

# **RiskNZ Annual Business Plan 2020/21**

**RISK NZ**



# The RiskNZ Annual Business Plan

## *The Business Context for 2020/21*

This Annual Business Plan sets out the purpose, objectives, focus areas, activities and outputs for RiskNZ over the next financial year. The plan also allocates tasks across the governance and management team. This plan presents a more comprehensive picture than in previous years and for the first time incorporates a three-year road-map, as well as a summary of the main risks faced by the organisation.

In producing this plan, the Management Board has considered the rapidly changing business and economic conditions caused by the Covid-19 pandemic. This plan covers a period that will see the pandemic continue to unfold across the world, affecting New Zealand in unexpected and unpredictable ways. There is much uncertainty and it is probable that this plan will be affected by changes to our national circumstances and to the global environment. This uncertainty means the three-year roadmap is likely to require review and will need to be adjusted in time.

We anticipate the risk management industry will become more important than ever and will need to adapt and respond as the year continues. We should anticipate constrained resources and other industry shocks, and these will present opportunities for RiskNZ and our members to provide leadership and innovation as we adapt to the changing world.

### ***The primary aims for RiskNZ over the coming year and beyond are to:***

1. Provide relevant and valuable services to our members;
2. Strengthen our membership base, and;
3. Remain a successful and viable organisation that is recognised as an important focal point for the industry.

### ***This plan has been developed with the following assumptions:***

1. An increasing relevance of risk management, and importance of RiskNZ;
2. That the primary purpose and strategic objectives of RiskNZ remain unchanged;
3. Continued success will depend on a high-quality value proposition to an engaged and active membership base, and;
4. RiskNZ will need to adapt to the changing environment and economy.

The primary purpose of RiskNZ as stated in the 2019 revised constitution, is to improve the knowledge and practice of risk management in New Zealand. The Society will achieve this through four strategic objectives:

### **RiskNZ Strategic Objectives**

1. **Promote the principles, theory and practice of risk management in New Zealand.**
2. **Promote research and the development of knowledge about the management of risk in New Zealand.**
3. **Expand communication about the management of risk and associated practices between organisations and individuals involved in the management of risk, both within New Zealand and in the international risk management community.**
4. **Increase interest in membership of the Society.**

## ***The 2020/21 Business Plan***

The Management Board recognises the changing nature of the risk management profession and the resource challenges faced by Not for Profit organisations. The availability of resources is a constant challenge that requires commitment, goodwill and a favourable economic climate. The viability of RiskNZ and the availability of key resources directly correlates to the capacity and capability of staff, the Management Board, the body of members and the ability of the organisation to remain at the forefront of the industry. For that reason, the availability of key resources also correlates to the capacity to deliver the annual business plan. To ensure this plan is achievable the associated work programme must match the available resources.

This plan therefore, is considered to be a living document that will be subject to regular review throughout the year. The review process will adjust the plan to reflect available resources and will ensure they are matched to priorities and objectives.

***There are nine key resources critical to the success of RiskNZ:***

**RiskNZ Key Resources**

- 1. **Members of the Society**
- 2. **The value proposition offered to members**
- 3. **Sponsorship revenue and support**
- 4. **Member subscription revenue**
- 5. **Event revenue**
- 6. **Non-financial support though the use of venues, goodwill of presenters, supporters, goods and services at no cost**
- 7. **The capacity, capability, goodwill and commitment of the unpaid Management Board**
- 8. **Available EO and AO working hours**
- 9. **Working capital**

***RiskNZ's business cycle is quite simple:***

- The Management Board acts in a Governance role to decide actions and apply resources (the Annual Plan)
- The Management Board, the EO and AO act in Management roles to lead delivery of the Annual Plan
- Resources are increased and consumed by the delivery of the Annual Plan

The outcomes of the Annual Plan return resources to the Society, enabling improvement and growth. The key business principle for the sustainability of RiskNZ is that all activities should directly or indirectly lead to an increase in any of the nine key resources.

The primary responsibility of the Management Board is to ensure the resources are applied in the most efficient and value-adding way.

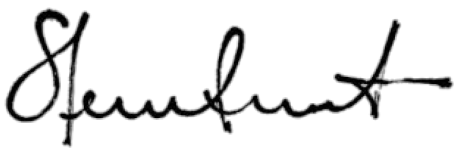
***There are five key focus areas critical to the success of RiskNZ:***

The primary measure of the success and viability of the Society is a sustained increase in the number of engaged and satisfied members (Resource 1). This measure will directly increase resources 2 to 9. For that reason, data regarding member growth, retention, satisfaction, engagement, and data relating to other resources, will be carefully monitored by the EO and reported periodically to the Board. The Focus Areas which comprise this Annual Plan are:

**Focus Areas**

- 1. **Membership, Education and Professional Development**
- 2. **Networking and Events**
- 3. **Advocacy and Influencing**
- 4. **Marketing and Communications**
- 5. **Governance and Management**

This Annual Work Plan sets out each focus area and identifies aligned activities to achieve the stated output. The plan should not exceed the available resources and as stated above will be adjusted accordingly in-year.



Stephen Hunt  
Chair RiskNZ

14th June 2020

# Three Year Road Map

	2020	2021	2022
Membership, Education and Professional Development	Risk training identified and tools under development	Risk training being delivered, tools and resources being used	Risk training being delivered, tools and resources being used
	Member satisfaction achieved	Member satisfaction meeting expectations	Member satisfaction exceeds expectations
	Membership growth throughout New Zealand	New member targets from 2020 being met, new targets set	New member targets from 2021 being met, new targets set
	Promote member engagement and consider mentoring	Improved member engagement and mentoring introduced	Mentoring programme established and meeting expectations
	New opportunities identified	New opportunities identified, Nationally and Internationally	National and International networks established and effective
Networking and Events	Conference and events delivered to expectations	Increased attendance at conference and events.	Increased attendance at conference and events.
	Risk Awards held	Risk Awards held	Risk Awards held
	8 seminars in the calendar year	10 seminars in the calendar year	12 seminars in the calendar year
Advocacy and Influencing	Special Interest Groups established	SIG's performing as expected	SIG's performing as expected
	High value relationships established	High value relationships add value	High value relationships add increased value
	Advocacy and Influencing Working Group established	Working group increases external relationships	Working group is effective in raising the profile of RiskNZ
Marketing and Communication	Marketing and re-branding established	RiskNZ is increasingly seen as an industry leader	RiskNZ is recognised as the industry leader
	Website is fully functional and interactive	Website is attracting more members and increasing revenue	Website generating significant traffic, increasing revenue
	Regular engagement and communications with members	Regular engagement and communications with members	Optimised engagement with members
	Sponsor agreements in place, new sponsors acquired	Sponsors are satisfied and revenue increases 10% year on year	Sponsors are satisfied and revenue increases 10% year on year
Governance, Management and Support	Improved governance and management business practices	Improved Business Systems	Business rhythm optimal, supporting innovation and growth
	Clean audit report, membership fees structure refreshed	Clean Audit report	Clean Audit report
	RiskNZ achieves its budgeted financial performance	Enhanced revenue generation	Cash surplus enables investment in products and services
	Risk and project management systems established	Systems increasing organisational performance	Risk and project management systems optimised

# Annual Work Plan 2020/21

The budget for each area of focus takes into account the direct expenses and time spent by the Executive and Administration Officers; and the allocation of general administration.

1.Membership Education and Professional Development					
Area of Focus	Activities	Output	Lead/Support	Budget	Strategic Objectives
<b>1.1 Risk Management training and tools.</b>	<ul style="list-style-type: none"> <li>1. Establish risk management training using NZ and potentially, Australian based providers in 2020/21.</li> <li>2. Develop resources and tools. Make them available to members.</li> <li>3. Conduct a member survey on specific training needs and requirements.</li> </ul>	<ul style="list-style-type: none"> <li>• Information on training, Risk Management tools and resources are provided to members.</li> <li>• Marketing and Communications.</li> </ul>	<b>David, Brent,</b> Kristin Katie Duncan Imogen EO	17k	1, 2
<b>1.2 Membership.</b> Maintain and grow membership base.	<ul style="list-style-type: none"> <li>1. Manage corporate and individual membership relationships.</li> <li>2. Sustainably grow the number of members.</li> <li>3. Ensure membership fee structure is appropriate and sustainable.</li> <li>4. Review options for new member campaign.</li> <li>5. Establish membership groups in the regions.</li> </ul>	<ul style="list-style-type: none"> <li>• Members register is actively managed.</li> <li>• There is net growth in membership numbers.</li> <li>• EO to establish member and events KPIs and gather appropriate data. Include analytics in EO monthly report to the Board with reporting against historic baselines.</li> <li>• Sustained increase of members throughout NZ.</li> </ul>	<b>Kristin</b> David EO Gary VB		1, 3
<b>1.3 Members: improve our value proposition.</b> RiskNZ is relevant and contemporary – at the leading edge of the industry.	<ul style="list-style-type: none"> <li>1. Provide EO with performance-based KPIs to enhance current Value proposition.</li> <li>2. Review and revise value proposition to attract retain existing and attract new members.</li> <li>3. Establish Professional Recognition / Post Nominals scheme for members, and develop a Continual Professional Development (CPD) Framework.</li> </ul>	<ul style="list-style-type: none"> <li>• Measure increase satisfaction of current members through surveys.</li> <li>• The spectrum of activities is continually improved and has relevance.</li> <li>• Improved quality of member networking opportunities.</li> <li>• Professional recognition framework, policies and procedures for Board approval.</li> <li>• CPD task group established to report back on a CPD framework.</li> </ul>	<b>Stephen/Board</b> EO  <b>EO</b>  <b>Stephen</b> David Lynda Imogen		1, 2, 3, 4
<b>1.4 Managing members.</b> To ensure members are being supported and involved with contributing to the Society and the delivery of the workplan.	<ul style="list-style-type: none"> <li>1. Annual engagement plan with corporate members.</li> <li>2. Engage more members to contribute toward the delivery of RiskNZ activities.</li> <li>3. Enhanced relationship with the Public Sector Risk Forum into the Society.</li> </ul>	<ul style="list-style-type: none"> <li>• Corporate members who are satisfied and committed to ongoing membership.</li> <li>• More members are involved with delivering the workplan.</li> <li>• PSRF SIG is established and at least one PSRF member is on the Board.</li> </ul>	<b>Duncan,</b> Imogen VB Gary EO		1, 2, 3, 4
<b>1.5 Members views.</b> Representative voice of members.	<ul style="list-style-type: none"> <li>1. Develop channels for RiskNZ members to represent themselves and groups of members.</li> <li>2. Provide process for Special Interest Groups as appropriate.</li> <li>3. Conduct member surveys.</li> </ul>	<ul style="list-style-type: none"> <li>• Annual members survey.</li> <li>• Members have a channel for providing initiatives and feedback to the Board.</li> <li>• Surveys after major events.</li> <li>• Surveys to focus products and services to member needs.</li> </ul>	<b>Jane</b> EO Kristin		1, 2, 3, 4



2.Networking and Events					
Area of Focus	Activities	Output	Lead/Support	Budget	Strategic Objectives
<b>2.1 Significant event (Conference or Practitioners Day).</b>	<div>1.Develop a world-class programme for the conference, including identification of high-value speakers.</div> <div>2. Undertake promotion and marketing to ensure registration numbers are high and content meets audience expectations.</div> <div>3. Deliver the conference in Wellington.</div>	<div>• Successful event measured by feedback from participants and speakers.</div> <div>• Registration numbers at or above target</div> <div>• The event is profitable.</div>	<b>Katie</b> Brent Gary EO Imogen <i>(The conference committee see TORs)</i>	<b>\$30k</b>	<b>1, 3</b>
<b>2.2 Annual RiskNZ Awards Programme.</b> Recognition of outstanding contribution and services to the risk management profession and Risk NZ.	<div>1. Successful awards function is held to recognise outstanding contributions to the risk management profession and RiskNZ.</div>	<div>• Hold annual RiskNZ awards as part of the conference day.</div> <div>• Promotion of award event and nomination criteria to members to seek nominations.</div> <div>• Establish awards evaluation panel.</div> <div>• Select award recipients and present awards.</div> <div>• Comms / marketing to promote award recipients.</div>	<b>Jane</b> Kristin Imogen EO		<b>3</b>
<b>2.3 Ongoing Seminars, Webinars and Networking Events.</b> Regular networking and information sharing sessions.	<div>1. Deliver an ongoing programme of lunchtime seminar/webinar sessions for members that generates a regular income.</div> <div>2. Deliver an ongoing programme of breakfast sessions in Auckland, Wellington and Christchurch for members and non-members.</div> <div>3. Deliver an ongoing programme of workshops.</div>	<div>• Increase overall profitability of lunchtime seminars.</div> <div>• Target 8 lunchtime seminars each year.</div> <div>• Target 4 cost-neutral breakfast sessions in total across Auckland, Wellington and Christchurch.</div> <div>• Target 4 profitable Risk Workshops each year.</div>	<b>Stephen</b> <b>EO</b> Brent Imogen All-board support		<b>1, 3, 4</b>
3.Advocacy and Influencing					
<b>3.1 Thought leadership and representation.</b> Promote risk management thought leadership and opinion on topical issues. RiskNZ is represented at the appropriate risk management forums.	<div>1. Provide subject matter experts equipped to speak on major issues when required.</div> <div>2. Communicate research in Risk Management to members and the industry.</div> <div>3. Establish and maintain representation of Risk Management related standards committees including OB007.</div> <div>4. Establish Special Input Groups.</div>	<div>• Board members to provide comment on behalf of Risk NZ.</div> <div>• RiskNZ speak at 2 or more external events during the year.</div> <div>• SIGs are established and produce peer reviewed and valuable research.</div> <div>• RiskNZ representation on the Contribution to OB007.</div> <div>• QR 005 Dependability.</div> <div>• Active participation in OB007 &amp; TC262.</div> <div>• Output from Special Interest Groups.</div>	<b>Lynda</b> Stephen  <b>Kristin</b> Lynda	<b>\$12k</b>	<b>1, 2, 3, 4</b>
<b>3.2 Influence Government and decision-makers.</b>	<div>1. Establish a working group tasked to identify the most effective channels to leverage influence.</div> <div>2. Target key decision-makers in selected govt departments and ministries who are accountable for activities that would benefit from improved risk management practices.</div> <div>3. Engage key decision makers how they can benefit from the RiskNZ membership base.</div>	<div>• A focused engagement strategy.</div> <div>• New high-value relationships are evidence that influencing activities have had a positive effect.</div> <div>• RiskNZ is viewed by other entities to be a value-adding organisation.</div>	<b>Kristin</b> Lynda VB		<b>1, 2, 3, 4</b>

4. Marketing and Communications					
Area of Focus	Activities	Output	Lead/Support	Budget	Strategic Objectives
<b>4.1 Marketing and Branding.</b>	<ul style="list-style-type: none"><li>1. Design and roll out marketing plan.</li><li>2. Ongoing multi-channel marketing.</li><li>3. New Logo and branding.</li></ul>	<ul style="list-style-type: none"><li>• RiskNZ is continuously visible to potential members and the risk industry.</li><li>• Risk NZ has a new logo that is publicised and communicated.</li></ul>	<b>Jane</b> Katie EO	<b>\$24k</b>	<b>1, 2, 3, 4</b>
<b>4.2 Communication.</b> Keep in contact with members and promote RiskNZ to the industry and NZ.	<ul style="list-style-type: none"><li>1. Ongoing website management and improvement. Monitor web traffic.</li><li>2. Regular engagement with members through Risk Post; news updates and other mechanisms to promote events.</li><li>4. Optimise Risk Post frequency, format, and content</li><li>5. Facilitating engagement with members on appropriate risk topics.</li></ul>	<ul style="list-style-type: none"><li>• Frequently updated RiskNZ website with regularly refreshed content.</li><li>• Monitor data on website traffic, click-throughs popular pages and duration of visits.</li><li>• Publish up to 4 Risk Posts during the year.</li><li>• Regular engagement with members through multi-media news updates on topical issues.</li></ul>	<b>Jane</b> David Katie EO		<b>1, 3, 4</b>
<b>4.3 Sponsorship and Funding.</b> Increase corporate sponsor numbers through identifying sponsor promotion opportunities.	<ul style="list-style-type: none"><li>1. Maintain strong, mutually beneficial relationship with existing sponsors.</li><li>2. Obtain additional sponsors opportunities for monetary and non-monetary support.</li><li>3. Identify alternative funding sources.</li></ul>	<ul style="list-style-type: none"><li>• Sponsorship agreements with existing sponsors are in place that benefit both parties.</li><li>• New sponsors are acquired, and effective engagement arrangements are in place.</li><li>• Sponsorship expectations are satisfied.</li></ul>	<b>Brent EO</b> Gary		<b>1, 2, 4</b>
5. Governance, Management and Support					
<b>5.1 Governance.</b> A high-performing and efficient volunteer Board where all members contribute to the success of RiskNZ.	<ul style="list-style-type: none"><li>1. Board operating effectively.</li><li>2. Business Systems and document management working effectively.</li><li>3. Effective EO and AO support to the Board.</li><li>4. Successful Annual General Meeting and elections.</li></ul>	<ul style="list-style-type: none"><li>• Monthly meetings and two face-to-face meetings each year arranged by EO and AO.</li><li>• The annual business rhythm is efficient, effective and leads to growth and success.</li></ul>	<b>Katie/Stephen</b> Gary EO David AO	<b>\$35k</b>	<b>1</b>
<b>5.2 Financial Management.</b> Ensure the efficient and effective use of RiskNZ’s financial resources.	<ul style="list-style-type: none"><li>1. Prepare Annual Report and external auditors report.</li><li>2. Review operational expenditure including EO and AO costs and act to ensure value for money from services provided. This will include data analytics.</li></ul>	<ul style="list-style-type: none"><li>• 2020 Financial Report has clean audit report.</li><li>• Achieve operating result as set out in budget 2020/21.</li><li>• Review of membership fees structure presented to AGM.</li><li>• Regular review of operational expenditure activities and budget re-forecast data.</li></ul>	<b>Gary</b> Katie AO		<b>4</b>
<b>5.3 Risk Management.</b>	<ul style="list-style-type: none"><li>1. Develop and embed a risk management framework.</li></ul>	<ul style="list-style-type: none"><li>• Identify and manage risks across RISKNZ, report and communicate.</li></ul>	<b>Imogen, Duncan</b> David, Katie		<b>1, 2, 3, 4</b>
<b>5.4 Project Management.</b>	<ul style="list-style-type: none"><li>1. Create a project management framework.</li><li>2. New opportunities aligning with the Strategic Objectives are identified by the Board and EO.</li></ul>	<ul style="list-style-type: none"><li>• Capture all activities and objectives, follow progress, measures and stage gates in place to help track.</li><li>• Help to establish new projects.</li></ul>	<b>VB</b> David, Jane, EO/AO		<b>1, 2, 3, 4</b>

# Allocation of Responsibilities

The table below details the allocation of responsibilities across Board Members for the year. As a guide, Board Officers should lead no more than two work streams due to the additional governance work required by those positions. Other Board members are expected to lead two-to-three work streams depending on the amount of effort required. The Administrative Officer provides direct support to the Secretary and across all areas, as required.

 Lead
  Support

 Deputy Lead

[illegible]



# Annual Budget 2020/21

Income	2020/21 Budget	2019/20 Actual (Audited)
<b><i>Subscriptions</i></b>		
Corporate	35,700	34,615
Individual	29,000	27,441
<b>Total Subscriptions</b>	<b>64,700</b>	<b>62,056</b>
<b><i>Plus Other Income</i></b>		
Advertising Income	1,600	1,860
Consultant Income	420	420
Interest Income	400	612
Sponsorship Income	24,730	28,023
<b><i>Professional Development</i></b>		
Annual Conference Revenue	35,000	34,290
Annual Conference Expenditure	(22,500)	(19,002)
RiskNZ Awards of Excellence - net expenditure Seminars and	(1,200)	(1,024)
Seminars and workshops revenue	24,190	32,774
Seminars and workshops expenditure	(14,200)	(19,134)
Total Professional Development	21,490	27,904
<b>Total Other Income</b>	<b>48,640</b>	<b>58,819</b>
<b>Total Income</b>	<b>\$ 113,340</b>	<b>\$ 120,875</b>

	2020/21 Budget	2019/20 Actual (Audited)
<b>Less Operating Expenses</b>		
<i><b>Business Operations and Management</b></i>		
Depreciation	3,990	3,990
Audit Fee	2,400	2,300
Executive Officer - Base Fee	38,000	45,490
Executive Officer - Performance Component	12,500	17,041
Administration Officer	37,400	36,612
AGM	250	73
Legal	0	9,665
Printing Postage and Stationary	60	9
Bank Charges	2,388	2,276
General Expenses	3,274	2,427
Insurance	2,400	2,258
Management Committee Expenses	3,500	1,135
Travel	1,720	731
Website Maintenance	1,700	1,814
Software Licence - Zoom	730	717
Design Work and Promotion	4,600	3,054
Total Business Operations and Management	<b>\$114,952</b>	<b>\$129,952</b>
Strategic Initiatives		
<i>Society representation on Standards Australia / Standards NZ Risk Management Committee</i>	3,000	1,758
<b>Total Operating Expenses</b>	<b>\$117,952</b>	<b>\$131,350</b>
<b>Net Surplus/(Deficit) before Tax</b>	<b>(4,612)</b>	<b>(10,475)</b>
<b>Less Tax</b>	<b>0</b>	<b>0</b>
<b>Net Surplus/(Deficit) after Tax</b>	<b>(\$4,612)</b>	<b>(\$10,475)</b>
<i><b>No Budget Proposed for Capital Expenditure</b></i>		

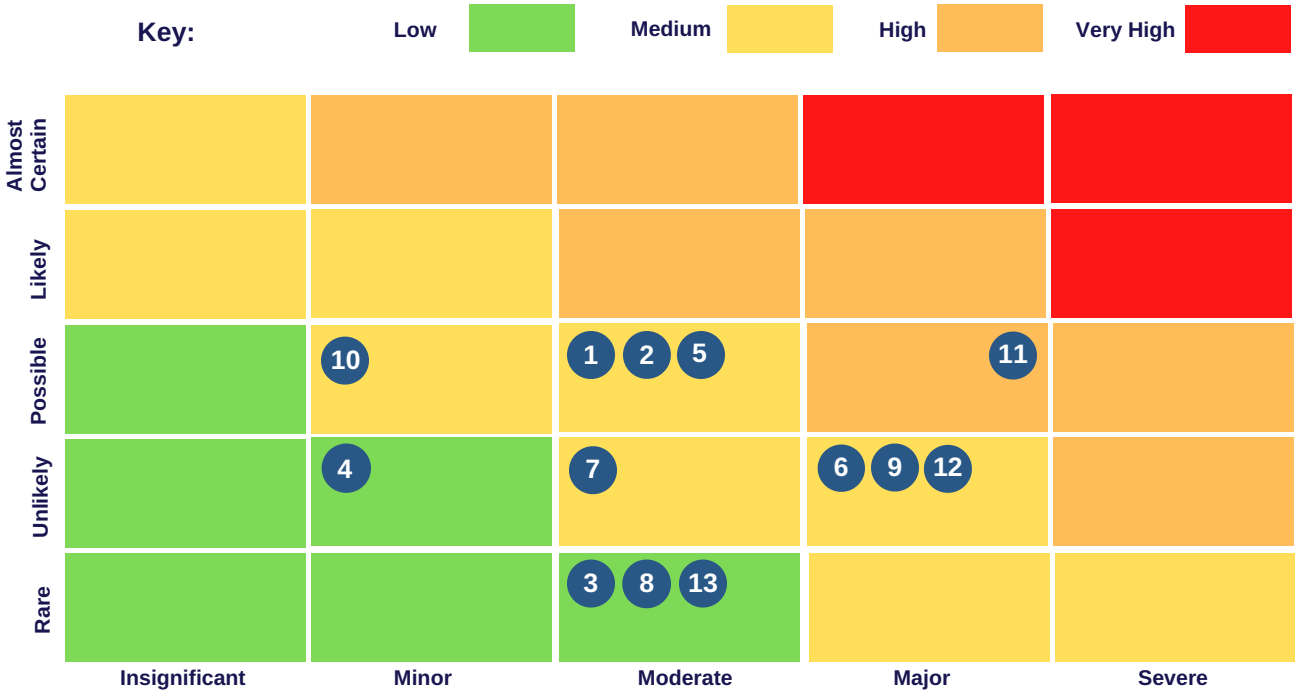
# RiskNZ Risk Profile

The primary aims for RiskNZ over the coming year and beyond are to:

- Prepare relevant and valuable services to our members.
- Strengthen our membership base.
- Remain a successful and viable organisation that is recognised as a leading focal point for the Risk industry.

Given the changes to our current operating environment, RiskNZ will need to adapt to the changing environment and economy and manage our risks in order to deliver on our objectives.

Imogen Perez is our Board lead for the development and maintenance of RiskNZ's Risk Management Framework.



1	<div>Membership</div> <div>Risk that we are unable to retain or grow our membership.</div>	↑	David	<div>Pro-active management of members register.</div> <div>Regular member feedback e.g. surveys and other mechanisms.</div>
2	<div>Sponsorship</div> <div>Risk that we are unable to retain or grow our sponsorship revenue.</div>	↑	Stephen	<div>Annual review of sponsorship agreements to maintain relevance to sponsors needs</div> <div>Regular engagement and formal feedback mechanism.</div>
3	<div>Work Programme - Planning</div> <div>Risk that we don't plan and prioritise our work programme.</div>	↔	Stephen	<div>Implementation of project management.</div> <div>Review of work programme at monthly Board meeting.</div>
4	<div>Contracts</div> <div>Risk that the contracts for services do not incentivise the right outcomes.</div>	↔	Gary	<div>Board Governance.</div> <div>Contract approval process in place.</div>
5	<div>Changes in the operating environment</div> <div>Risk that we are unable to respond to changes in the operating environment.</div>	↑	Jane	<div>Regular review of emerging risks</div> <div>Regular review of priorities to ensure they remain relevant to the operating environment.</div>
6	<div>Work Programme - Delivery</div> <div>Risk that we lose confidence in our ability to deliver.</div>	↔	David	<div>Implementation of project management.</div> <div>Status update of the work programme at monthly Board meeting.</div>
7	<div>Speakers</div> <div>Risk that our speakers are not well received by our members.</div>	↔	Brent	<div>Speakers are identified by members.</div> <div>Board member approval sought prior to confirming with speaker.</div>
8	<div>Wellbeing, Health and Safety</div> <div>Risk that we fail to provide a safe environment for our team and our members.</div>	↔	Lynda	<div>Well-being, Health and Safety Champion.</div> <div>Tracking individual workload of Board members.</div>
9	<div>Key person risk</div> <div>Risk that we lose institutional knowledge when a Board member resigns.</div>	↔	Kristin	<div>Deputy Chair in place.</div> <div>Leads, Deputy-Leads and additional support for each of the key work-stream areas.</div>
10	<div>Changes in the competitive environment</div> <div>Risk that we are unable to keep pace with change and value proposition weakens against competitors.</div>	↑	Katie	<div>Market gap analysis, market research and regular review of value proposition.</div> <div>Build partnerships and leverage broader connections.</div>
11	<div>Financial Sustainability</div> <div>Risk that RiskNZ is unable to sustain the profit needed to deliver core objectives.</div>	↑	Gary	<div>Monitoring of membership payments, and flexible payment terms.</div> <div>Treasurer monitoring and regular oversight of financials at Board meetings,</div>
12	<div>Reputational Risk</div> <div>Risk we do not deliver value to members, and that Board/Members act in a manner that damages our brand.</div>	↔	Jane	<div>New members and sponsors are vetted by the Board.</div> <div>Regular member feedback.</div>
13	<div>Information/Cyber Security</div> <div>Risk that we fail to keep members information safe and secure</div>	↔	VB	<div>Secure payment portal.</div> <div>Use of secure drives with user access management.</div>