



# GENUITY

GROWTH PARTNERS



Risk Management

Enterprise-Risk Management





## Enterprise-Risk Management

Enterprise-Risk Management is broadly defined as the “**identification, analysis and economic control of all threats to the achievement of an organization’s strategic and operational objectives**”.

GENUITY’s risk management offering is geared for the commercial market. Our suggested approach is to first identify your risks so that they can then be **analysed (sources / severity/ probability)** in order to be **managed (controlled / funded / transferred / mitigated)**.

Implementing a risk-management program may seem like an extravagant policy for a small business to consider, yet such a plan has a place from business planning through insurance to operations planning.

Enterprise-Risk Management programs provide both the strategic basis and the operational framework for handling crisis within your company, as well as providing a parent policy for crisis management.

## Benefits

- ✓ **UNLOCK GROWTH - Risk and Return: Ensuring that the cost of risk control is justifiable and the financial return from risk taking is commensurate.**
- ✓ **TRANSPARENCY** - Adopting a framework that provides risk accountability, responsibility and performance management from the top whilst ensuring proper compliance, audit and analysis.
- ✓ **STRATEGY ALIGNMENT**- Ensuring that management considers the organisation’s risk appetite in evaluating strategic alternatives, setting objectives and managing risk.
- ✓ **DECISION MAKING** - Ensuring that the best risk decisions are adopted when selecting risk management options whilst integrating risk considerations into all key business decisions
- ✓ **IMPROVED RISK CULTURE** - Improve gearing and return on capital by off-balance sheet funding
- ✓ **CONVENIENCE** - Enhancing the individual and group perception and behaviour that determines how the organisation identifies, understands, discusses and acts on risk
- ✓ **REDUCED COSTS** Minimising business disruption and implementing business continuity measures, whilst shedding ineffective resources and activities (particularly those with high risk and/or low return)

