



SO YOU'RE IN THE RISK
BUSINESS

HOW'S THAT WORKING
FOR YOU?





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Same World Different Time

2001

- Buoyant economies
- Self regulation - ha ha!
- Limited Compliance
- Clients mostly powerless
- Unlimited Marketing
- Distant BEE
- SARS

2011

- World economic slump
- Corp. Gov.- King 1,2,3 etc
- FSB & FAIS regulation
- Companies & CP Acts
- Independent Compliance
- BEE advancements
- Proactive SARS

10 years - all change



Global Socio-political Drivers

- International financial markets crisis
 - Organised and economic crime
 - Terrorism and related money laundering
 - Illegal, immoral, flawed corporate activity
 - Hedonistic financial sector behaviour
 - Expectation of greater Govt accountability
- = Regulation - increased volume and pace**





Business Environment Changes

- International sanctions and crime cooperation
- Common approach to legislative changes
- Increased Govt and corporate delivery expectations by the voting & buying Public
- Much higher penalties for illegal behaviour
- Balancing of business relationship power
- Independent watchdogs setup and empowered



In or Out?

FOR

- Increased market share
- Higher profit margins
- Increased talent pool
- Improved industry image
- Cost reductions from crime / corruption control
- Regulatory support for star performers

AGAINST

- More overhead costs
- Higher regulation density
- More training required
- Quality delivery expected
- Greater dependence on external parties
- Stiffer penalties for poor performance



Test Question and Answers

Question

Where can you go to pay to get bullied, dominated, humiliated and remain unfulfilled in a one-sided relationship?



Answers

1. As a client, any business in pre-CPA South Africa.
2. As a business owner, any regulated SA industry.
3. For anyone else municipalities are the way to go
- the fighting is about no delivery and no plan B.

Safe Words

Still paying attention?

Some examples of safe (unsafe) words:

1. I'll pass on the whipped cream (Buck Palace)
2. Force aram (Japanese nuclear power station)
3. No, hurricane tonight (Michael Fish - English TV weatherman, the night before 87J)

(Note the colour coding)





The Safe Words

However, today's safe words are rather more
prosaic:

Risk Management

But what does it mean in the real world?

Let's take a tour and see the minimum that you
should be getting for your hard-earned Rands.





Risk Therapy

Primary website

<http://www.artrisk.co.za/>

Risk Management Systems

Comprehensive, Compact & Specialised

[http://www.integralwebsolutions.co.za/
frameworktest/Default.aspx](http://www.integralwebsolutions.co.za/frameworktest/Default.aspx)

U/n: mrhc guest 1

P/w: Guest





Question Time

Thank you

