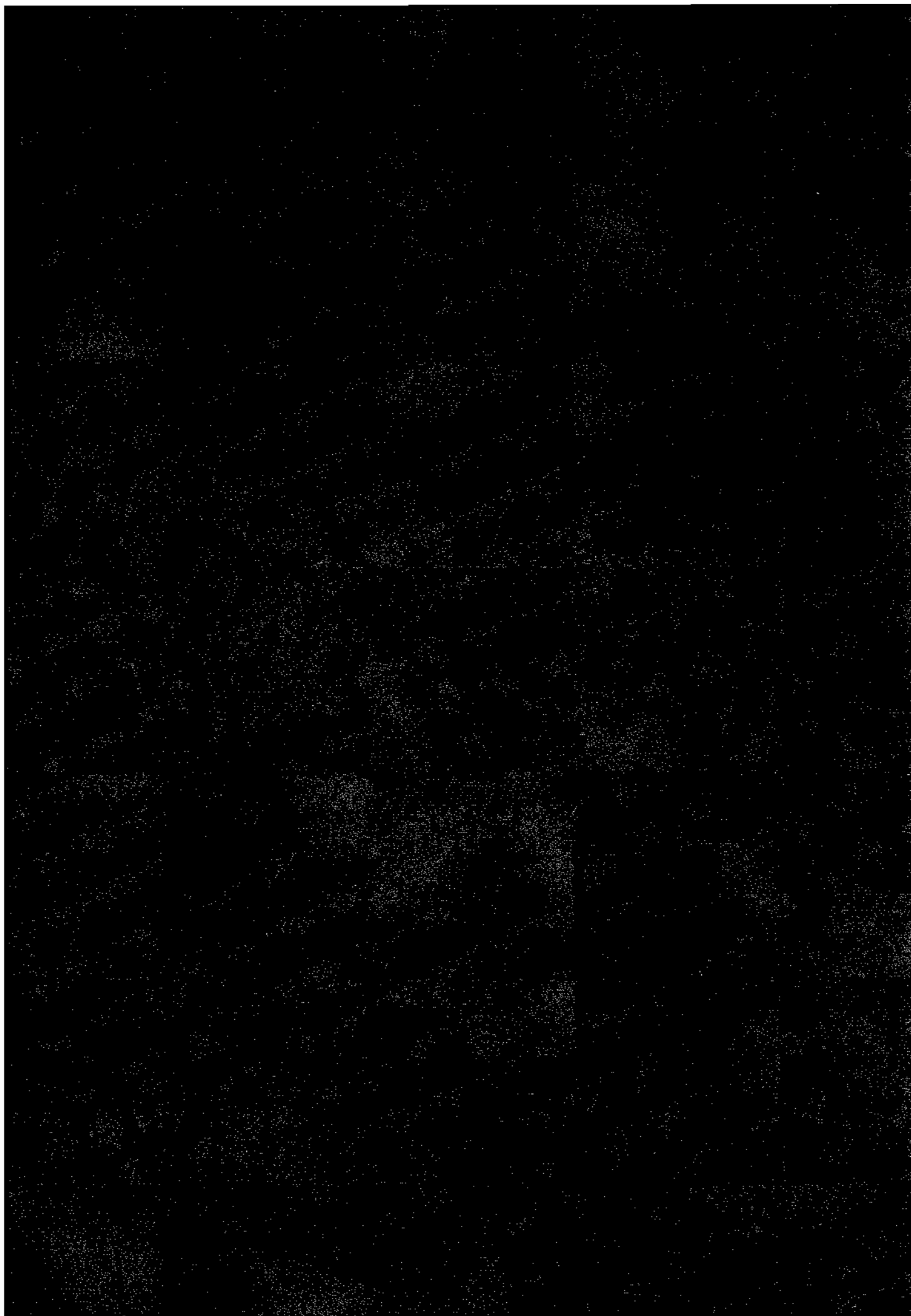
The World Bank's *World Development Report 2000* (World Bank 2000) also states that the world is facing a 'triple burden' of disease. The first burden is infectious diseases, which are a result of poor sanitation and lack of access to clean water. The second burden is non-communicable diseases, which are a result of poor diet and lack of access to essential nutrients. The third burden is mental health problems, which are a result of poverty and lack of access to mental health services.

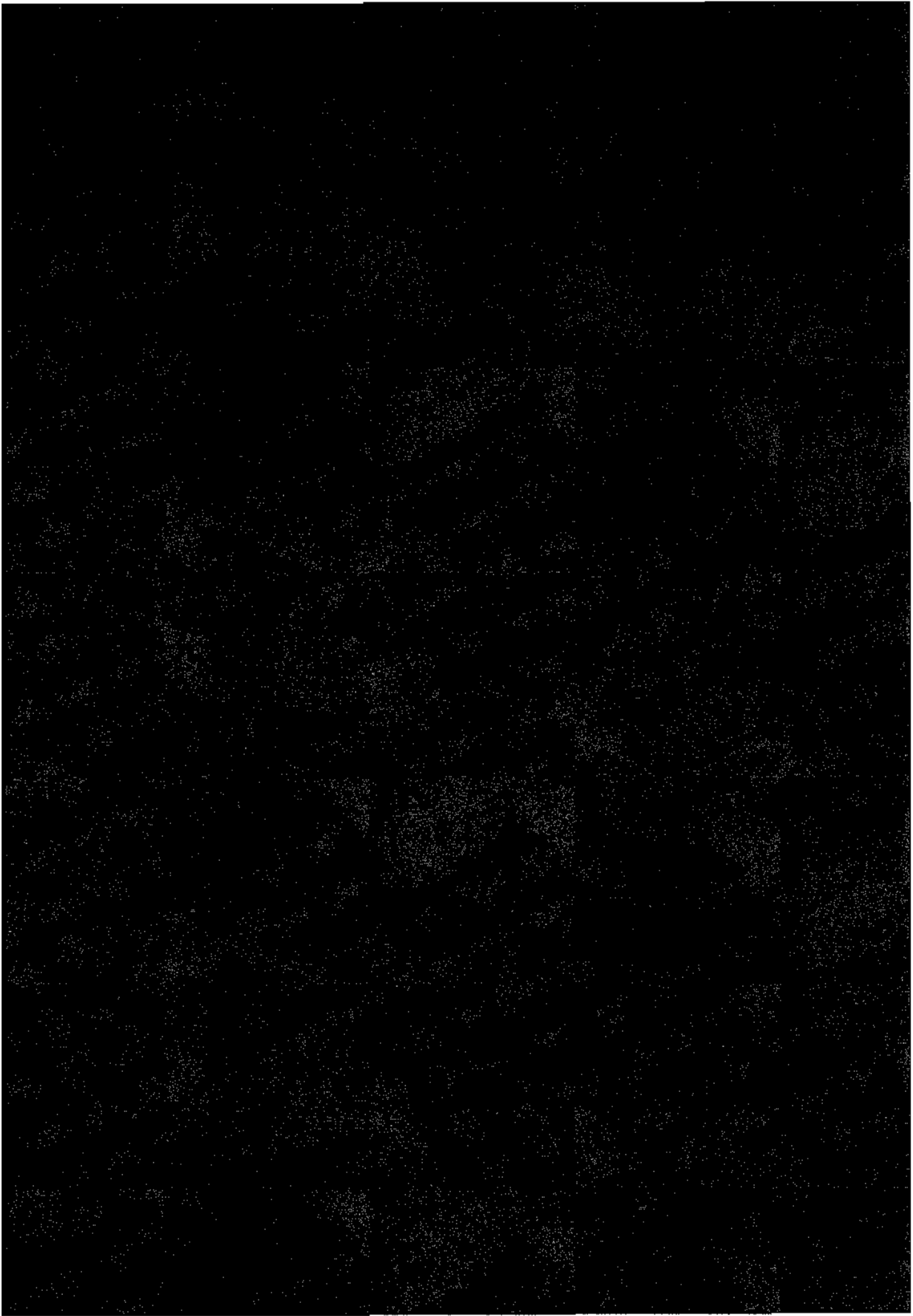
The World Bank's *World Development Report 2000* (World Bank 2000) also states that the world is facing a 'triple burden' of poverty. The first burden is extreme poverty, which is a result of lack of access to basic needs. The second burden is moderate poverty, which is a result of lack of access to essential services. The third burden is relative poverty, which is a result of lack of access to opportunities.

The World Bank's *World Development Report 2000* (World Bank 2000) also states that the world is facing a 'triple burden' of inequality. The first burden is income inequality, which is a result of unequal distribution of income. The second burden is wealth inequality, which is a result of unequal distribution of wealth. The third burden is power inequality, which is a result of unequal distribution of power.

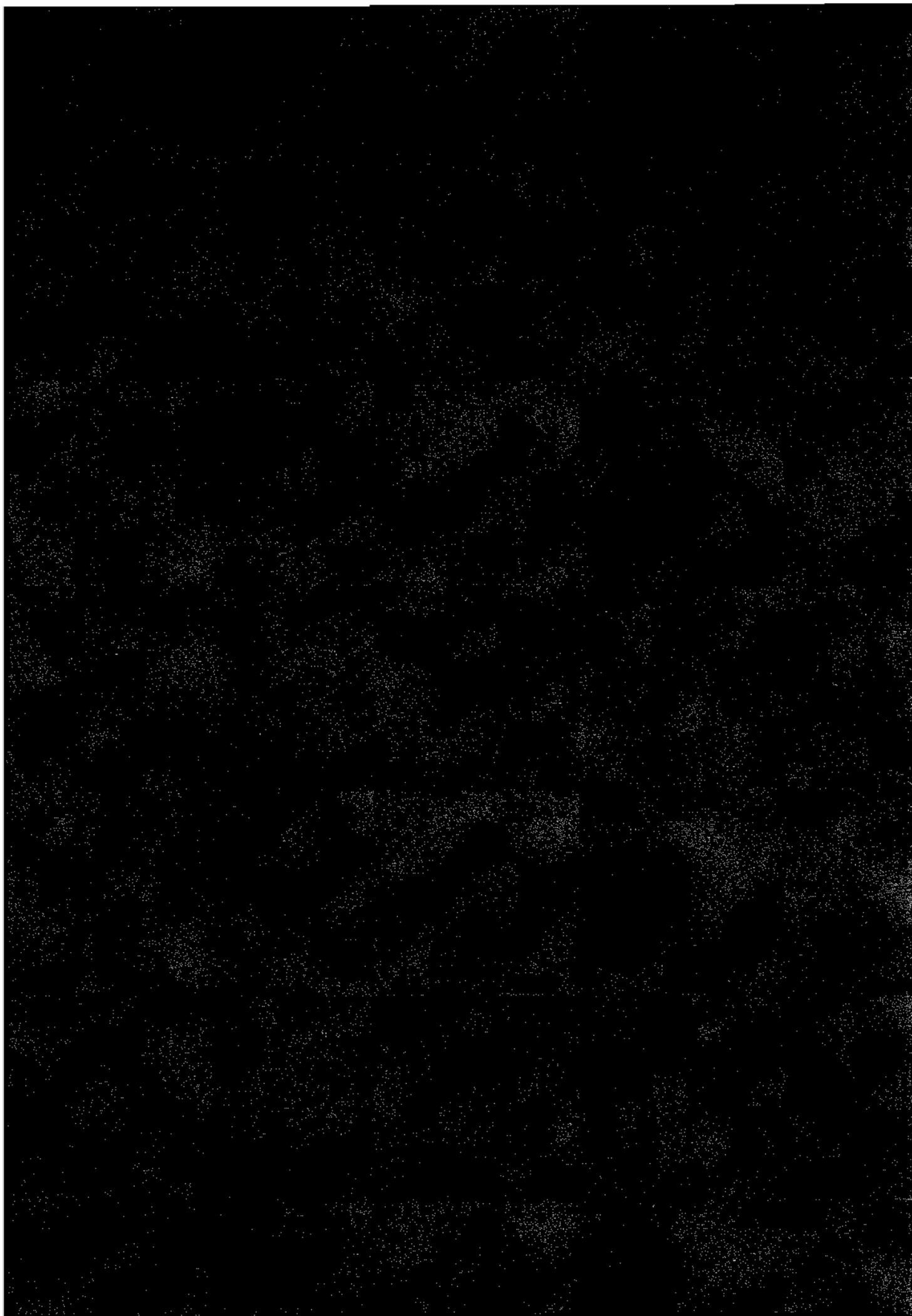
The World Bank's *World Development Report 2000* (World Bank 2000) also states that the world is facing a 'triple burden' of environmental degradation. The first burden is air pollution, which is a result of increased consumption of fossil fuels. The second burden is water pollution, which is a result of increased consumption of chemicals. The third burden is land degradation, which is a result of increased consumption of land.

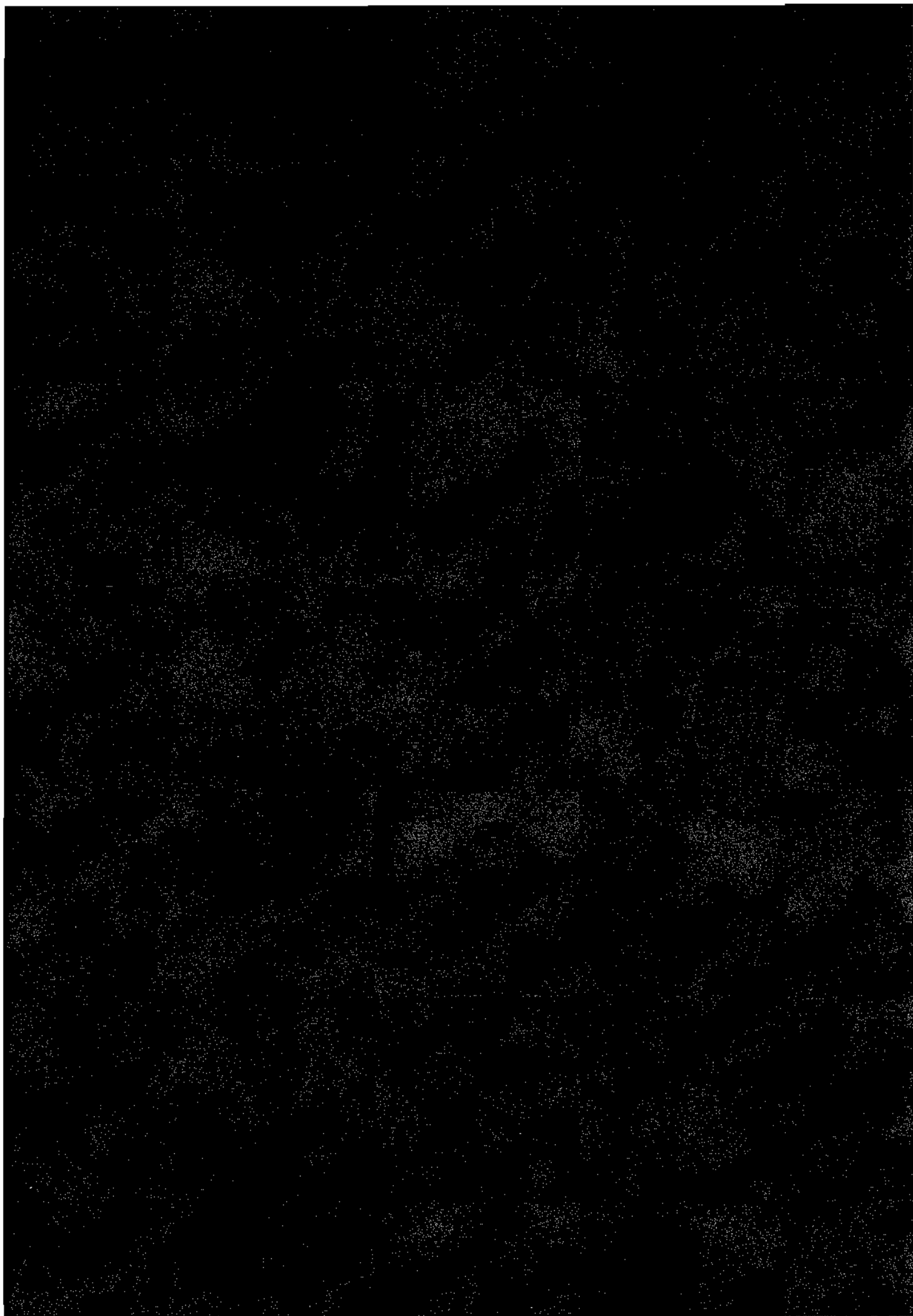
The World Bank's *World Development Report 2000* (World Bank 2000) also states that the world is facing a 'triple burden' of climate change. The first burden is global warming, which is a result of increased consumption of fossil fuels. The second burden is sea level rise, which is a result of increased consumption of fossil fuels. The third burden is extreme weather events, which are a result of increased consumption of fossil fuels.

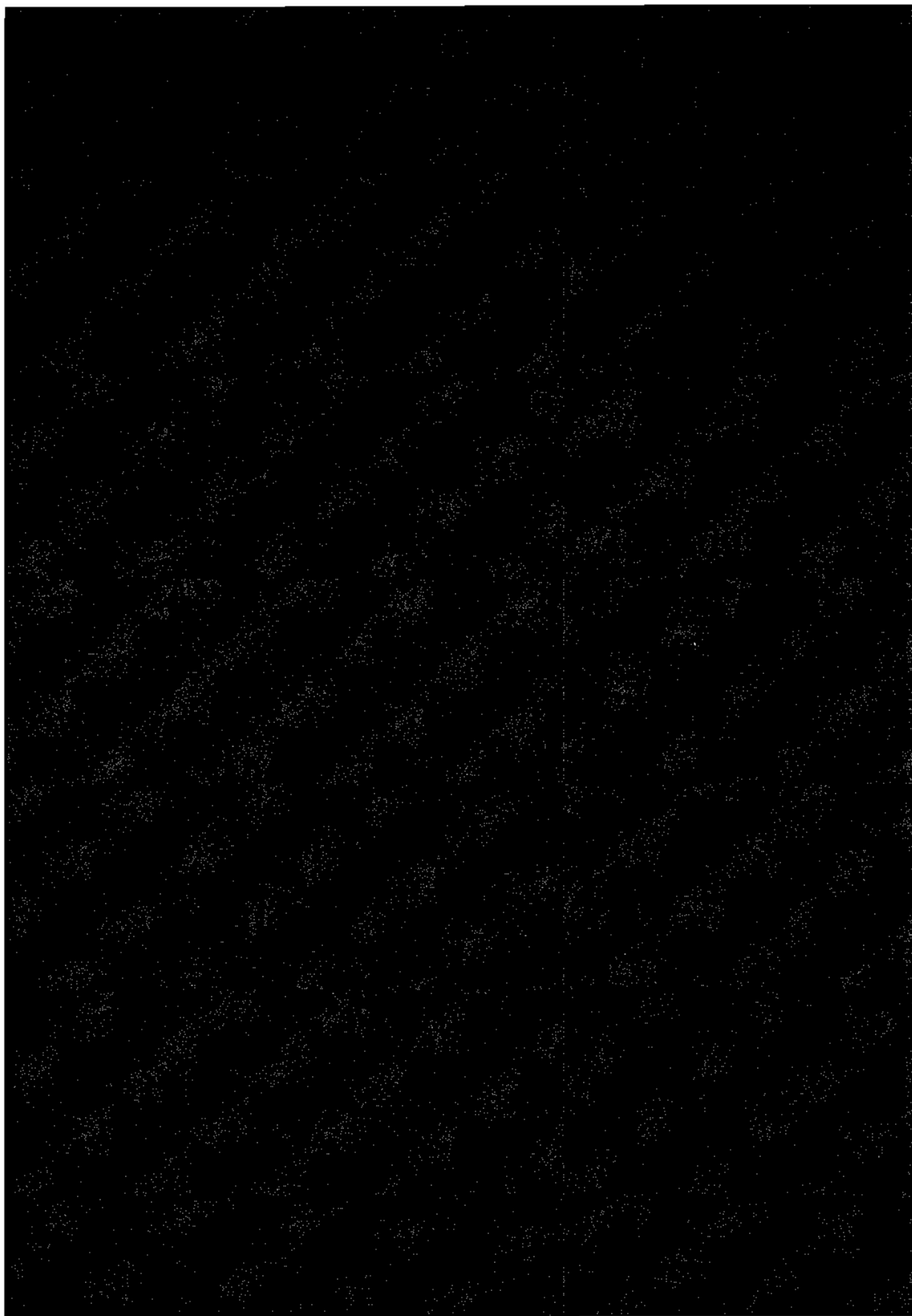


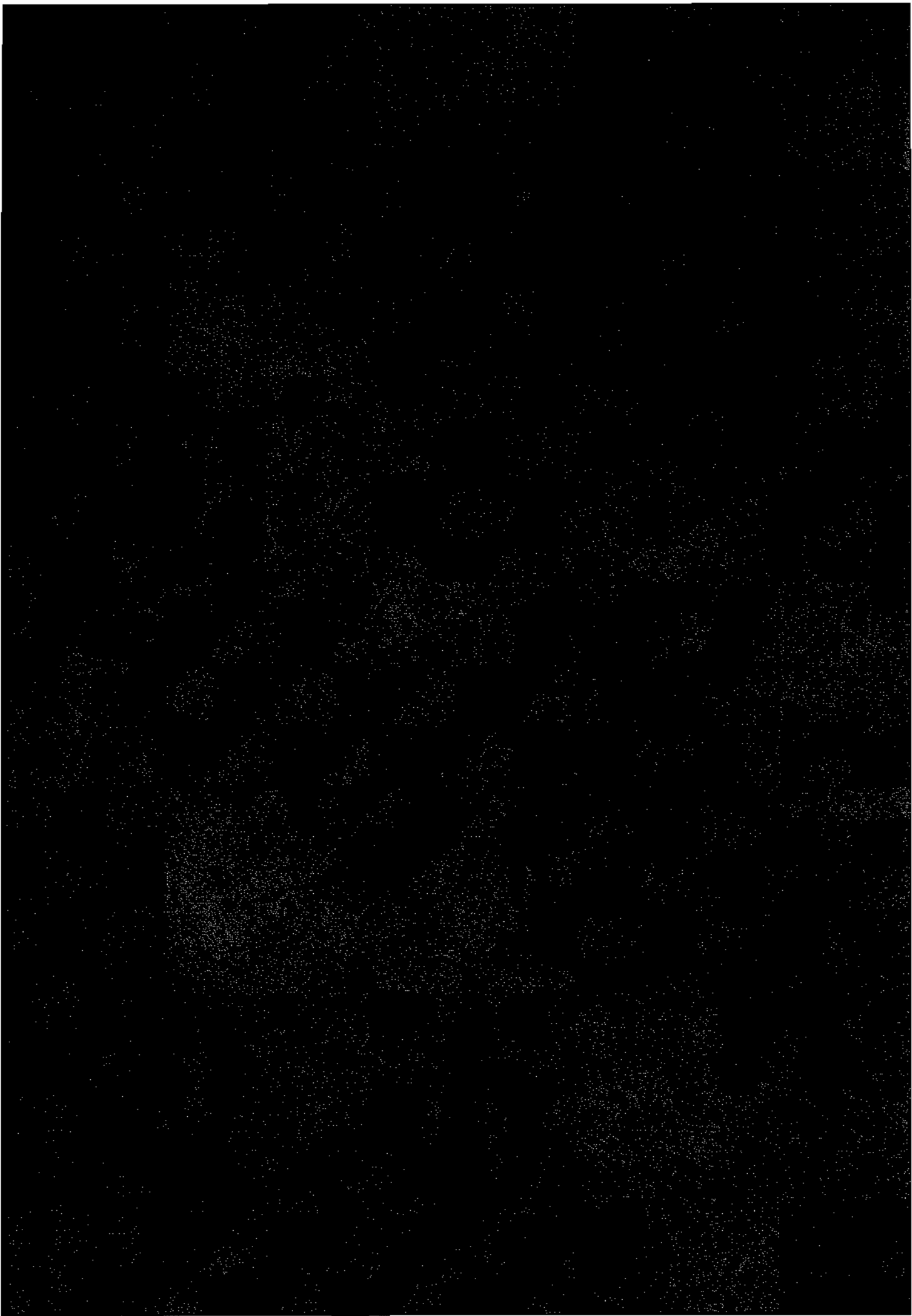


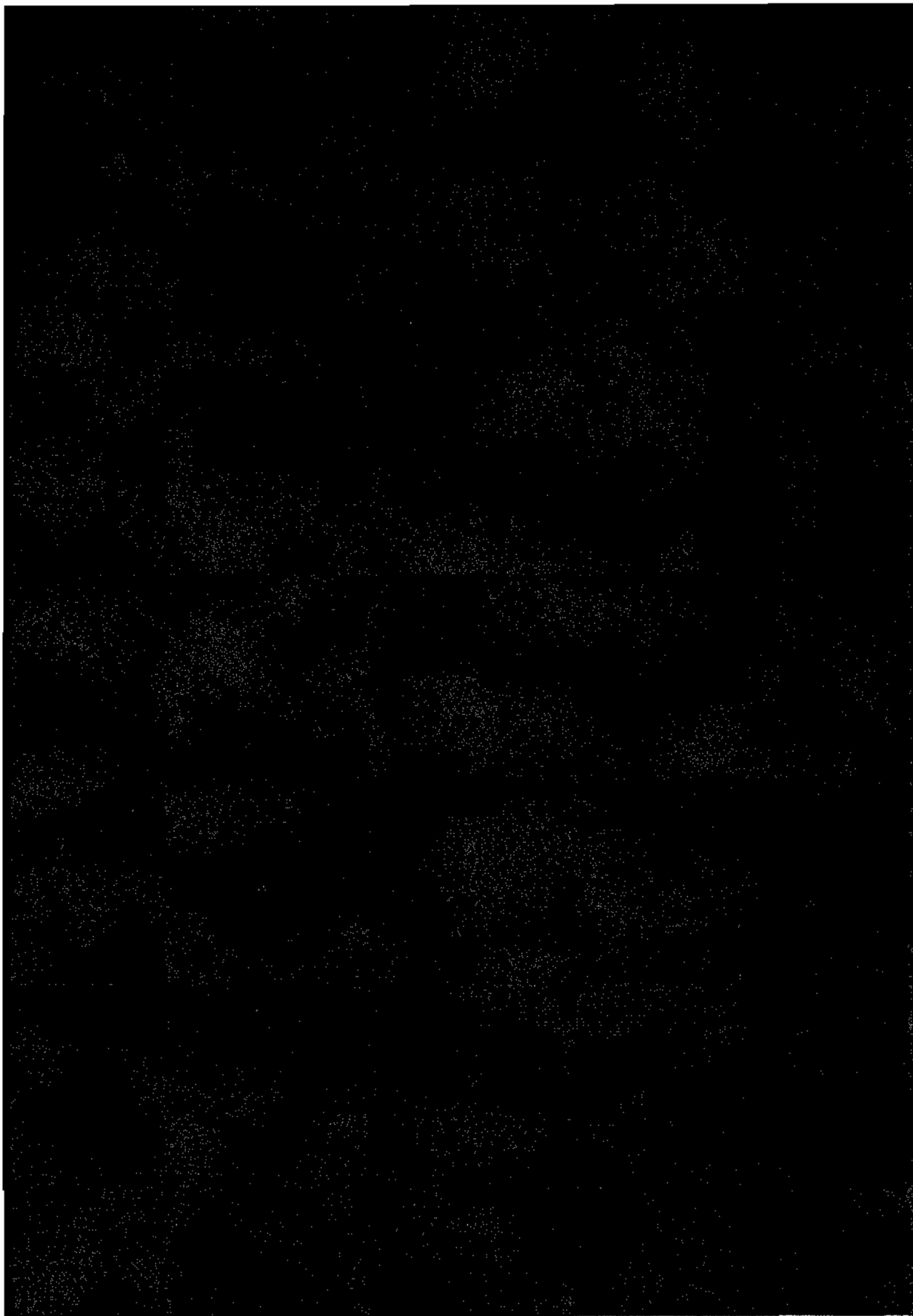












SCHEDULE 5 - AUDIT, ACCESS AND RECORDS

1. DEFINITIONS

- 1.1. In this Schedule 5 (Audit, Access and Records), the following words and phrases shall have the meanings set out below:

Audit means an audit carried out by the Authority and/or its Audit Agents in accordance with this Schedule 5 (Audit, Access and Records);

Audit Agents has the meaning given to it in Paragraph 4 of this Schedule 5 (Audit, Access and Records);

Audit Remedial Plan has the meaning given to it in Paragraph 9.5 of this Schedule 5 (Audit, Access and Records);

Audit Report has the meaning given to it in Paragraph 9.2 of this Schedule 5 (Audit, Access and Records);

Emergency Audit means an Audit carried out in the circumstances specified in Paragraph 8.3 of this Schedule 5 (Audit, Access and Records); and

Records has the meaning given to it in Paragraph 5.1 of this Schedule 5 (Audit, Access and Records).

2. GENERAL PRINCIPLES

- 2.1. This Schedule 5 (Audit, Access and Records) describes the record keeping requirements and audit access rights which pursuant to Clause 33 (Rights of Audit and Access and Record Keeping) of this Agreement are applicable to the Service Provider, including the Service Provider Personnel and the Sub-Contractors.

- 2.2. The Service Provider shall (and shall procure that the Service Provider Personnel and its Sub-Contractors shall) comply with the provisions of this Schedule 5 (Audit, Access and Records). In particular, the Service Provider shall ensure that any and

all of its Sub-Contractors keep Records in such a way and to such an extent that is consistent with the Service Provider's obligations under Clause 33 (Rights of Audit and Access and Record Keeping) and this Schedule 5 (Audit, Access and Records). All rights of audit and access to such Records granted to the Authority's Audit Agents under this Agreement shall apply equally to Records held by any and all Service Provider Personnel and Sub-Contractors.

3. COSTS

- 3.1. The Service Provider shall bear all costs of complying with the provisions of this Schedule 5 (Audit, Access and Records).

4. AUTHORITY'S AUDIT AGENTS

- 4.1. For the purpose of this Schedule 5 (Audit, Access and Records), the persons who shall have a right of access for the purpose of exercising the Audit rights under this Agreement shall be:

- 4.1.1. any internal and external auditors of the Authority;
- 4.1.2. statutory or regulatory auditors of the Authority;
- 4.1.3. the Comptroller and Auditor General, his staff and/or any appointed representatives of the National Audit Office;
- 4.1.4. the Auditor General for Wales, his staff and/or any appointed representatives of the Wales Audit Office; and
- 4.1.5. authorised successors to any of the above,

together the ("Audit Agents").

5. RECORD KEEPING

- 5.1. The records to be maintained and made available to the Authority by the Service Provider, the Service Provider Personnel and the Sub-Contractors pursuant to the Service Provider's obligations in this Schedule 5 (Audit, Access and Records) for the time period set out in Clause 33.2 (Rights of Audit and Access and Record Keeping) shall be full and accurate records, including (but not limited to) those relating to the matters set out in Paragraph 5.2 (below), sufficient for the Service Provider to

comply with its obligations under Clause 33 (Rights of Audit and Access and Record Keeping) and this Schedule 5 (Audit, Access and Records) (the "**Records**").

5.2. Without limitation to the generality of Paragraph 5.1 (above), the Records shall include documentation, papers, information and records in respect of the following matters (and as otherwise specifically requested in writing by the Authority):

- 5.2.1. all financial entries in line with general accounting principles to allow assessment and verification of the Deposit Pool and the interest accrued and paid thereon;
- 5.2.2. the Disaster Recovery Services;
- 5.2.3. usage by the Service Provider, Service Provider Personnel and Sub-Contractors of data or assets owned or licensed by the Authority;
- 5.2.4. any matter in respect of which the Change Control Procedure has been or is being invoked;
- 5.2.5. any controls or protections implemented by the Service Provider and its Sub-Contractors in respect of IT systems used in the delivery of the Services;
- 5.2.6. compliance by the Service Provider and its Sub-Contractors with relevant Data Standards and Laws in the delivery of the Services;
- 5.2.7. risk management by the Service Provider and its Sub-Contractors including reviewing risk management databases or registers, risk mitigation plans and the Disaster Recovery Plan maintained by the Service Provider in accordance with this Agreement and relating to the delivery of the Services;
- 5.2.8. verification of compliance by the Service Provider and its Sub-Contractors with processes regarding Confidential Information as set out in Clause 20 (Confidentiality) of this Agreement;
- 5.2.9. certification of accounts and other financial records;
- 5.2.10. general health and safety controls and security practices and procedures implemented specifically for the delivery of the Services by the Service

Provider and its Sub-Contractors (including security arrangements associated with access by third parties to Authority IP);

- 5.2.11. the efficient use of expenditure by the Service Provider and the Sub-Contractors in performing the Services;
 - 5.2.12. the Service Provider and Sub-Contractor (if relevant) premises;
 - 5.2.13. performance against the Service Levels, including performance metrics, supporting information and calculations, measurement and monitoring tools and procedures implemented in accordance with Schedule 13 (Performance Management);
 - 5.2.14. all disputes referred under the Scheme to ADR and/or resolved through ADR;
 - 5.2.15. the processes and procedures implemented by the Service Provider and its Sub-Contractors in relation to the integrity, security and confidentiality of the Authority Data and Personal Data; and
 - 5.2.16. such other records, information and documentation as may be notified to the Service Provider and required by the Authority from time to time.
- 5.3. The Records and audit trail maintained by the Service Provider, the Service Provider Personnel and the Sub-Contractors shall be comprehensive and shall accurately reflect the processes and activities that have taken place in relation to the subject matter of the Record. The standard of documents and papers included in the audit trail, their method of storage and the timeframe in which they can be retrieved shall be such as to readily facilitate easy and effective access for verification.
- 5.4. Without prejudice to the rights of Audit provided in this Schedule 5 (Audit, Access and Records), the Service Provider shall have all Records available for inspection by the Authority upon reasonable notice and shall present a copy and/or report of them (at no cost) to the Authority as and when requested for its use and distribution with any third parties subject always to compliance with the DPA and Clause 20 (Confidentiality) of this Agreement.
- 5.5. The Service Provider shall (and shall procure that its Sub-Contractors shall) review a sample of all Records periodically and no less than annually for completeness and accuracy.

- 5.6. The Service Provider shall (and shall procure that its Sub-Contractors shall) ensure that all reasonable and appropriate corrective action for any incomplete and/or inaccurate Records is carried out in a timely manner.
- 5.7. The Service Provider shall (and shall provide that its Sub-Contractors shall) permit the Authority and/or the Audit Agents to perform Audits of the Records from time to time to assess the Service Provider's (and Sub-Contractors as relevant) due diligence with regard to record keeping.

6. AUDIT ACCESS

- 6.1. For the purposes of this Schedule 5 (Audit, Access and Records) access by the Authority and/or the Audit Agents for the conduct of Audits shall:

6.1.1. be exercised in a manner that is relevant and proportional to the Services provided; and

6.1.2. include the grant of the following to the Authority and/or the Audit Agents (as relevant) when reasonably required by the Authority and/or the Audit Agents (as relevant):

6.1.2.1. access upon reasonable notice, without charge or payment, to all Service Provider (and Sub-Contractor if relevant) premises from which the Services are delivered;

6.1.2.2. access to and reasonable use of any facilities at the Service Provider (and Sub-Contractor if relevant) premises from which the Services are delivered;

6.1.2.3. access to hard and (if available) soft copies of all Records;

6.1.2.4. access to information in respect of the Services and/or the Service Levels (in electronic or hard copy format or otherwise);

6.1.2.5. access to and the reasonable co-operation of all Service Provider Personnel;

6.1.2.6. access to and/or use of any Software (including embedded tools and security software) used in connection with the Services, Service Provider Systems, Service Provider IP

and/or the Service Provider Third Party IP insofar as it relates to the provision of the Services and only where such access does not contravene the Service Provider's information technology security procedures or data protection obligations to third parties or other applicable regulations;

6.1.2.7. the right to install and run audit software on the Service Provider (and Sub-Contractor if relevant) premises for use in conjunction with any Software and/or Service Provider Systems (subject to prior notification and compliance with the Service Provider's (and Sub-Contractor if relevant) information technology security procedures notified to the Audit Agent prior to the relevant Audit);

6.1.2.8. the right to take and remove from the Service Provider (and Sub-Contractor if relevant) premises copies of all Records applicable to the Services and/or the Service Levels; and

6.1.2.9. access to all other data relevant to the Service Provider's (and Sub-Contractor's if relevant) provision of the Services.

6.2. The purpose of the access rights granted to the Authority and the Audit Agents shall be to allow an Audit to be carried out in order to review and verify the Records and to inspect any assets belonging to or leased or licensed to or by the Authority in the possession or control of the Service Provider and/or any Sub-Contractor for the purposes of ensuring that the Authority's assets are protected in accordance with the provisions of this Agreement.

6.3. The Authority shall use its reasonable endeavours to ensure that the exercise of any of the Audit rights under this Agreement shall be conducted so as not to interfere unreasonably with the Service Provider's (and Sub-Contractor's if relevant) business and its ability to perform its obligations under this Agreement or other agreements for the provision of services to third parties.

6.4. The Service Provider shall (and shall procure that the Service Provider Personnel and the Sub-Contractors shall) provide reasonable assistance during normal business hours on any Business Day during the period specified for retention of Records in Clause 33 (Rights of Audit and Access and Record Keeping) for the

purposes of permitting the exercise of the rights granted under this Schedule 5 (Audit, Access and Records) and to allow the Authority to obtain such information as is necessary to fulfill the Authority's obligations to supply information for parliamentary, ministerial, judicial or administrative purposes.

- 6.5. The Service Provider shall (and shall procure that the Service Provider Personnel and the Sub-Contractors shall) provide the Authority and the Audit Agents with all reasonable assistance including temporary on-site accommodation, photocopying facilities and telecommunications for the purposes of carrying out any Audit and/or exercising any Audit rights exercisable under this Agreement.
- 6.6. The Authority and the Audit Agents shall, whilst on the Service Provider (and Sub-Contractor if relevant) premises, comply with such of the Service Provider's (and Sub-Contractor's if relevant) reasonable site, health, safety and security requirements as the Service Provider (and Sub-Contractor if relevant) may notify to the Authority and the Audit Agents directly on notification of or during the course of an Audit.

7. AUDIT STANDARDS

- 7.1. Without prejudice or limit to the Authority's general rights to audit, Audits by the Authority and/or the Audit Agents shall be conducted from time to time in accordance with all appropriate Government audit standards (as such may be updated, amended, extended, consolidated or replaced from time to time).
- 7.2. Notwithstanding the provisions of Paragraph 7.1 (above), the Comptroller and Auditor General shall be permitted to conduct audits in accordance with the auditing standards of the Financial Reporting Council.

8. NOTIFICATION OF AUDIT

- 8.1. Save in the case of an Emergency Audit, the Authority shall provide at least twenty (20) Business Days notice from and including the date of notice of any Audit it intends to carry out.
- 8.2. On notification of an Audit from the Authority, the Service Provider shall (and shall procure that its Sub-Contractors shall) on or before the date of expiry of such notification provide the Authority and/or the Audit Agents (as relevant) with reasonable access to conduct the Audit.

8.3. The Service Provider shall (and shall procure that its Sub-Contractors shall) provide immediate access to the Authority and/or the Audit Agents (as relevant) in the following circumstances:

8.3.1. if an Audit is required by the Authority for reasons of actual or suspected impropriety or fraud by the Service Provider, including the Service Provider Personnel and any Sub-Contractors;

8.3.2. if the Authority has reasonable grounds to suspect that the Service Provider may be in material breach of its obligations under this Agreement;

8.3.3. if the Authority has reasonable grounds to suspect that a security breach has occurred which is detrimental to the provision of the Services under this Agreement;

8.3.4. if the Authority wishes to carry out occasional unannounced security testing to establish compliance with the provisions of Clause 9 (Security) and Schedule 14 (Security); and/or

8.3.5. if other circumstances have arisen, or are believed to have arisen, which would give the Authority the right to terminate this Agreement and/or any part(s) of the Services,

an ("Emergency Audit").

8.4. Insofar as it is reasonably able and is practicable in the circumstances, the Authority shall provide the Service Provider with details of the grounds upon which an Emergency Audit is being conducted.

8.5. In the event of an Emergency Audit or any investigation into suspected fraudulent activity or other impropriety by the Service Provider, any third party in connection with this Agreement and/or the Authority's own employees, the Authority reserves for itself and the Audit Agents the right of immediate access to the Records and/or any Service Provider Personnel and Sub-Contractors. The Service Provider agrees and shall procure that the Sub-Contractors shall agree) to render all necessary assistance to the conduct of any Emergency Audit or other such investigation at all times during the Term of this Agreement and for a reasonable time after its expiry or termination.

- 8.6. The Service Provider shall ensure that all those Service Provider Personnel and/or Sub-Contractors involved in such Emergency Audits or investigations treat the Emergency Audit or investigation and all information disclosed in connection with the Emergency Audit or investigation as Confidential Information (subject always to the provisions of Clause 20 (Confidentiality) which allow for disclosure of Confidential Information in certain specified circumstances).
- 8.7. All Confidential Information of the Service Provider and/or the Sub-Contractors which is provided to the Authority and/or the Audit Agents during the course of any Audit shall be protected as Confidential Information in accordance with the Authority's obligations pursuant to Clause 20 (Confidentiality) (subject always to the provisions of Clause 20 (Confidentiality) which allow for disclosure of Confidential Information in certain specified circumstances).
- 8.8. Nothing in this Agreement shall prevent or restrict the rights of the Comptroller and Auditor General and Auditor General for Wales and their representatives from carrying out an audit, examination or investigation of the Service Provider or any Sub-Contractors.

9. RESPONSE TO AUDITS

- 9.1. As a result of any Audits, the Authority and/or the Audit Agents (as relevant) may produce reports to the Authority indicating areas of non-compliance with this Agreement or any other reports they deem appropriate. The Authority and/or the Audit Agents (as relevant) may also make recommendations for changes or improvements.
- 9.2. Following each Audit the Authority shall provide to the Service Provider, within a reasonable time, extracts of the report prepared by the Authority and/or the Audit Agents ("**Audit Report**") indicating:
- 9.2.1. any areas of non-compliance with this Agreement which the Service Provider is required to rectify; and
 - 9.2.2. any Audit recommendation which the Authority requires the Service Provider to implement in order to comply with the terms of this Agreement.
- 9.3. The Authority shall give the Service Provider a reasonable period (being no less than twenty (20) Business Days from and including the date of receipt of the Audit

Report by the Service Provider) to review the factual issues which are raised by the Audit Report and to comment upon the recommendations.

- 9.4. If the Service Provider disputes the findings of any Audit or Audit Report, the Service Provider shall provide details of the basis for any such disputes together with such documentation as is necessary to support the Service Provider's conclusions. Any such disputes shall be treated as a Dispute and the matter shall be dealt with in accordance with the Escalation Procedure involving (by agreement of both Parties) such bodies or groups as may be involved in development and/or regulation of the standards in question.
- 9.5. The Parties shall use all reasonable endeavours to agree a plan (an "**Audit Remedial Plan**") in respect of recommendations and the areas of non-compliance referred to in Paragraph 9.2 (above). If agreement cannot be reached on the Audit Remedial Plan then the matter shall be treated as a Dispute. The Service Provider shall implement the terms of such Audit Remedial Plan at the Service Provider's own expense.
- 9.6. The Service Provider shall provide updates at agreed intervals to the Authority on the implementation and/or operation of any actions from recommendations made in any Audit Report(s) and progress in implementing any relevant Audit Remedial Plan.
- 9.7. The Service Provider shall provide, in accordance with the timescales agreed in any Audit Remedial Plan for any changes or improvements arising from an Audit, evidence, either documentary or demonstrative, of the implementation and/or operation of changes required by the Authority in accordance with Paragraphs 9.5 and 9.6 (above) and shall if required and at the expense of the Service Provider provide access to the Authority and/or the Audit Agents (as relevant) to permit the Authority and/or the Audit Agents (as relevant) to monitor and confirm the implementation and/or operation of such changes.
- 9.8. Failure to implement an Audit Remedial Plan without reasonable cause in accordance with its terms and this Agreement shall be a Deemed Material Default.
- 9.9. In considering whether to exercise its rights of review and/or termination of this Agreement and/or any part(s) of the Services pursuant to Clause 29 (Termination), the Authority may take account of any Audit Reports and the implementation and/or operation of any changes, improvements or recommendations made or to be made by the Service Provider as a result of any Audit(s).

10. GENERAL

- 10.1. For the avoidance of doubt, any examination or inspection by the Authority and/or the Audit Agents pursuant to this Schedule 5 (Audit, Access and Reports) shall not constitute a waiver or exclusion of any of the Service Provider's obligations or the Authority's rights under this Agreement.

SCHEDULE 6 - CHANGE CONTROL PROCEDURE

1. DEFINITIONS USED IN THIS SCHEDULE

In this Schedule 6 (Change Control Procedure), the following words and phrases shall have the meanings set out below:

Authority RFC	means a RFC issued by the Authority;
CCN	means a change control notice issued by the Authority to the Service Provider confirming acceptance of the Change Response or the Service Provider's RFC (as modified) as the case may be;
Change	means a change to the Services (whether or not requiring a change to this Agreement) or a change to this Agreement;
Change Implementation Plan	means a plan for the implementation of a Change produced in accordance with Paragraph 7.3 below;
Change Response	means the Service Provider's response to an Authority RFC prepared in accordance with Paragraph 7.1 below;
Financial Proposal	means a proposal detailing the financial impact of the proposed Change produced in accordance with Paragraph 7.4 below;
Impact Assessment	means an assessment carried out by the Service Provider of the impact on the Services and produced in accordance with Paragraph 7.2 (below) following the submission of a RFC in accordance with the Change Control Procedure;

Operational Change means any change in the Service Provider's operational procedures which in all respects, when implemented:

- (a) will not adversely affect the Service Provider's costs of performing the Service and will not result in any other costs to the Authority; and
- (b) may, but not to a material extent, change the way in which the Service is delivered but will not deleteriously affect the output of the Service or increase the risks in performing the Service; and
- (c) will not require a change to the Agreement;

Response Deadline has the meaning given to it in Paragraph 5.2.2 of this Schedule 6 (Change Control Procedure); and

RFOC has the meaning given to it in Paragraph 8.3 of this Schedule 6 (Change Control Procedure).

Service Provider RFC means a RFC issued by the Service Provider;

2. PURPOSE

This Schedule sets out the procedures to be used by the Parties in connection with proposed Changes.

3. PRINCIPLES

- 3.1. Implementation of changes for which there is an agreed mechanism (excluding this Change Control Procedure) set out or referred to in this Agreement shall not constitute Changes to which this Change Control Procedure applies.
- 3.2. The Parties shall conduct discussions relating to proposed Changes in good faith.

- 3.3. Until such time as a CCN has been signed by the Authority Contract Manager and the Service Provider Scheme Manager (or their nominated representative), the Service Provider shall continue to supply the Services in accordance with the Agreement.
- 3.4. Any work or services undertaken by the Service Provider, its sub-contractors or agents which has not been authorised in advance by the Authority and which has not been otherwise agreed in accordance with this Change Control Procedure shall be undertaken entirely at the expense and liability of the Service Provider.
- 3.5. Any discussions, negotiations or other communications which may take place between the Parties prior to the issue of a CCN (including the submission of any written communications) shall be without prejudice to the rights of either Party.

4. REQUESTS FOR CHANGE (RFC)

- 4.1. The Authority shall be entitled to:
- 4.1.1. request any Change to the Services and/or this Agreement; and
 - 4.1.2. require a Change to the Services from time to time to reflect any Change in Law.
- 4.2. The Service Provider shall be entitled to require a Change to the Services and/or this Agreement from time to time to reflect any Change in Law that directly impacts upon the Service Provider's provision of the Services or which, if it becomes necessary, is required to identify or eliminate fraud by Landlords, tenants or third parties against the Scheme.
- 4.3. The Service Provider shall be entitled to request a Change to the Services and/or this Agreement only if such Change:
- 4.3.1. enhances the Service Provider's operational effectiveness in providing the Services or takes advantage of technological developments so as to improve the provision of the Services; or
 - 4.3.2. would, in the Service Provider's reasonable opinion, improve the provision of the Services; or
 - 4.3.3. improves operational efficiency in providing the Services so as to reduce the cost of providing the Services and/or operating the Scheme; and

- 4.3.4. will not have a detrimental effect on the overall quality of the Services.
- 4.4. Subject to the provisions of Paragraph 4.5, the Authority may reject any request for a Change to the Services or to the Service Provider's Method Statement proposed by the Service Provider.
- 4.5. The Authority shall not be entitled to reject a Change required pursuant to Paragraph 4.2 and any such Change will be implemented by the Parties in accordance with provisions of Clause 39 (Changes in Law and Data Standards).

5. AUTHORITY RFC

- 5.1. If the Authority wishes to request or requires a Change, it must serve an Authority RFC on the Service Provider.
- 5.2. The Authority RFC shall:
 - 5.2.1. set out the Change required in sufficient detail to enable the Service Provider to provide the Change Response; and
 - 5.2.2. specify the deadline by which the Service Provider shall provide to the Authority a Change Response (being not less than twenty (20) Business Days from and including the date of receipt of the Authority RFC) ("**Response Deadline**").
- 5.3. As soon as practicable, and in any event by the Response Deadline, the Service Provider shall deliver to the Authority the Change Response.
- 5.4. As soon as practicable after the Authority receives the Change Response, the Parties shall discuss and agree the issues set out in the Change Response. In such discussions:
 - 5.4.1. the Authority may modify the Authority RFC, in which case the Service Provider shall, as soon as practicable and in any event within ten (10) Business Days from and including the date of receipt of such modification, notify the Authority of any consequential changes to the Change Response; and
 - 5.4.2. where the Authority requests it, the Service Provider shall provide such additional information as the Authority requests in order to evaluate the Change Response fully.

- 5.5. The Service Provider shall not refuse an Authority RFC unless such Change:
 - 5.5.1. would materially and adversely affect the risks to health and safety of any person;
 - 5.5.2. would require the Services to be performed in any way that infringes a Law or an Approval; and/or
 - 5.5.3. is demonstrated by the Service Provider to:
 - 5.5.3.1. be technically impossible to implement; or
 - 5.5.3.2. represent a material risk to the Services; or
 - 5.5.3.3. be such that the Service Provider would no longer be able to provide the Services in a technically or financially viable manner; and/or
 - 5.5.4. is predicted to have a material impact on the ability of the Service Provider to meet any Service Level where as a result of the Change the Service Level is not modified accordingly.
- 5.6. If the Parties cannot agree on the contents of the Change Response then the Authority shall either:
 - 5.6.1. withdraw the Authority RFC; or
 - 5.6.2. refer the dispute to be determined in accordance with the Dispute Resolution Procedure.
- 5.7. As soon as practicable after the contents of the Change Response have been agreed or otherwise determined pursuant to the Dispute Resolution Procedure, the Authority shall either:
 - 5.7.1. issue a CCN; or
 - 5.7.2. withdraw the Authority RFC.
- 5.8. If the Authority does not issue a CCN within twenty (20) Business Days from and including the date of the contents of the Change Response having been agreed or determined, then the Authority RFC shall be deemed to have been withdrawn.

- 5.9. In the event that the Authority issues a CCN then:
- 5.9.1. the Service Provider shall implement the Change in accordance with the Change Implementation Plan; and
 - 5.9.2. the Parties shall enter into any documents necessary to amend this Agreement or any relevant related document which are necessary to give effect to the Change.

6. SERVICE PROVIDER RFC

- 6.1. If the Service Provider wishes to request a Change, it must serve a Service Provider RFC on the Authority.
- 6.2. The Service Provider RFC must:
- 6.2.1. set out the proposed Change in sufficient detail to enable the Authority to evaluate it in full;
 - 6.2.2. specify the Service Provider's reasons for proposing the change in the Services and/or this Agreement;
 - 6.2.3. include an Impact Assessment, an Implementation Plan and a Financial Proposal; and
 - 6.2.4. indicate if there are any dates by which a decision by the Authority is critical.
- 6.3. The Authority shall evaluate the Service Provider's proposed change in the Services and/or this Agreement taking into account all relevant issues, including whether:
- 6.3.1. there would be a change to the financial arrangements;
 - 6.3.2. the change affects the quality of the Services or the likelihood of successful delivery of the Services;
 - 6.3.3. the change will interfere with the relationship of the Authority or the Service Provider with third parties;
 - 6.3.4. the financial strength of the Service Provider is insufficient to perform the changed Services; or

- 6.3.5. the change materially affects the risks or costs to which the Authority or the Service Provider are exposed; or
 - 6.3.6. the change would, if implemented, result in a change in the nature of the Services.
- 6.4. As soon as practicable after receiving the Service Provider RFC, the Parties shall meet and discuss the matters referred to in it. During their discussions the Authority may propose modifications or accept or (save where the Service Provider RFC is pursuant to Paragraph 4.2 (above)) reject the Service Provider RFC.
- 6.5. If the Authority accepts the Service Provider RFC (with or without modification), the Authority shall issue a CCN.
- 6.6. In the event that the Authority issues a CCN then:
 - 6.6.1. the Service Provider shall implement the Change in accordance with the Change Implementation Plan; and
 - 6.6.2. the Parties shall enter into any documents necessary to amend this Agreement or any relevant related document which are necessary to give effect to the Change.

7. CONTENT OF DOCUMENTS

7.1. Change Response

The Change Response shall consist of:

- 7.1.1. the Impact Assessment;
- 7.1.2. the Implementation Plan; and
- 7.1.3. the Financial Proposal.

7.2. Impact Assessment

The Impact Assessment shall include details of:

- 7.2.1. any impact on the provision of the Services;
- 7.2.2. any impact on the Service Provider's ability to meet its obligations under this Agreement;

- 7.2.3. any amendment required to this Agreement and/or any related document as a result of the Change;
- 7.2.4. details (where known) of the potential impact on any third parties;
- 7.2.5. any impact on the matters set out in Paragraph 7 (Change Control) to Schedule 14 (Security);
- 7.2.6. details of how the proposed Change will ensure compliance with any applicable Change in Law; and
- 7.2.7. such other information as the Authority may reasonably request in (or in response to) a RFC.

7.3. Change Implementation Plan

The Change Implementation Plan shall include details of:

- 7.3.1. the activities necessary to implement the proposed Change;
- 7.3.2. project plan including timelines and key dates, milestones, deadlines and any testing that may be required;
- 7.3.3. the activities required to address issues identified in the Impact Assessment; and
- 7.3.4. the activities required to implement the Financial Proposal.

7.4. Financial Proposal

The Financial Proposal shall include details of:

- 7.4.1. the estimated capital expenditure (if any), including any capital replacement costs, arising from or required to implement the Change or any capital expenditure that is no longer required as a result of the Change;
- 7.4.2. the estimated increase or decrease in operating expenditure relating to the provision of the Services, with an analysis showing the costs of staff, consumables, sub-contracted and bought-in services, after the Change is implemented;

- 7.4.3. any interest, expenses or other third party financing costs to be incurred as a result of implementing the Change;
- 7.4.4. details of any estimated overhead recoveries and long term cost savings that are anticipated after the Change is implemented;
- 7.4.5. evidence that the Service Provider has used reasonable endeavours (including (where reasonable) the use of competitive tenders) to minimise any increase in costs and maximise any reduction in costs and (where applicable) revenue; and
- 7.4.6. the profit which the Service Provider seeks to achieve in the provision of the additional parts of the Services.

8. OPERATIONAL CHANGES

- 8.1. Operational Changes shall be processed in accordance with this Paragraph 8. If either party is in doubt whether a change falls within the definition of an Operational Change, then it will be processed as a Change.
- 8.2. Any Operational Changes identified by the Service Provider or the Authority to improve operational efficiency of the Services may be implemented by the Service Provider without following the Change Control Procedure provided they do not:
 - 8.2.1. have an impact on the Authority; and/or
 - 8.2.2. have a material impact on the use or provision of the Services.
- 8.3. The Authority or the Service Provider may request an Operational Change by submitting a written request for an Operational Change ("RFOC") to the other party.
- 8.4. The party making the RFOC shall inform the other party of any impact on the Services that may arise from the proposed Operational Change.
- 8.5. The Service Provider shall complete the Operational Change by the timescale specified for completion of the Operational Change in the RFOC and shall promptly notify the Authority when the Operational Change is completed.

Appendix 1

Template Change Control Note

Change Control Note		CCN Number:	
Part A: Request for Change			
Title:			
Originator:		Contact Number:	
Details of Proposed Change			
<p>To include reason for change and appropriate details/specifications.</p> <p>Attach the Impact Assessment, the Change Implementation Plan and the Financial Proposal.</p>			
Initiated []	by	Date:	
Name:			
Signature:			
Received []	by	Date:	
Name:			
Signature:			

SCHEDULE 7 - FINANCING OF THE SCHEME

1. DEFINITIONS

- 1.1. In this Schedule 7 (Financing of the Scheme), the following words and phrases shall have the meanings set out below:

Accrued Interest means the total interest accruing on the Deposit Pool held by the Deposit Holder;

Deposit Holder has the meaning given to it in Paragraph 2.1 of this Schedule 7 (Financing of the Scheme);

Deposit Pool has the meaning given to it in Paragraph 2.1 of this Schedule 7 (Financing of the Scheme); and

Monthly Finance Statement means a statement prepared by the Service Provider for any given month which shall include the information detailed below or such other information as may be agreed by the Authority and the Service Provider:

(a) all Deposits moved in/out of the Deposit Pool;

(b) all Accrued Interest earned on the Deposit Pool; and

(c) a schedule of the Permitted Investments and the amounts invested in each.

2. GENERAL PRINCIPLES

- 2.1. The Service Provider shall have responsibility for collecting Deposits from Landlords and for ensuring that such Deposits are paid into an eligible bank account as set out in Schedule 18 (Permitted Investments). All such collection of bank accounts taken together shall comprise a pool of all Deposits and shall be held by a third party (the "Deposit Pool" and the "Deposit Holder"). The Deposit Holder shall be responsible for investing the Deposit Pool in the Permitted Investments notified to it

from time to time by the Service Provider. The Deposit Holder shall grant specific rights of access to the account to the Service Provider, namely the right to direct that amounts representing individual Deposits be paid to persons receiving the Deposit at the end of a relevant assured shorthold tenancy and the right to withdraw the Accrued Interest. For the avoidance of doubt the Service Provider may, in its sole discretion, for regulatory and reconciliation purposes operate two separate bank accounts with the Deposit Holder designated respectively for receiving Deposits submitted by cheque, BACS, credit card and unallocated collections and for holding Accrued Interest provided that such accounts shall for the purposes of this Agreement be deemed to be one Deposit Pool.

- 2.2. The Service Provider holds sums comprising part of the Deposit Pool on trust. Accordingly, a Landlord or tenant who is entitled to payment of all or any part of such a sum in accordance with paragraph 4, 4A, 4B or 4C of Schedule 10 to the Housing Act 2004 is beneficially entitled to the amount so payable.
- 2.3. The Service Provider shall be entitled to withdraw the Accrued Interest at any time.
- 2.4. At no point may the Service Provider withdraw any part of the Deposit Pool other than in order to move such amounts to a different Permitted Investment, to pay such Deposit to the person receiving the Deposit at the end of the relevant assured shorthold tenancy or to transfer amounts to an Alternative Scheme Provider or the Authority under the terms of this Agreement.
- 2.5. The Service Provider shall carry the risk that the Accrued Interest shall be insufficient to meet its costs of providing the Services. The Authority shall not be responsible for paying the Service Provider any costs for the provision of the Services or the Scheme.

3. MONTHLY FINANCE STATEMENT

- 3.1. The Service Provider shall submit a Monthly Finance Statement to the Authority in respect of each calendar month of this Agreement, not more than fifteen (15) Business Days from and including the date of the relevant month end.

4. PERMITTED CHARGES

- 4.1. The following are the Permitted Charges:

- 4.1.1. Normal charges that are incurred by the Service Provider for receipt of deposits and other monies other than by cash, cheque or electronic transfers. These may include, for example, charges for credit card deposit payments and bounced cheques.
- 4.1.2. Normal bank charges that are incurred by the Service Provider for all transactions other than the standard 3-day transfer of monies within the United Kingdom. These may, for example, include charges for overseas SWIFT remittances and same-day CHAPS transfers.

5. UNCLAIMED DEPOSITS

- 5.1. In the event that a Deposit is unclaimed following the end of the relevant tenancy or after ADR, the Service Provider shall leave the monies within the Deposit Pool for the duration of the Term.
- 5.2. The Parties agree that any such unclaimed Deposits may continue to be invested in the Permitted Investments, and the proceeds of such investments shall form part of the Accrued Interest.
- 5.3. Upon expiry or earlier termination of the Agreement, the Service Provider shall comply with such direction as the Authority (in its discretion) may make in relation to any unclaimed Deposit amounts held by the Service Provider.

6. SHORTFALL ON TERMINATION OF THE AGREEMENT

- 6.1. The Service Provider shall be entitled to retain the Accrued Interest in accordance with the terms of Schedule 7 (Financing of the Scheme) at the end of the Term.
- 6.2. The Service Provider shall transfer a fully funded Deposit Pool (including any unclaimed Deposits) to the New Service Provider, any Alternative Scheme Provider(s) or the Authority at the end of the Term in accordance with the Authority's directions. In the event the Deposit Pool does not include all tenancy Deposits and all unclaimed Deposits, the Service Provider shall pay to the New Service Provider, Alternative Scheme Provider(s) or the Authority (as directed by the Authority) on demand an amount equivalent to any such shortfall.

SCHEDULE 8 - DISASTER RECOVERY

1. DEFINITIONS

- 1.1. In this Schedule, the following words and phrases shall have the meanings set out below:

Business Continuity Plan has the meaning given to it in Paragraph 4 of this Schedule 8 (Disaster Recovery);

Business As Usual Notice has the meaning given to it in Paragraph 9.2 of this Schedule 8 (Disaster Recovery);

Disaster means an event having a serious impact on the provision of the Services and/or the Scheme and which is identified as such in the Disaster Recovery Plan;

Disaster Recovery Plan means the plan prepared by the Service Provider and accepted by the Authority in accordance with Paragraph 5 of this Schedule 8 (Disaster Recovery); and

Post-Disaster Review has the meaning given to it in Paragraph 10.1 of this Schedule 8 (Disaster Recovery).

2. PURPOSE

The purpose of this Schedule 8 (Disaster Recovery) is to set out the obligations of the Service Provider in relation to business continuity and disaster recovery.

3. PRINCIPLES

- 3.1. The Service Provider shall develop and maintain a Business Continuity Plan and a Disaster Recovery Plan in respect of the Services and the Scheme at all times throughout the Term.

- 3.2. The Service Provider shall be responsible for providing Disaster Recovery Services in accordance with this Schedule 8 (Disaster Recovery), the Business Continuity Plan and the Disaster Recovery Plan.

4. BUSINESS CONTINUITY PLAN

- 4.1. The Service Provider shall develop a plan which describes the arrangements required to:

4.1.1. ensure continuity of the Services and the Scheme; and

4.1.2. minimise the adverse impact of a Disaster on the Authority and/or the End Users and/or the Scheme (including the matters set out in Paragraph 5.1.4 (below)),

a ("Business Continuity Plan").

- 4.2. The Service Provider's Business Continuity Plan as at the Effective Date is provided at Appendix 1 (Business Continuity Plan and Disaster Recovery Plan) to this Schedule 8 (Disaster Recovery). The Service Provider shall review and update (as necessary) the form of Business Continuity Plan at Appendix 1 (Business Continuity Plan and Disaster Recovery Plan) and submit a finalised Business Continuity Plan to the Authority for approval during the Implementation Period and in any event no later than twenty (20) Business Days before the Service Commencement Date.
- 4.3. The Service Provider shall review, develop and maintain the Business Continuity Plan throughout the Term and shall ensure that the Business Continuity Plan is aligned with and takes full account of all applicable Good Industry Standards.
- 4.4. The Service Provider shall promptly provide a copy of any updated Business Continuity Plan (as may be developed by the Service Provider from time to time) to the Authority.
- 4.5. Without prejudice to Paragraph 4.4 (above), the Authority may at any time throughout the Term request (in writing) the Service Provider to provide a copy of its Business Continuity Plan in place as at the date of the request and the Service Provider shall submit its Business Continuity Plan to the Authority at no cost and no later than ten (10) Business Days following a written request by the Authority.
- 4.6. The Authority may provide representations and/or comments on the Business Continuity Plan at any time throughout the Term. The Service Provider shall take

reasonable account of all comments and/or representations made by the Authority and shall where necessary update the Business Continuity Plan accordingly.

5. DISASTER RECOVERY PLAN

5.1. The Service Provider shall develop a Disaster Recovery Plan which clearly defines:

- 5.1.1. the type of event to which the plan applies;
- 5.1.2. a risk and impact assessment for each potential type of Disaster situation relevant to the provision of the Services;
- 5.1.3. detailed technical processes and action plans for managing each potential type of Disaster situation relevant to the provision of the Services and for enabling system and data recovery as well as subsequent re-instatement of business processes;
- 5.1.4. provision and maintenance of a Disaster recovery site equipped with sufficient hardware, software and services required to provide the Services in accordance with the Service Levels specified in Schedule 13 (Performance Management), it being agreed between the Parties that the Business Continuity Plan shall for the purposes of enabling a phased implementation of the Disaster Recovery Plan indicate which of the Service Levels are necessary to be operationally functional: (i) within twenty-four (24) hours; (ii) within forty-eight (48) hours; and (iii) within seventy-two (72) hours of the Business Continuity Plan being implemented;
- 5.1.5. actions required and timeframes for the reinstatement of full normal Services in accordance with Paragraph 9.1 of this Schedule 8 (Disaster Recovery);
- 5.1.6. details of the human resources required to implement the Disaster Recovery Services including identification of the skills and experience of the relevant Service Provider Personnel relevant to the provision of the Services;
- 5.1.7. identification of the key roles, responsibilities and decision-making authority limits including the names and contact details of relevant individuals and the nominated points of contact for the Service Provider