

# Enterprise Risk Management

Africa 2012

20 - 23 February 2012

Sandton Convention Centre, Johannesburg, South Africa

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## Hear from



**David Hillson**  
The Risk Doctor  
United Kingdom

Risk  
Doctor  
comes to  
Africa!

Protect your  
business



**Professor  
Mervyn E King**  
SC  
South Africa

## Risk control, management and measurement for enterprises

### Nurturing your risk appetite - when is enough, enough?

Uncovering the level of risk that is acceptable in an organisation and determining the limits [page 4 >>](#)

### Developing a sustainable risk culture and framework

Exploring how organisations are accounting for long term risk management [page 4 >>](#)

### Reputation...years to build, minutes to destroy!

An in depth analysis of reputational risk and the impact on the organisation [page 6 >>](#)

## 2 workshops, 2 days

Pre-conference workshop: 20 February

### Understanding good governance in a business environment

Post-conference workshop: 23 February

### Reputation... years to build, minutes to destroy!

Speaker line up – more details	page 3
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Full programme [Page 4 - 5 >>](#)

## Nurturing your appetite for risk!

Expert Chief Risk officers and Internal Auditors see risk appetite, managing and nurturing it, as vital to ensuring a sustainable and progressive ERM framework.

### With this in mind, your business risk management opportunities are in:

- The CRO's role in implementing and managing the risk culture
- Understanding the major operational risk causes and effects in Africa
- Implementing risk management into a comprehensive internal audit framework
- Allowing corporate governance to manage both internal and external expectations
- Overcoming the big rocks of IT risk and implementing reliable systems

Failure to capitalise on the latest developments will leave your organisation vulnerable to internal and external risk.

*Enterprise Risk Management Africa* will focus on relevant topics, practical framework advice as well as the major challenges and opportunities that risk managers in Africa are experiencing at the moment.

### Come to Enterprise Risk Management Africa 2012 to:

- Understand the intricacies of risk and how this will affect your business
- Learn how to ensure that governance and management structures adhere to internal and external stakeholders
- Understand risk instruments as a form of countering compliance policy
- Find out the best techniques in developing an effective risk culture in your business
- Counter risk management vs. risk prevention
- Gain strategies in effectively implementing technology processes to your framework
- How to identify positive risks that lead to innovation

This conference is Africa's only multi-sector meeting. Attend Africa's leading risk event and grab hold of all the opportunities to protect your business.

Register your entire team now (booking form on the back page).

I look forward to seeing you in February.

**Matthew Warriner**  
Project Manager  
Terrapinn Ltd

# Outstanding speaker line up

**"It does not matter which industry one comes from. The conference addressed fundamental risk management theories, practices and processes"**

Charles Mavimbela,  
Divisional Executive: Risk and Compliance,  
Nedbank, South Africa



## Amazing keynotes



**David Hillson**  
The Risk Doctor  
United Kingdom

Dr David Hillson is The Risk Doctor, and Director of Risk Doctor & Partner. He is recognised internationally as a leading thinker and expert practitioner in risk management. He writes and speaks widely on the topic, with eight books and many papers.



**Virginia Dunjwa**  
Chief Risk Officer  
Transnet,  
South Africa

Ms Virginia Dunjwa is the Group Chief Risk Officer at Transnet Limited and has been with the Company since 1998. Ms Dunjwa is a member of the Group Executive Committee and has executive responsibility for Group Compliance and Group Risk Management.



**Jaco Grobler**  
Chief Risk Officer  
First Rand Group,  
South Africa

Jaco Grobler has worked extensively on risk management projects with over 14 years experience in the field of enterprise risk management. He joined FirstRand Bank in 2006 to head up the implementation of Basel II operational risk AMA implementation across the banking group. His current position is Chief Risk Officer for FirstRand.



**"The conference was very informative and has catered for my expectations"**

Mashidu Nkhumeleni,  
Risk Manager,  
South African Reserve Bank



## Hear expert views from



**Alice Mathew**  
Risk Officer  
SANRAL,  
South Africa



**Dr Josef Langerman**  
Director  
Standard Bank,  
South Africa



**Guster Kayinja**  
General  
Manager Risk  
Housing  
Finance Bank,  
Uganda



**Felix Aremo**  
Cluster  
Head: Risk  
Management  
EcoBank,  
Nigeria



**Faith Basiye**  
Head: Forensics  
Kenya  
Commercial  
Bank,  
Kenya



**Andre Cowley**  
Manager:  
Governance  
Risk and  
Compliance,  
Sasol,  
South Africa



**Erwin Wiss**  
Principal  
Commercial  
Credit Officer  
African  
Development  
Bank, Tunisia



**Sharon Holi**  
Head:  
Enterprise Risk  
Safaricom,  
Kenya



**Terry Booysen**  
CEO  
CGF Research  
Institute,  
South Africa

## 8 REASONS

### Why you should be at the meeting place for risk executives

**Managing your risk appetite in today's enterprises**  
Find out what this really means from the risk doctor and how best to manage it

**Ensuring ERM sustainability in a new world order**  
Prof Mervyn King explores the sustainability and progressiveness of the ERM framework

**Implementing risk culture - is it working?**  
Explore the risk culture debate and learn about sustainability techniques

**A look at the big rocks of IT risk**  
Key learning's in eradicating system down time and other IT challenges

**Understanding the complexities of compliance co-operation**  
Techniques in reducing the burden and easing the legislative commitments

**Insight into whether the fraud prevention battle is being won**  
Exploring the success and losses with fraud prevention and organisational security

**Business continuity anchoring the organisation amidst a storm of change**  
Ground breaking methods in business continuity in the context of a volatile business environment

**Looking at re-enforcing corporate governance as the backbone to the ERM framework**  
Insights into adapting risk management to the framework of corporate governance

## Day One Tuesday, 21st of February 2012

08:00 Registration and welcome refreshments

08:30 Opening remarks from the Chair

Walter Ehrlich, Director, Retlaw Fox Associates, South Africa

## The business risk in Africa

09:00 Keynote address: Risk appetite in today's enterprises

- Understand clearly what risk appetite is – and what it is not
- Discover the link between risk appetite and risk attitude
- Set appropriate risk thresholds for your enterprise
- Know how much risk you can take safely

David Hillson, The Risk Doctor, United Kingdom

09:30 Keynote address: Enterprise risk management in developing a sustainable strategy in the new world order

- Companies do not operate in a vacuum
- Today they operate in a new world order
- ERM critical for a sustainable strategy

Professor Mervyn E King, SC, South Africa

10:00 Panel session: Maintaining a handle on corporate governance

- How to implement corporate governance that will manage both internal and external expectations
- Understanding regulatory developments in corporate governance and risk management
- Strategically implementing an ERM framework that correlates with corporate governance
- How to ease the strain of corporate governance demands on senior management

Lilly Zondo, Business Risk Manager, MTN Group, South Africa

Felix Aremo, Cluster Head, Risk Management, EcoBank, Nigeria

Thulani Kunene, Group Compliance Officer, Tiger Brands, South Africa

10:45 Morning refreshments and networking

## Corporate governance and ERM

11:15 King III's risk implications in a rapidly changing environment

- Dove tailing the King III code and report-creating a holistic governance environment
- How to ensure that governance and management structures adhere to internal and external stakeholders
- Establishing assurance processes that enable transparent sustainability reporting
- How to continually adapt risk management to the framework of corporate governance

Joseph Makoro, Chief Risk Officer, SAA, South Africa

11:45 Case study: Corporate governance and the public sector

- Is corporate governance a priority in the public sector?
- The importance of corporate governance in parastatals
- An example of the successful implementation of corporate governance in SANRAL

Alice Mathew, Risk Officer, SANRAL, South Africa

## Compliance complexities

12:15 Solvency II and its impact on insurance enterprises

- Regulatory changes require new found compliance - what does this look like?
- How to achieve economic targets, while operating within the boundaries of policy
- Understanding Solvency II's requirements and adapting risk management policies

- Preparing for the migration from best practice to legislation

Thiru Pillay, Chief Risk Officer, Liberty Group, South Africa

12:45 Networking luncheon

14:00 Establishing an ERM, that aligns with definitive codes of practice such as COSO ERM and King III, while sustainably growing into delivery maturity

- Key functional drivers - identifying, integrating and prioritising
- Maturity - understanding the roadmap
- Management systems - an ISO 9000 approach
- Structures - considering centralised vs. distributed options

Andre Cowley, Manager: Governance, Risk and Compliance, Sasol, South Africa

14:30 Panel session: Basel III and the implications to banking

- Transition to Basel III - what does banking look like in 5 years?
- Counter Party Credit Risk (CCR) and the balance sheet perspective
- Effectively managing regulator expectations
- Strategies in maintaining the bottom line while incurring incremental risk charges

Charles Mavimbela, Divisional Executive: Risk and Compliance, Nedbank, South Africa


Josef Langerman, Director, Standard Bank, South Africa

Graham Prior, Independent Banking Specialist, South Africa

15:15 Critical role of risk management in financial service institutions

- Linking risk and business strategy to generate stable, superior and sustainable income generation
- Regulatory compliance expectation in respect to risk management - reflection on operational risk
- Integration with risk based performance measurement
- Challenges of risk management compliance for regionally active banks in Africa

Charles Ringera, Head of Operational Risk, KCB Group Ltd, Kenya

15:45  networking and afternoon refreshments

## Business continuity

16:15 Case study: Business continuity as a form of defensive attack

- How to effectively manage operational risk
- Adjusting to policy and regulation in the most appropriate "risk-free" manner
- Appreciating business continuity planning - how to get this right
- Avoiding losses from unexpected events - implementing relevant disaster recovery programs

Bamidele Oseni, Chief Risk Officer, Global Trust Bank, Uganda

16:45 Understanding the "non-negotiables" within operational risk

- Practical methodology implementation in your enterprise
- Implementing technology processes to your framework
- Aligning your ERM framework with your operational processes
- Mitigating operational risk while extending processes into market and credit risk threats

Vikesh Mistri, Chief Risk Officer, ABSA group, South Africa

17:15 Closing remarks from the Chair and close of day one

17:30  Networking drinks reception

## Day Two Wednesday, 22nd of February 2012

08:50 Opening remarks from the Chair

Steve Winks, CEO, Steve Winks &amp; Company, South Africa

## Risk culture

09:00 Keynote address: Developing a sustainable risk culture in 21st century banking

- The CRO's role in implementing a strong risk culture
- Risk response and creating risk urgency within a company
- How to use risk reporting methods that increase accountability and ownership to the ERM culture
- How to implement a risk management DNA throughout the organisation

Jaco Grobler, Chief Risk Officer, First Rand Group, South Africa

09:30 Keynote address: Embedding risk culture and response in contemporary enterprises

- How does risk culture affect the individual?
- How to use the ERM framework to implement a strong culture
- Methods in ensuring that the risk culture is sustainable

Virginia Dunjwa, Chief Risk Officer, Transnet, South Africa

10:00 Panel session: Building a risk culture that ensures a stable ERM framework

- What does a sustainable risk management framework look like?
- How to give assurance to stakeholders while improving the internal risk culture
- Creating business continuity plans and mobilising employee response
- Using business continuity as a tool for disaster recovery

Guster Kayinja, General Manager Risk, Housing Finance Bank, Uganda

Sully Motsweni, Group Risk Manager, SABC, South Africa

Bamidele Oseni, Chief Risk Officer, Global Trust Bank, Uganda

Zanele Makhubu, Director of Enterprise Risk Management, Gauteng Department of Housing, South Africa

10:45 Morning refreshments and networking

## Governing IT risk

11:15 Overcoming the big rocks of IT risk

- How to overcome system down time - risk strategies that affect the bottom line
- Implementing service level agreements that build sustainable IT risk processes
- Maximising operational efficiency with the IT risk framework
- How to make data recovery and protection a watertight process

Bryn Phillips, Group IT Manager, Peermont, South Africa

11:45 Positioning technology with risk management and compliance in the banking arena

- Enhancing technology efficiency with Basel and King in mind
- IT as the mainstay for risk reporting - utilising risk indicators
- Cultivating risk culture in a technologically driven risk framework
- Risk appraisal and technology in large enterprises
- Technology and the balance sheet - what can IT governance achieve for your capital adequacy requirements?

Graham Prior, Independent Banking Specialist, South Africa

## Credit risk

12:15 Case study: Credit risk and risk processes

- How to create a risk conscious corporate culture

- Causal factors - what are the catalysts to the risks in your business?
- Risk management vs. risk prevention
- Key factors of risk assessments and validation of assessment process

Erwin Wiss, Principal Commercial Credit Officer, African Development Bank, Tunisia

12:45 Networking luncheon

## ERM standards and ISO 31000

14:00 Case study: Standardising your organisation through ISO 31000

- Managing risks within business process that are ISO 31000 compliant
- How to enhance the model in your company - not one size fits all
- Maximising ERM standards while appreciating individual country risks
- Aligning and simplifying the implementation of ISO 31000

Hermie Le Roux, Chief Risk Officer, Cell C, South Africa

14:30 Panel session: Managing the effects of compliance

- Implementing an ERM framework that initiates compliance while promoting investor assurance
- How to utilise risk instruments to strengthen procedures
- A focused look at the effect of ERM standards on organisational budgets and the results on the bottom line
- How to reduce regulatory implications through your framework

David Hillson, The Risk Doctor, United Kingdom

Charles Ringera, Head of Operational Risk, KCB Group Ltd, Kenya

Virginia Dunjwa, Chief Risk Officer, Transnet, South Africa

Thulani Kunene, Group Compliance Officer, Tiger Brands, South Africa

## Internal audit &amp; security

15:15 Case study: Fraud prevention and organisational security

- Analysing and applying complex fraud management instruments
- Using risk and internal audit controls to beat fraud
- Strategies in pre-empting internal fraud schemes

Ivan Holman, Senior Manager, Medscheme, South Africa

15:45 Afternoon refreshments and networking

16:15 Case study: Intertwining your risk management into a sound internal audit framework

- Keeping internal audit in line with new regulation
- Aligning the ERM framework with the audit process
- The threats to internal auditing as business processes change
- How to strategically implement internal audit into ERM

Faith Basiye, Head: Forensics, Kenya Commercial Bank, Kenya

16:45 Panel session: Re-inventing the COSO model to appraise ERM in 21st century business

- Evaluating the strengths of COSO based financial analysis
- Monitoring enterprise risk management through the COSO model
- Examining ISO 31000 as the capable replacement for mapping internal audit into the future
- Embedding operational risk culture – COSO vs. ISO 31000

Sharon Holi, Head: Enterprise Risk, Safaricom, Kenya

Faith Basiye, Head: Forensics, Kenya Commercial Bank, Kenya

Eneni Oduwale, Head: Operational Risk Management, Guaranty Trust Bank Plc Nigeria

Ron Botes, Head: Enterprise Risk, Cell C, South Africa

17:30 Closing remarks from the Chair and close of conference

Pre & Post Conference Workshops

Monday, 20 February 2012

Understanding good governance in a business environment

Objective

Understanding good governance in a business environment is crucial to ensuring that ERM processes and systems are being efficiently implemented. This workshop investigates the challenges and opportunities in this department and explores key strategies that will make the true meaning of corporate governance understood in the organisation.

08:00 Registration and refreshments

08:30 Understanding and adhering to regulation

- Introduction & context of regulatory framework
- Why prescribed officers must be inducted
- Overview of King III
- Overview of Companies Act 2008
- Duties, responsibilities & liabilities of directors

10:30 Morning refreshments

10:45 The role of the board – a vital aspect in the ERM framework

- Board's roles & responsibilities
- The board as a team & effectiveness
- Role of the Chairman, Executive Officer, Board Secretary & Executive Management
- Dysfunctional boards & evaluation

13:00 Networking luncheon

13:45 Incorporating innovation in governance

- Boardroom etiquette
- Delinquent board members
- Ethics & decent corporate citizenship
- Managing an organisation – a tricky act
- Connecting governance with innovation

15:00 Afternoon refreshments

15:15 Management, governance and the key to effective ERM

- Connecting governance to risk
- Common GRC hurdles & complaints
- Key board issues & thoughts: 2011

16:30 Q&A

17:00 Workshop ends

Your workshop leader



**Terry Booyen**  
CEO | CGF Research Institute, South Africa

In 2004, Terry co-founded CGF Research Institute where he is an Executive Director and majority shareholder. CGF specialises in researching and producing monthly corporate governance reports and in collaboration with externally approved subject-matter experts – has this intellectual property peer reviewed for the end use within many companies.

Thursday, 23 February 2012

Reputation...years to build, minutes to destroy!

Objective

This unique seminar blends best practices and thought on crisis management, crisis communication, reputation management and risk management practices and ensures that an organisation can create a reputation risk framework that will prevent, mitigate and ensure adequate response to reputation risk.

08:30 Registration and refreshments

09:00 An overview of reputation risk

- Identifying the value to the organization of a good reputation
- What drives reputation
- The impact of a singular event and how it impacts different stakeholders

10:30 Morning refreshments

11:00 How reputation risk manifests and impacts

- Examining reputation risk vulnerabilities and tipping points
- Practical tips and techniques to help predict and counteract them before damage is done
- A Reputation risk root cause analysis model

12:30 Networking luncheon

13:00 The difference between reputation incident and reputation event management

- Why reputation recovery is a function of pro-activeness, communication and readiness prior, during and after a crisis
- How to develop a reputation defence strategy

15:00 Afternoon refreshments

15:30 Reputation event response strategies

- How to navigate through the rough waters of a crisis & respond to a reputational crisis event
- The "do's" and "don'ts" of working with stakeholders

16:30 Protection and defense

- International best practices on how to protect and defend the reputation of your organisation – online and offline

17:00 Workshop ends

Your workshop leader



**Deon Binneman**  
CEO | REPUCOMM, South Africa

Deon is an international public speaker, trainer and adviser on how to build, sustain, protect and restore business reputations. His special focus is the Building of Relationships and Reputation with a diverse web of Stakeholders, the Mitigation of Reputation Risk, Crisis Management & Crisis Communication Response.

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The business world is experiencing extremely volatile market conditions and an increased risk appetite. Corporates are on the hunt to find the right solutions to manage risk effectively and ensure a stable organisational environment.

This diverse group of organisations are looking to:

- Get updates and advice from experts in the industry
- Identify key risk indicators
- Overcome their security problems
- Ensure compliance – Basel II, ISO 3000, COBIT, King III, corporate governance

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Without solutions on:

- Implementing a risk culture that stabilises the ERM framework
- Fraud and security systems that protect the bottom line
- Risk management software that reduces company risk and increases annual profits
- Business continuity management as a platform to increasing growth
- Internal audit systems that increase accurate data reporting
- Technology that reduces IT risk and downtime

Buyers such as Chief Risk Officers, Risk Managers and Compliance Officers will leave their businesses completely exposed.

You can find these buyers at Enterprise Risk Management Africa 2012. Put forward solutions to challenges they face on a daily basis - your product could be among the solutions discussed if you sponsor.



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"Very informative as there were inputs from various business spectrums"

**Gloria Makgabo**  
Manager:  
Risk Services  
Department of Rural Development and Land Reform

"Speakers are very knowledgeable in terms of risk management"

**Wendy Ngubane**  
Data Privacy Specialist  
ABSA, South Africa

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