

# INTENSIVE RISK APPETITE FRAMEWORK DEVELOPMENT & IMPLEMENTATION

Date: 21 - 22 August 2025  
Venue: Sandton Hotel  
Johannesburg, South Africa



Risk Appetite



Facilitator  
**Mohammad Salman Khan**  
International (Australia 🇦🇺)

## Overview

well-articulated Risk Appetite Framework (RAF) and Risk Appetite Statements (RAS) are essential tools for aligning risk management with organizational strategy and achieving sustainable business performance. This globally renowned training program offers a deep immersive learning experience designed to equip participants with the skills and methodologies to formulate, implement, and operationalize robust risk appetite measures. Through a combination of expert-led sessions, interactive exercises, and real-world applications, participants will gain a comprehensive understanding of:

## 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.

## Investment

**\$ 1,900.00 USD Per Individual Full Board:**  
2 Days Conferencing, Training Materials,  
Accommodation, Dinner, Breakfast, Teas and  
Certificate of Participation

Plus Airfares & Transfers

## Banking Details

**Bank Name: CBZ Bank Limited**  
**Account Name: Insightful Professionals**  
**Account No ZiG: 12027088230020**  
**Account No FCA: 12027088230010**  
**Branch Name: Sapphire House**  
**Branch Code: 6120**

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## RISK MANAGEMENT

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### Course Highlights & Learning Outcomes

- The Importance of Risk Appetite: Exploring its role as a cornerstone of effective risk governance and strategic decision-making.
- Developing an Effective RAF: Understanding its components, governance, and integration with enterprise-wide risk management systems.
- Crafting Precise RAS: Practical steps to create actionable and context-specific risk appetite statements aligned with organizational objectives.
- Real-world examples and case studies showcasing risk appetite statements in banking and non-banking sectors, highlighting industry-specific nuances.
- Practical Tools and Methodologies: Immersive sessions on defining, measuring, and embedding risk appetite within an organization's culture, with a focus on linking risk appetite to Key Risk Indicators (KRIs) and Key Performance Indicators (KPIs).
- This program provides participants with a practical, hands-on approach to formulating and implementing risk appetite measures, ensuring relevance across diverse organisational contexts.

### By attending this course, delegates will be able to:

- Gain exclusive insights from a globally respected program, recognized for delivering cutting-edge risk management knowledge.
- Learn from a leading expert with deep industry experience and a proven track record in operationalizing risk appetite frameworks.
- Access practical examples and tools to immediately apply learnings in your organization.
- By the end of this world-class program, participants will have the tools, methodologies, and confidence to effectively design and implement a Risk Appetite Framework and Risk Appetite Statements, driving strategic alignment and fostering a proactive risk culture.

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## Day 1

- Key Terms - Risk Appetite, Tolerance & Capacity
- The Goal of Effective Risk Management
- What is 'Risk Appetite'?
- What makes an effective metric?
- Setting Risk Appetite
- Importance of having a clear risk appetite statement (RAS) in the context of ERM
- Review Process for Risk Appetite Statement
- Risk Appetite Determining Factors
- What is a Risk Appetite Framework?
- Generic Process for Setting a Risk Appetite Framework
- Principles for An Effective Risk Appetite Framework
- Core Elements of a Risk Appetite Framework
- Concept of 'Risk Capacity'
- Risk 'Tolerances' and Risk 'Limits'.
- Risk Profile

### Team Breakout Activity 1

- Role of Risk 'Owners'
- Steps in developing a RAF
- The process for setting a RAF
- Key factors to consider in establishing a RAF
- Risk appetite dashboard structure
- Process for establishing a RAF
- Key factors to consider in establishing a RAF
- Risk appetite dashboard structure
- Process for establishing a RAF
- 10 guiding principles for an effective RAF
- Core elements of a RAF
- Risk Capacity, Risk Tolerances and Risk Limits

### Breakout Activity 2

- Categorization of Risk Types for Financial Institutions in the Context of Developing an Effective Risk Appetite Framework (RAF)
- Governance obligations towards establishing a Risk Appetite Framework (RAF)
- Risk appetite, Risk Capacity & Risk Profile at a glance
- Implementing & Running a Risk Appetite Framework (RAF)
- Operationalizing the Risk Appetite Framework
- Risk Appetite Framework (RAF) & other elements of risk management
- How a firm's RAF provides support & How a RAF is supported.
- Determining Risk Appetite in the Context of Banking - Key Steps & Actions
- Visualized workflow for developing risk appetite measures.

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# RISK



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## Day 2

- Objective & Methodology for Risk Appetite Statements for Market, Liquidity, Credit, Operational, Enterprise, Reputational Risk including Examples of associated risk appetite statements related to the banking industry.
- Examples of Risk Appetite Statements (RAS) for Specific Combined Risk Scenarios (Enterprise Wide) for the banking sector.
- Examples of Risk Appetite Statements (RAS) for Risk Governance.
- Defining the 'The Risk Appetite Statement' with Examples
- Key Stakeholders in the Risk Appetite Statement
- Characteristics of a good Risk Appetite Statement
- Overall Design Considerations of a Risk Appetite Statement
- Format of the Risk Appetite Statement
- Unit of Measurement Considerations in the Context of a Risk Appetite Framework
- Considerations in Setting Risk Tolerances with Example Statements
- Attributes of Effective Risk Limits
- Monitoring and Breach Management of Risk Appetite
- Team Breakout Activity 3
- Team Breakout Activity 4
  - Why do so many organizations struggle with risk appetite?
  - Influencing Factors on Risk Appetite
  - Critical Supporting Elements of Risk Appetite
  - Criticisms of Risk Appetite Outside the Financial Services Industry
- Key Requirements / Criteria in Establishing a RAS
- Factors that influence an organization's risk appetite
- Process for Defining and Maintaining a RAS
- Why is important to have a RAS?
- Why is risk appetite important to business?
- How do you embed a RAS in a business?
- Benefits of Embedding a RAS
- Illustrative Example of Risk Capacity, Risk Appetite, Tolerance Limits and Tolerance Triggers in Practice
- Team Breakout Activity 5
- What are risk limits in the context of risk appetite?
- Requirements for setting risk limits
- Managing Risk Profile Limits – An illustrated example
- Interlude - Brain Teaser Quiz
- Team Breakout Activity 6
  - Key Risk Management Strategic Considerations
  - Alignment between Strategy and Risk Profile of an Organization
  - Achieving the Right balance between strategy and appropriate risk appetite statements
- Team Breakout Activity 7
  - Final Remarks - Conclusion - Training Evaluation

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IMPLEMENTATION**

## Trainer Profile

### **Mohammad Salman Khan - Global Expert Trainer - Risk Management Australia**

#### BUSINESS EXPERIENCE

Mohammad is an experienced and versatile Risk Management Executive with over 25 years of diversified expertise in Operational Risk, ERM, Internal Control, and Risk Governance. He has a proven track record in leading operational risk functions in complex, high-stakes environments, with leadership experience in Saudi Arabia's major banking institutions and engagements with Australia's leading banks. As a global subject matter expert, he delivers highly sought-after international corporate training programs featuring five core offerings—Operational Risk, Enterprise Risk Management, Fraud Risk Management, Risk Appetite Framework Development and Information Technology Risk.

#### PROFESSIONAL QUALIFICATIONS

Mohammad holds a Bachelor of Economics Honours degree from the University of Newcastle, Australia and is a Certified Operational Risk Professional (CORP). He also has the ISO31000 Risk Management Professional Certification. He has been training leading international banking and financial services institutions covering a wide range of risk management topics that have provided transformative learning outcomes for his clients.

#### TRAINING HISTORY

With over two decades of global experience in risk management, Mohammad Salman Khan is a leading international trainer, recognized for delivering high-impact programs to top financial institutions, multinational corporations, and government entities. His expertise spans operational risk, ERM, fraud risk, technology risk, and risk appetite framework development, equipping professionals with the skills needed to navigate today's complex risk environment. Having worked extensively across the Middle East, Europe, and Asia, he has trained executives and risk professionals in aligning risk appetite with business objectives. What sets him apart is his ability to simplify complex risk concepts, transforming them into actionable insights through a blend of technical depth, real-world case studies, and strategic foresight, driving measurable improvements in risk-based decision-making.

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# REGISTRATION FORM

**Name of the Course:**

**BANK NAME: CBZ | INSIGHTFUL PROFESSIONALS**

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

<b>Full Names:</b>	
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<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

**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 additional 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.
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