D&B Result	Tender Score	Finance Risk Assessment	Further Guidance
At or above 51 / Industry Average	5	Very Low Risk in short term.	Score only a snapshot - Contract Manager needs to be aware of changes in circumstances throughout the life of the contract.
Below 51/ Industry Average but within 5 points	4	Low Risk in short term.	Score only a snapshot - Contract Manager needs to be aware of changes in circumstances throughout the life of the contract.
Below 51/Industry Average but within 10 points	3	Fairly Low Risk in short term	Score only a snapshot - Contract Manager needs to be aware of changes in circumstances throughout the life of the contract.
Below 51/Industry Average but within 15 points of industry average	2	Medium risk of utilising the company.	The service should consider monitoring the company more closely if a contract is awarded - particularly for large scale contracts.
More than 15 points below 51/Industry Average	1	Medium risk of utilising the company.	The service should consider monitoring the company more closely if a contract is awarded - particularly for large scale contracts.
Score of 11 or below	0	High Risk - company fails on financial sustainability	Service could make a case to use a supplier in this category for small value contracts (under £50k and no/little reputational risk). If this is the case then the service area should record their acceptance of this risk and details of any risk mitigation within the 'risk' section of the contract award report.