





## Enterprise Risk Management in Financial Institutions

# Fundamentals of Enterprise Risk Management in Financial Institutions

### Preface

The Egyptian Institute of Directors EIOD affiliate of the Financial Regulatory Authority FRA, offers this new training course in order to equip participants with essential skills and knowledge of Enterprise Risk Management in Financial Institutions.

It helps participants acquire the knowledge with regard to the risk management principles and their application, as well as the core elements of the Enterprise Risk Management framework and steps for a risk management process.

The course delivers a practical understanding of Enterprise Risk Management framework and methodologies in financial institutions.

At the end of this course participants will be able to understand the principles of Enterprise Risk Management concepts, implement Risk Management basic tools, produce useful risk management information and understand basic techniques for Enterprise risk measurement.

## Training Methodology

Using a combination of theory and practice, case studies, workshops and discussions, our expert trainers are keen on better illustration of the real life situations that are encountered by professionals in their day to day activities, while emphasizing on the International Standards and Best Practices to maximize benefits of the course.

## Course Objectives

By the end of this course, candidates should be able to:

- o Understand the principles that underlie an efficient and effective approach to the management of Enterprise risk and the value it brings to the Financial Institutions.
- o Have a clear understanding of Enterprise Risk Management essentials and typical Enterprise Risk Management frameworks in Financial Institutions.
- o Acquire the required technical knowledge to perform Risk Management processes.
- o Understand how risk management can be used to support organizations in achieving their objectives.
- o Be familiar with the broader perspective of risk subcategories of financial and non-financial risks faced by Financial Institutions.
- o Know the role of Risk Managers and expected input in Risk Management Process.
- o Support their organizations in spreading and enhancing Risk Culture across different functions.
- o Benchmark their Risk Management Frameworks against the Best Practices to conclude where their present practices stand-up.
- o Analyze, assess and improve risk management practices within the organization

## Course Contents

### Module# 1 “INTRODUCTION TO ENTERPRISE RISK MANAGEMENT”

#### Principal concepts and terminologies

- o Defining the Risk concept.
- o Highlighting Fundamental Definitions.
- o Risk Appetite, Risk Tolerance and Risk Capacity.
- o The Enterprise Risk Management Framework.

#### Taxonomy of Risks

- o Financial Risks
  - Credit Risk
  - Market Risk
  - Liquidity Risk
- o Main Non-Financial Risks
  - Regulatory Risk
  - Operational Risk
  - Cyber Security Risk
  - Third Party Risk
  - Strategic Risk
  - Information Security Risk
  - Reputational Risk

#### Three Lines of Defense Model

- o First Line of Defense
- o Second Line of Defense
- o Third Line of Defense
- o Risk Management Function Roles and Responsibilities

## Module# 2 “ENTERPRISE RISK MANAGEMENT FRAMEWORK”

- o The Risk Management Process
  - Risk Identification
  - Risk Measurement
  - Risk Monitoring
  - Risk Mitigation
  - Risk Reporting
- o Risk Management Tools
  - Risk and Control Assessment
  - Key Risk Indicators
  - Risk Incidents Management
  - Risk Probability and Impact Matrix
  - Risk Register

### Targeted participants & Final Certification

- Professionals with 3 years or less of Enterprise Risk Management experience in Financial Institutions.
- Non-Risk Professionals interested in understanding Enterprise Risk Management in Financial Institutions.
- Professionals interested in joining the Enterprise Risk Management field in Financial Institutions.
- A Certificate of completion for “Fundamentals of Enterprise Risk Management in Financial Institution Course” will be issued for each participant attending the course.

### Duration & Language

3 Training Days & Material, Cases and Supplements in English and Duration will be Bilingual.



# Strategic Planning



## Strategic Planning Management Training Course

### Preface & Course Description

The Egyptian Institute of Directors EIoD affiliate of the Financial Regulatory Authority FRA offers this practical training course that enables any institution to draw and define its overall goals, through efficient strategic planning.

As each institution must create a general institutional framework that includes the vision, mission and goal to reach the best possible sustainability rates, and by the end of this training course. Participants will obtain the necessary information to create, implement and follow up the strategic planning of their institutions according to what they have learned from the analytical mechanisms and useful models.

## Course Topics

- o The need for strategic planning and what is strategy.
- o Definition and steps of the strategic planning process.
- o The benefits and components of strategic planning and developing the vision and mission of your organization.
- o Identifying potential opportunities and threats that appear in the small and large community.
- o Identifying the strengths and weaknesses and reviewing the internal capabilities.
- o Evaluating all factors to choose a strategy.
- o Choose an appropriate strategy model.
- o Formulate your strategic plan, assess the feasibility of alternatives, and conduct gap analysis.
- o Linking the strategy to actual work and implementing the strategy to reach the desired success by establishing an efficient communication mechanism.
- o Maximizing results by implementing, monitoring, and implementing operations.
- o Establishing key performance indicators and strategic control dimensions.

## Training methodology and Target Audience

This training course will be delivered in an interactive manner to allow and encourage peer discussions among participants. Course materials will comprise of presentations, examples and cases.

This course is designed for current and potential board chairs and members, key executives, business analysts, and everyone who is specialized in planning and implementing strategy in all types of companies and banks.

## Duration & Language

2 training days & English Material and the duration Bilingual



# Fraud Prevention, Detection and Investigation

## Preface & Course Description

This program, provided by the Egyptian Institute of Directors EIOD affiliate of the Financial Regulatory Authority FRA.

It is designed to meet the needs of higher management to enable them to identify indicators and how the fraud occurs and the reasons for their spread, as well as to shed light on the types of fraud and their components and focus on the types of risks that lead to the occurrence of fraud and how to control it by applying Various control methods efficiently and effectively.

This program is supported by practical cases that illustrate the correct steps to be taken when one of the factors indicating the possibility of the existence of fraud appears

It will also clarify how to investigate fraud and how to report it in light of the existence of comprehensive plans to prevent fraud and in light of the existence of a professional code of ethics.



## Course Topics

### Financial Transactions and Fraud Scheme

- o Accounting concept
- o Financial Statement Fraud
- o Assets Misappropriation: cash concept
- o Assets Misappropriation: fraudulent disbursements.
- o Assets Misappropriation: Inventory and other Assets.
- o Bribery and Corruption
- o Theft and Intellectual Property
- o Financial Institution Fraud.
- o Check and Credit Card Fraud
- o Insurance Fraud
- o Healthcare Fraud
- o Consumer Fraud
- o Computer and Internet Fraud
- o Contract and Procurement Fraud

Group Work, Case Study & Illustrative Examples

### Fraud Investigation

- o Planning and Conducting Fraud Investigation
- o Analyzing Documents
- o Interview Theory and Application
- o Interview Suspects and Signed Statements
- o Convert Examinations
- o Sources of Information
- o Data Analysis and Reporting Tool
- o Digital Forensics
- o Tracing Illicit Transactions
- o Report Writing
- o Engagement Contracts/ Opinion Letters
- o Fraud Examination Checklist
- o Sample Fraud Examination Report

Group Work, Case Study & Illustrative Examples

## **Fraud Prevention and Detection**

- o Understanding Criminal Behavior
- o White Collar Crime
- o Corporate Governance
- o Management Fraud Related Responsibilities
- o Auditors' Fraud Related Responsibilities
- o Fraud Prevention Programs
- o Fraud Risk Assessment
- o Fraud Risk Management
- o Ethics for Fraud Examiners
- o Association of Certified Fraud Examiners Professional Ethics
- o Certified Fraud Examiners Code of Professional Standards
- o Group Work, Case Study & Illustrative Examples

### **Training methodology and Target Audience**

This training course will be delivered in an interactive manner to allow and encourage peer discussions among participants. Course materials will comprise of presentations, examples and cases.

This course is designed for audit committee members, risk committee members, internal auditors, external auditors, risk managers, compliance managers and fraud examiners in all types of companies and banks.

### **Duration & Language**

- Three training days & English Material and the duration Bilingual.



# Environmental Social Governance ESG Workshop Creation & Strategy

## Overview

A changing climate compels us to change the way we do business. Incorporating sustainability into your business can help your bottom line build your company's brand.

If you ever wanted to be involved with the long-term strategy for a brand not just the design this is the course for you. This course shows how to adopt smart sustainability practices to drive financial performance attract and employees and protect your company's or Bank's license to operate.

Learn how to partner with stakeholders and company leaders to define the core element of a solid ESG brand essence, its sustainability purpose, audience and position in the marketplace.

In this course, our experts will outline how to establish your reputation as a company focused on sustainability, manage supply chains more responsibly and effectively, create sustainable products and services and reduce energy use, waste of toxic substances and emissions.

Last, she helps you figure out how to track key metrics, assess your company footprint and improve your environmental social and governance ESG practices..

## Learning Objectives

By the end of this workshop, participants will be able to create:

- o Understand how to manage all ESG aspects in an organization what to gain from it and the dangers of ignoring it
- o Understand How an ESG strategy drives economic and financial performance
- o Learn about the new evolutionary risks in the world and how ESG can help prepare it
- o Link all communications material to your brand insights
- o Learn about the regulatory frameworks that help businesses manage and measure ESG targets
- o Be able to discuss about sustainability impact investing, Greenwashing, sustainable finance Taxonomy

## Workshop Content

Day 1 Setting the scene and building the foundation for Business sustainability

### **Module 1.0 Defining Business sustainability in Today's world**

1. Establish your ESG brand reputation
2. Why ESG becoming a mainstream agenda globally
3. What Environmental stands for
4. What Social stands for
5. What Governance stands for
6. Manage supply chains responsibly
7. Compete in a world of finite resources
8. The triple bottom line
9. Drive stakeholder management

### **Module 2.0 Develop New ESG related products and services**

10. Create sustainable products and services
11. Showcase of good ESG practices in Egypt
12. Leverage sustainability to reach your consumers
13. Recap of sustainability strategies you can use

### **Module 3.0 Increase Operational Inefficiency**

1. Reduce Inefficient operation
2. Reduce Energy use in operations
3. Reduce water use in operations
4. Good practices of different companies

### **Module 4.0 Manage Risk and corporate governance**

1. Compliance and sustainability
2. Corporate governance overview
3. Minimize Value chain impact
4. Mitigate your impacts related to climate change
5. Recap of good reporting examples

Second day we will be needing a laptop for each table to finalize the ESG reporting

## **Day 2 Deep Dive into the ESG reporting process**

### **Module 1.0 -Numbers that measure us**

- . Putting the right KPI in your business
- . Environmental societal and governance issues ESG

### **Module 2.0-Discover how to do an ESG report**

- . Define your business and ESG strategy materiality
- . EGX and FRA disclosure checklist
- . New regulation overview

### **Module 3.0- Bringing it together: write your ESG report**

- . Reporting Landscape and ESG Assurance
- . ISSB the Exposure Draft
- . SEC Climate Disclosure rule proposal
- . Assurance increases trust in reporting which is valuable to clients and their stakeholders
- . Takeaways for Board members /Executives
- . Takeaway for Operation
- . Takeaway for finance and stakeholder engagement



**Module 4 : Case study assignment & crafting a brand action Plan for guidance**

- Report writing & Case Study

Next steps: report due at the end of the day based on your company's/Bank's Balance of Year sustainably and ESG plans.

**Targeted participants**

Sustainability leads, CSR leads, Corporate governance, Compliance leads, Risk Management leads and brand strategists.

**Duration & Language**

Two Training Days & Material, Cases and Supplements in English and Duration will be Bilingual.



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