



Brochure

Content

1	<i>Our Mission</i>	3
2	<i>Risk Management</i>	3
3	<i>Strategy</i>	4
4	<i>Entrepreneurship</i>	4
5	<i>How Can ActuaRisk Help You?</i>	5
6	<i>The Founder</i>	6
7	<i>Contact Us</i>	7

1 Our Mission

To compete effectively in the 21st century firms must identify and exploit opportunities achieving and sustaining a competitive advantage. In so doing, they create value for their customers, shareholders and employees.



Value creation is the main objective of all companies. It is a complex process that the management of firms needs to clearly understand. ActuaRisk's goal is to enhance the value chain of firms by improving their corporate governance in the following interdependent areas:



2 Risk Management

Risk is defined as the possibility of incurring misfortune or loss. It is inherent to all commercial activities. Therefore, value creation goes hand in hand with taking risks which firms have to manage efficiently. The different risks firms are confronted with can be subdivided into a number of separate risk types (Figure 1).



Figure 1: Overview of the risks a firm faces

To protect shareholders equity, companies should constitute a certain level of extra capital for each of these risks. This level should be sufficient to protect companies against economic insolvency. Zero failure is impossible, if not too expensive to achieve. However, the expectation is that the risk profiles are known and that mitigating processes are in place to give reasonable comfort as to possible outcomes and impacts.

3 Strategy

Kenneth R. Andrew defines corporate strategy as being the pattern of decisions in a company that determines and reveals its objectives, purposes, or goals, produces the principal policies and plans for achieving those goals, and defines the range of business



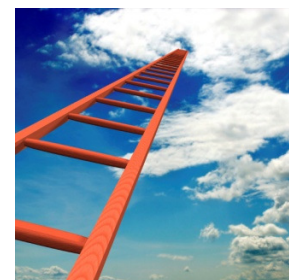
the company is to pursue, the kind of economic and non-economic contribution it intends to make to its shareholders, employees, customers, and communities. Michael E. Porter adds that strategy rests on unique activities. Indeed, competitive strategy is about being different. It means deliberately choosing a different set of activities to deliver a unique mix of value.

The goals of achieving strategic competitiveness and earning above-average returns are challenging – not only for large firms, but also for small companies. External environmental conditions such as major political events or the emergence of new technologies for example create threats to and opportunities for firms that, in turn, have major effects on their strategic actions. An integrated understanding of the external and internal environments is essential for firms to understand the present and predict the future.

Firms can be viewed as a bundle of heterogeneous resources and capabilities that can be used to create an exclusive market position. Capabilities that are valuable, rare, costly to imitate and non-substitutable are core competencies which, in turn, are sources of competitive advantage for the firm over its rivals.

4 Entrepreneurship

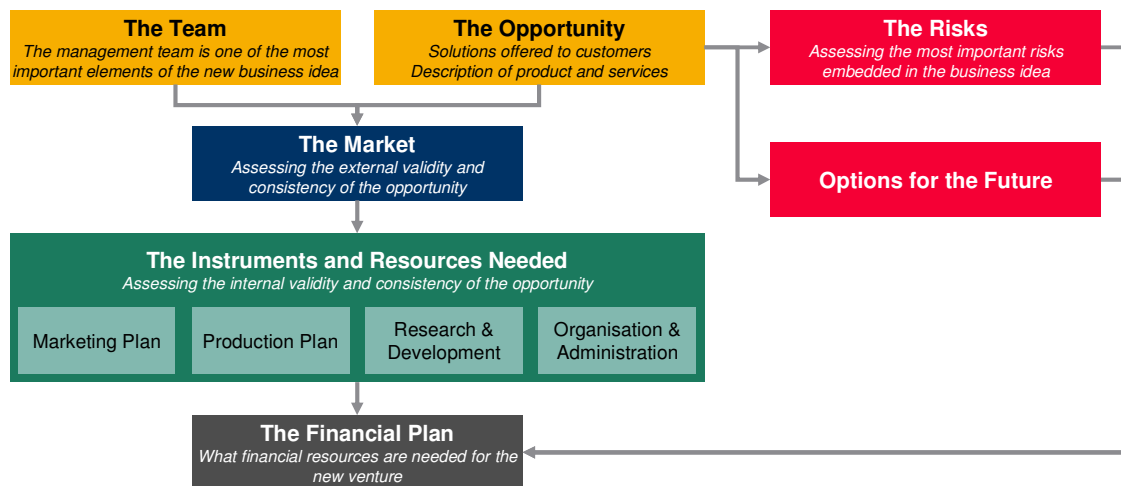
The Entrepreneurship Centre at Miami University of Ohio has an interesting definition of entrepreneurship: *"Entrepreneurship is the process of identifying, developing, and bringing a vision to life. The vision may be an innovative idea, an opportunity, or simply a better way to do something. The end result of this process is the creation of a new venture, formed under conditions of risk and considerable uncertainty."*



It is often said that a good idea will always find a backer, also in bad times. Perhaps we should go a step further and say that a good business idea, well articulated, will most of the time find a backer. Having a good business idea is one thing, being able to articulate it is another. The business plan is the document which explains and articulates the business logic behind the new business idea.

A business plan is not just something the entrepreneur needs in order to raise funds. It will also help him to clarify his strategic thinking at an early stage and provide a road map for the future of the business.

Although the precise content of a business plan is dependent upon many factors, there are elements which are generic to most business plans:



5 How Can ActuaRisk Help You?

ActuaRisk can help your company or your new venture in the following areas:



Interim Management

When could you turn to interim management?

- To manage changes in your organisation (including crisis management and restructuring)
- To manage a project (very often your organisation does not have the internal resources available on the spot to manage projects such as an acquisition, a major IT – or ERP – related project, to set up a new business unit, etc)
- To manage transitions (situation where members of your senior management staff are temporarily unavailable)
- To benefit from specific expertise

ActuaRisk' specific expertise can be detailed as follows:

Risk Management - Finance

- Creating, coordinating, and evaluating the risk/financial programs and supporting information systems of the company to include budgeting, tax planning, conservation of assets and assets investment decision-making
- Implementing the processes which will allow your company to follow-up risks
- Approving and coordinating changes and improvements in automated risk/financial and management information systems for the company
- Coordinating the preparation of financial statements, financial reports, special analyses, and information reports
- Analysing the underlying risks inherent in your balance sheet and income statement

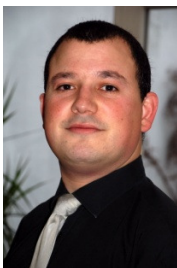
Strategy

- Analysing and enhancing the value chain of your firm to understand the parts of its operations that create value and those that do not
- Designing activity-system maps to show if your company's strategic position is supported by a set of tailored activities
- Defining Key Performance Indicators (KPIs) to monitor your strategy, making sure that these KPIs can be calculated on a regular basis
- Assessing the impact of mergers and acquisitions
- Setting up the growth strategy for your company (i.e. product development, countries attractiveness to growth, etc)
- Implementing a restructuring strategy for your firm

Entrepreneurship

- Designing and writing of the business plan of your new PROJECT
- Finding the required financial resources to start up your new venture
- Supporting your new venture in the day-to-day management

6 The Founder



Fabian SUAREZ

Founder of ActuaRisk

Born on 19 July 1973, holds dual Belgian and Spanish nationality

A graduate in Physics from the Université Libre de Bruxelles, he holds a Master in Actuarial Sciences (Université Libre de Bruxelles) and an MBA from the **Solvay** Brussels School of Economics and Management.

Fabian Suarez started his career in 1997 as actuary with AG Insurance before joining the consulting world as expert in Risk Management. In 2005, he created ActuaRisk to help firms set up risk governance policies and to develop innovative business opportunities.

As business angel, he has participated in several due diligences, of which some lead to new start-up ventures.

He has a significant experience as interim manager appointed by leading European financial institutions to manage a period of transition, crisis or change within the organisations.

Since 2009, Fabian Suarez is active in the renewable energy sector as investment manager of TTR energy (www.ttrenergy.com).

He is also guest lecturer at the **Solvay** Business School (VUB) where he teaches business valuation techniques and risk management.

7 Contact Us

ActuaRisk Consulting SPRL

Rue Saint Norbert 53

B-1090 Brussels

☎: +32 (0)2 646 61 63

📞: +32 (0)473 95 65 34

✉: info@actuarisk.be