

# INTENSIVE RISK APPETITE FRAMEWORK DEVELOPMENT & IMPLEMENTATION

**Date: 18 - 19 July 2024**

**Venue: Monomotapa Hotel, Harare**

## WHO SHOULD ATTEND?

This intensive 2-day risk management training course is ideal for professionals wishing to explore the dynamic between risk appetite and tolerance and the potential impacts on an organisation. The course will help professionals design and implement an effective risk appetite framework in their organisation.



**Facilitator**

**International (Australia)** 

**Mohammad Salman Khan**

Risk Management Banking Domain Executive | Founder & CEO – KYR  
Consulting, Training & Advisory Solutions | International Corporate  
Trainer

## INTRODUCTION

The setting of an organisation's risk 'appetite' is a critical component of a robust risk management framework. This risk management intensive training course discusses the purpose and balance of risk appetite and risk tolerance in an organisation. The course is delivered over 2 days and provides a framework for defining the specific categories of risk for an organisation and determining the ideal level of risk to engage in.

As regulatory environments grow harsher in many countries, risk appetite and tolerance become increasingly important business tools. The course addresses this and explains how to implement an effective risk appetite framework in your organisation.

## INVESTMENT

**\$ 1000.00 USD Covering:**  
**Refreshments, 2 Days Physical Classes,**  
**Training Materials, Certificate of Participation & 12 CPD**

## BANKING DETAILS

**Bank Name: CBZ Bank Limited**  
**Account Name: Insightful Professionals**  
**Account No ZiG: 12027088230010**  
**Account No FCA: 12027088230020**  
**Branch Name: Robert Mugabe Branch**  
**Branch Code: 6114**

**FOR TRAINING BOOKINGS AND IN-HOUSE TRAINING CONTACT US ON:**

**+263 78 320 8697**

**[www.insightfulprofessionals.com](http://www.insightfulprofessionals.com) | [info@insightfulprofessionals.com](mailto:info@insightfulprofessionals.com)**

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## COURSE HIGHLIGHTS & LEARNING OUTCOMES

- An in-depth understanding of risk appetite and tolerance as it relates to a range of different risk types
- An appreciation of the external requirements and guidelines about risk appetite setting
- An understanding of who is responsible for developing, setting, and owning the risk appetite
- An understanding of how risk appetite can be articulated for a range of risk types
- The ability to determine a risk appetite for each key risk category
- The ability to set meaningful likelihood and impact scales for risk assessment, which reflect the risk appetite set by the board
- How to document the Risk Appetite in the Risk Appetite statement
- Understand the nature of a risk appetite framework and how it should be integrated into the overall risk management framework
- How to cascade, operationalise, and embed the Risk Appetite, including key risk indicators
- How to use Risk Appetite as a basis for Board risk reporting

## COURSE HIGHLIGHTS & LEARNING OUTCOMES

- Case studies and exercises are used throughout the course to reinforce concepts covered
- Participants will develop a draft risk appetite statement to take away

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## DAY 1- FUNDAMENTALS OF A RISK MANAGEMENT FRAMEWORK

1. What is 'Risk Appetite'?
2. What is a Risk Appetite Framework?
3. Generic process for setting a Risk Appetite Framework
4. Principles for an effective Risk Appetite Framework
5. Core elements of a risk appetite framework
6. Concept of 'Risk Capacity'
7. Risk 'tolerances' and risk 'limits'
8. Risk profile
9. Ideal reporting structure for risk limits and risk tolerances workshop/team discussion
10. Role of risk 'owners'.
11. Sources of Risk for financial institutions in the context of developing an effective Risk Appetite Framework
12. Defining the 'The Risk Appetite Statement' with examples
13. Key stakeholders in the Risk Appetite Statement
14. Characteristics of a good Risk Appetite Statement
15. Overall design considerations of a Risk Appetite Statement
16. Format of the Risk Appetite Statement
17. Unit of measurement considerations in the context of a Risk Appetite Framework.
18. Considerations in setting Risk Tolerances with example statements
19. Attributes of Effective Risk limits
20. Monitoring and breach management of Risk Appetite.

## DAY 2- BRINGING RISK APPETITE INTO PRACTICE

1. Developing a baseline in the formation of a RAS
2. Process for defining and maintaining a RAS
3. Benefits of embedding a RAS
4. Illustrative example of Risk Capacity, Risk appetite, tolerance limits and tolerance triggers in practice.
5. Managing risk profile limits - An illustrated example
6. Alignment between strategy and risk profile of an Organisation
7. Achieving the right balance between strategy and appropriate risk appetite statements
8. Group Activity - Formulating Risk Appetite statements for your organisation
9. Final remarks - Conclusion - Training Evaluation

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## TRAINER PROFILE

### **Mohammad Salman Khan**

**Risk Management Banking Domain Executive | Founder & CEO – KYR | Consulting, Training & Advisory Solutions | International Corporate Trainer**

Risk management transformational leader & experienced risk management banking executive with 20 years of diversified experience across banking & financial services sector institutions in Australia & Middle East. Managed large teams in managing Operational Risk in large complex banking institutions with extensive Board level risk reporting experience. Institutional implementation of internal control assurance & international best practice Operational Risk transformational initiatives aligned to enterprise management strategy with focus on value-based outcomes.

Extensive involvement in strengthening institutional operational risk governance including strategy and framework development, policy formulation, oversight over the establishment of enterprise operational risk metrics and risk registers including the implementation & optimization of bank enterprise operational risk system/applications.

Contributions across public and private sector organizations leading to enhanced controls, financial performance, and improved productivity. Delivering bespoke international corporate trainings with focus on ERM, ESG, Operational Risk, Fraud risk, Risk Appetite Framework Development and Conduct Risk. Highly skilled in fostering data-driven decision making to drive process improvements while communicating at all organizational levels.

Recognized as a transformational driven innovative expert with extensive experience in implementing risk management frameworks in highly regulated environments. Working collaboratively and cross-functionally to solve complex business problems in challenging environments. Adapt at building and managing trusted partnerships & relationships and coaching staff into high performance teams as well as a recognized exceptional communicator with a natural flair to deliver outstanding results consistently.

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# REGISTRATION FORM

**Name of the Course:**

**BANK NAME: CBZ | INSIGHTFUL PROFESSIONALS**

**AUTHORISING PERSON: ACCOUNT NUMBER FCA: 12027088230020 | ZiG: 12027088230010**

|                            |  |
|----------------------------|--|
| <b>Full Names:</b>         |  |
| <b>Designation:</b>        |  |
| <b>Email Address:</b>      |  |
| <b>Company Name:</b>       |  |
| <b>Postal Address:</b>     |  |
| <b>Postal Code:</b>        |  |
| <b>City &amp; Country:</b> |  |
| <b>Nature of Business:</b> |  |
| <b>Date:</b> .....         |  |
| <b>Signature:</b> .....    |  |

**By completing and signing the registration form, you acknowledge and accept the terms and conditions**

### DELEGATE/S INFORMATION

| Name | Designation | Mobile Number | Email Address |
|------|-------------|---------------|---------------|
|      |             |               |               |
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|      |             |               |               |
|      |             |               |               |

**Terms and Conditions:**

1. Full payment must reflect in our bank account 3 working days prior to the event, Insightful Professionals Academy reserves the right to move the delegate to the next available event should the payment not be received 3 days prior to the event.
2. Cancellations must be made 21 days prior to the event, cancellations received up to 21 days prior to the event will 50 % refund of the conference fee, cancellation received between 21 days and the date event will forfeit the full conference fee, delegate substitute can be made at any time at no addition cost
3. In case of event postponement or rescheduling, no refund will be made, arrangements for attending the next available event will be considered and Insightful Professionals Academy reserves the right to make such decisions.
4. In the event of a registered delegate not attending the event (no show), no refund will be provided. It is the delegate's responsibility to inform Insightful Professionals Academy of any changes in attendance prior to the event, as per the cancellation policy.
5. Insightful Professionals Academy reserves the right to refuse entry or remove any delegate who behaviour is deemed inappropriate or disruptive.
6. By attending the event, delegates grant permission to Insightful Professionals Academy to use any photographs or video footage taken during the event for marketing.
7. Insightful Professionals Academy is not responsible for any loss or damage to personal belongings during the event.
8. All materials provided during the event, including but not limited to presentations, documents and videos, are the intellectual property of Insightful Professionals Academy or the respective speakers. Unauthorized use, distribution, or copying of these materials is strictly prohibited.
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