

Governance & Risk Management

Strengthening Control, Resilience and Sustainable Growth

Strong governance and disciplined risk management form the foundation of institutional resilience and long-term credibility.

In financial institutions and regulated organizations, governance frameworks must balance:

- Growth ambitions and capital protection
- Innovation and regulatory compliance
- Risk-taking and control discipline
- Commercial agility and fiduciary responsibility

Regulators increasingly expect stronger board oversight, clearer accountability structures, and demonstrable risk discipline. Institutions must ensure that governance and control frameworks are not merely documented – but operational, embedded, and effective.

BT&D supports boards, executive management, and regulators in strengthening governance and risk infrastructures through practitioner-led assessment, design, implementation, and capability enhancement.

We do not provide theoretical models.

We work alongside institutions to ensure that governance and risk frameworks function effectively in real operating environments.

Our Governance & Risk Approach

We use a 4-phase model aligned with your requirements:

Diagnose

- Governance structure and board effectiveness assessment
- Enterprise Risk Management (ERM) maturity review
- Risk appetite framework evaluation
- Credit, market, operational and liquidity risk diagnostics
- Regulatory compliance gap analysis
- Internal control & audit effectiveness review

Implement

- Risk function strengthening
- Credit Risk Review function establishment and strengthening
- Internal control enhancement
- Portfolio review programs
- Policy modernization
- Regulatory remediation support

Design

- Governance architecture redesign
- Risk appetite and risk taxonomy frameworks
- Three-lines-of-defense model refinement

Sustain

- Board and management reporting frameworks
- Ongoing independent review mechanisms



- Policy and control framework strengthening
- Regulatory compliance program enhancement
- Risk reporting and management information structures

- Governance performance dashboards
- Institutional capability embedding
- Knowledge transfer and structured mentoring

Our Areas of Expertise

Enterprise Governance

- Board and committee structure review
- Delegation of authority frameworks
- Governance documentation and charters
- Oversight and accountability structures
- Governance performance monitoring

Enterprise Risk Management

- Integrated risk frameworks
- Risk identification and mapping
- Risk appetite articulation and cascading
- ICAAP and capital planning support
- Risk culture and accountability alignment

Regulatory Compliance & Financial Crime Management

- AML and CFT framework reviews
- TBML risk management assessments
- Compliance function effectiveness evaluations
- Regulatory reporting controls
- Supervisory remediation program support

Operational & Control Risk

- Internal control framework reviews
- Process-level risk mapping
- Business continuity and crisis preparedness
- Control testing frameworks
- Independent quality assurance reviews

Credit Risk & Portfolio Reviews

We conduct structured, independent reviews of credit portfolios and risk processes across:

- Corporate
- SME
- Retail and consumer
- Islamic finance
- Specialized lending

Reviews typically assess:

- Portfolio segmentation and concentration risk
- Credit grading and rating systems
- Due diligence and financial analysis rigor
- Policy adherence and underwriting standards
- Problem recognition and classification
- Remedial management effectiveness
- Documentation and collateral sufficiency
- Provisioning adequacy
- Regulatory compliance exposure

Deliverables include an action-oriented report with prioritized recommendations and, where required, structured implementation support



Business Transformation
and Development

Why BT&D

Practitioner-led: Led by former senior executives who understand execution realities.

Regulatory-grounded: Deep experience across emerging and regulated markets.

Implementation-focused: We stay through delivery – not just design.

Technology-enabled: We combine advisory expertise with proven digital tools.

Sector breadth: While rooted in financial services, our practice serves corporates, regulators, development finance institutions, and public sector organizations across our regions.

Regionally experienced: Delivered transformation programs across the Middle East, South Asia, and Africa.

*Our objective is to deliver **results** and not reports.*

Geographic Footprint

Over the past two decades, our team has delivered engagements across approximately 30 countries spanning the Middle East and GCC, South Asia, Africa, and select European and global markets.

Having lived and worked in these markets, our consultants understand the business environment from the inside: the regulatory realities, the cultural dynamics, and the practical constraints that determine whether transformation succeeds or stalls.

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