From: Nick Smith

**Sent:** 01 October 2009 16:45

To: Marshall Poulton; Gill Lindsay; Alan Coyle

Subject: FCL

Attachments: FCL paper 011009 v2.doc

## Gill/Marshall/Alan

As discussed yesterday, I attach a paper re FCL focus for discussion. All comments welcome.

Kind regards

Nick

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Please note that I am not in the office on a Monday