



Get on board
or get left
behind



Christine Young, Head of Internal Audit

- Drivers for change
 - Strategic growth
 - Pace of change
 - Risk Reduction

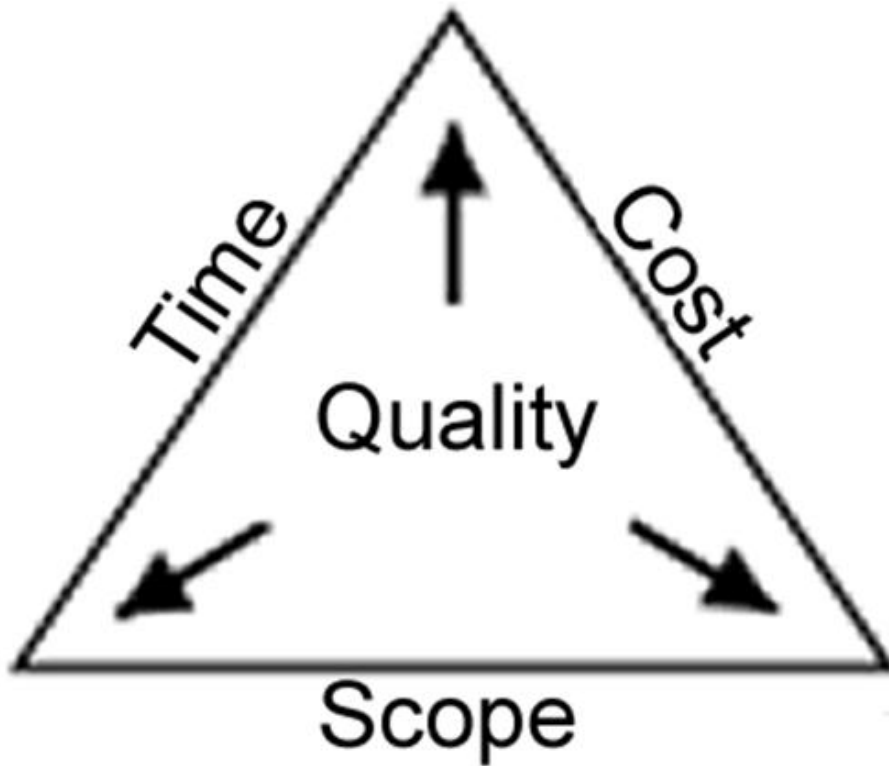


ULTRACS



SAP

What are the risks we face?



What are the risks we face?

- Time
- Organisational Change Capacity
- Complexity of change
- Scope



Lessons from others

- The U.K.'s Co-operative Bank
- Novapay



Three lines of defence – first line



Three lines of defence – second line

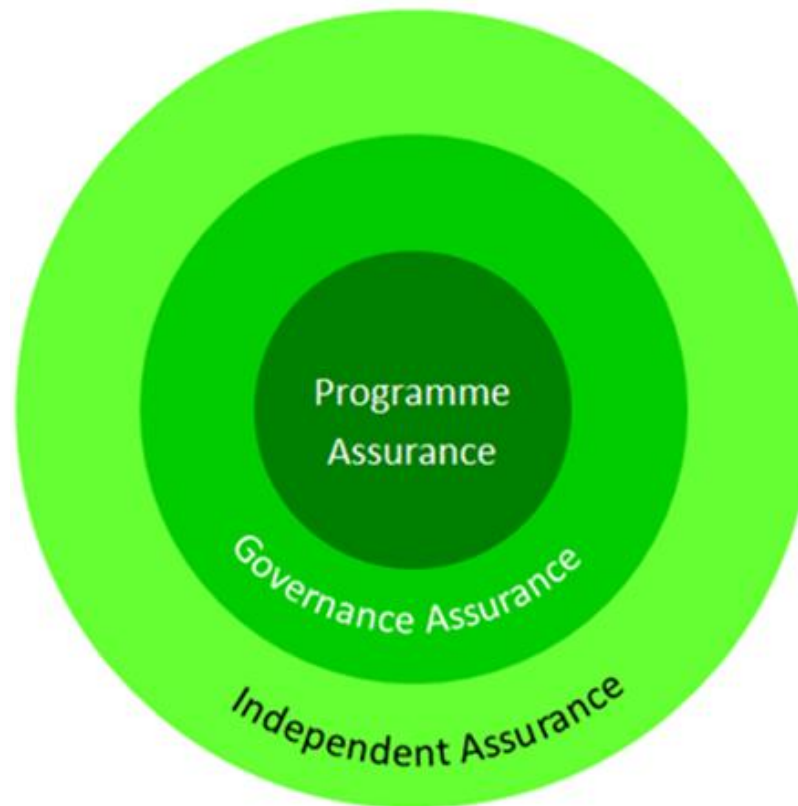


Three lines of defence – third line



Assurance over risks

3 Layers of Assurance



Why do we need to be involved?

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- Independence
 - Risk
 - Significance of change
 - Stakeholders' needs
 - Organisations track record.....New Territory

Forward Looking Assurance



OVERSIGHT

lets face it, who reads signs?

Lessons and Insights

- What worked
- What did not
- What would I do differently
- Key recommendations



Questions

What does **success** look like

