

## **ABOVE AND BELOW THE LINE**

| Ownership Accountable Responsible | V<br>I<br>C<br>T<br>O<br>R | H<br>O<br>W | Qs |
|-----------------------------------|----------------------------|-------------|----|
| Blame Excuses Denial              | V<br>I<br>C<br>T<br>I      | W<br>H<br>Y | Qs |