




**VDGC**

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D E R  
G R I J P  
C O N S U L T I N G



The logo features a central white diamond shape with a thin white border, set against a light gray background. The diamond is surrounded by four overlapping geometric shapes: a yellow diamond in the top-left, a blue diamond in the top-right, a blue diamond in the bottom-left, and a yellow diamond in the bottom-right. The text is centered within the white diamond.

**NCA  
Business Excellence  
Assurance Program  
(BEAP)**

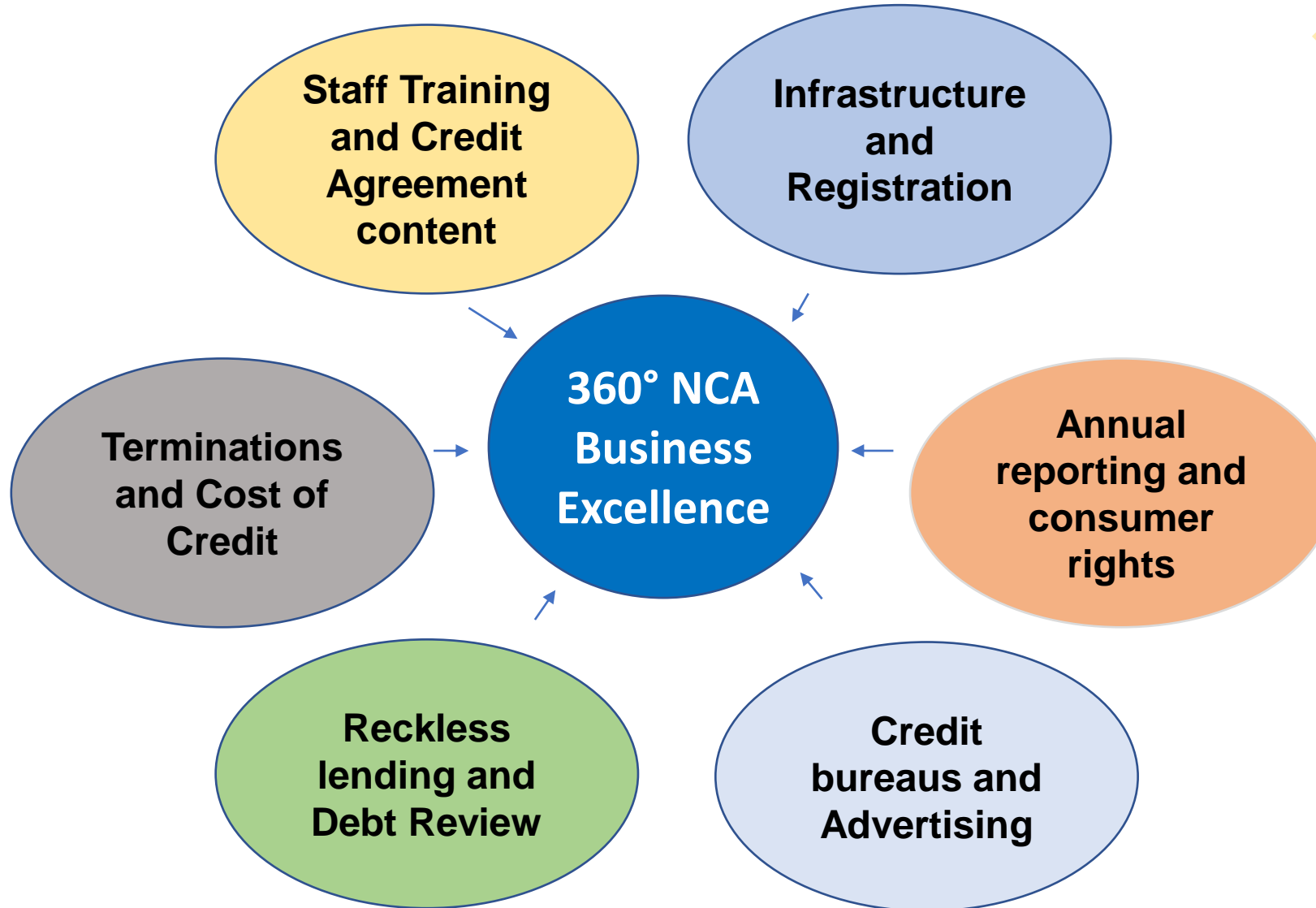
# Introduction

- ❑ Timmy van der Grijp B-Proc MBA
- ❑ Business Risk Certification – University of Cape Town
- ❑ Sustainability Certification – University of Cambridge
- ❑ Legal Advisor at NCR 40 months (left end March 2022)
- ❑ Over 200 official compliance monitoring exercises
  - ❑ From large banks to micro lenders
  - ❑ Both debt review and general CP compliance
  - ❑ Evaluated NCR compliance reports
  - ❑ Made recommendations on NCR compliance reports
  - ❑ Attend to the court proceedings if NCT referral
- ❑ I truly understand the business environment from a NCR and NCA perspective

# BEAP for the Micro lender

- ❑ The Business Excellence Audit Program is an independent, objective and pro-active internal credit provision audit to assess the ability of the micro-lender to comply with the provisions of the NCA during the normal day-to-day operations
  
- ❑ Comprehensive Audit Plan Memorandum that includes
  - ❑ 12 Chapters covering all credit provision business units
  - ❑ 267 Individual focus points
  - ❑ 127 NCA Sections and regulations checked
  - ❑ Overall NCA Risk Maturity Evaluation
  
- ❑ Easily understood final reports and bespoke recommendations

# Areas of Audit



# 360° - Three Stage Analysis



## Stage 1 - Micro analysis

Individual audit items score

Linear scoring system

Accurate hot spot  
identification

Easy to identify micro areas of  
non-compliance



## Stage 2 – RAG classification

Red audit areas

Amber audit areas

Green audit areas

Per chapter - indicating broad  
areas of non-compliance

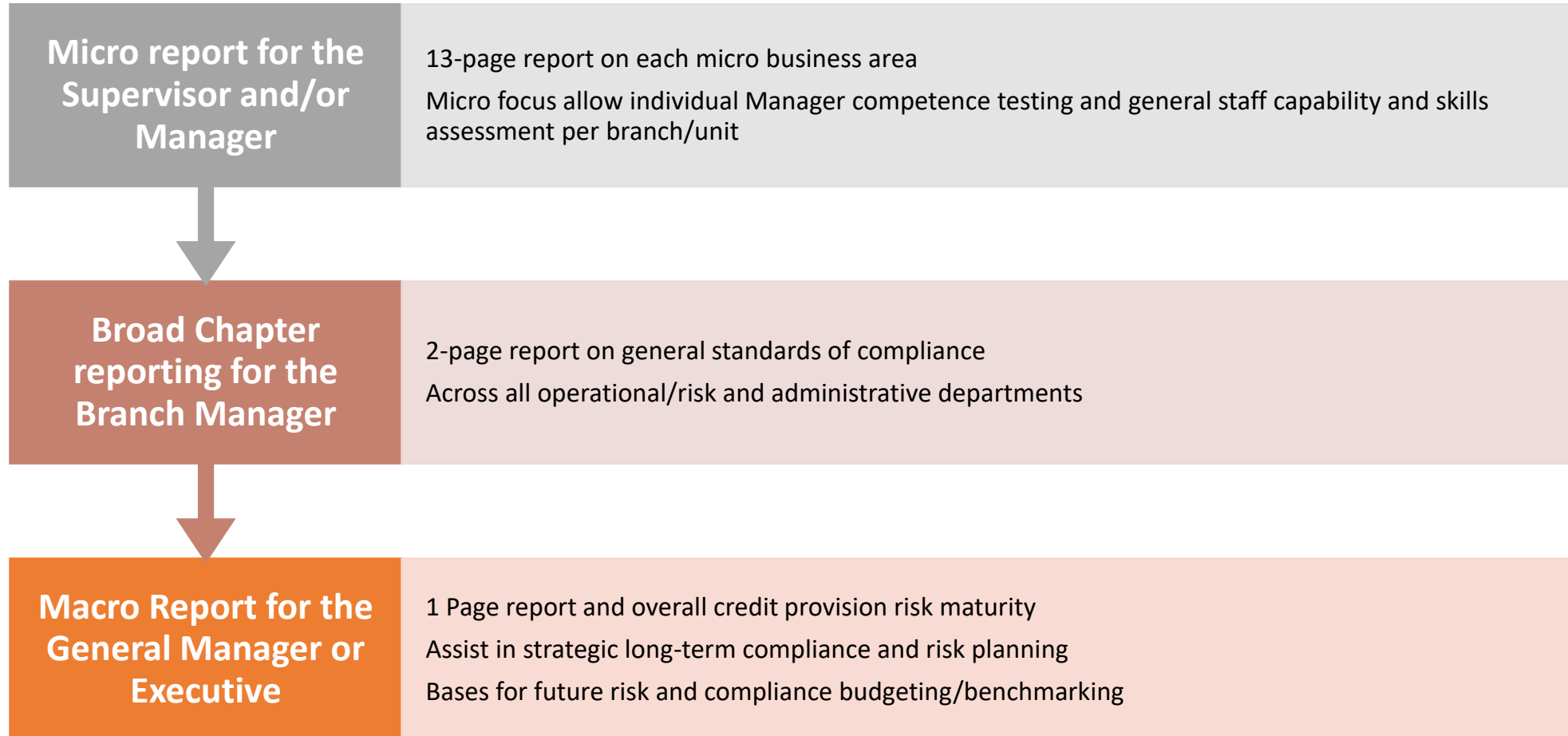


## Stage 3 – Macro weighting

Chapters weighted by NCA  
importance and NCR  
compliance monitoring  
inclusion

Macro identification of  
overall Risk Maturity

# 360° Targeted reporting



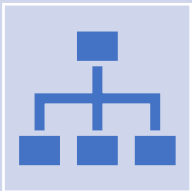
# 360° Targeted recommendations



## Operational

**13-page report on micro business areas**

**Micro focus allow general staff capability and skills assessment per branch/unit**



## Tactical

**2-page report on general standards of compliance**

**Across all operational/risk and administrative departments**



## Strategic

**1 Page report and overall credit provision risk maturity**

**Assist in strategic long-term compliance and risk planning and models**



# Why partner with us

## Experts in NCA compliance

- NCA 360° compliance focus, reporting and recommendations
- APM designed to simulate and mirror NCR credit provider compliance monitoring and debt counselling compliance monitoring models
- NCR organisational know-how

## Cost saving versus traditional firms

- Pre-populated Audit Plan Memorandum
- Rapid and targeted reporting and recommendations

## Various workflow options

- We fit in with you
- Assist in strategic long-term compliance and risk planning
- Bases for future compliance budgeting and benchmarking



# Access to BEAP solution programs

Remedial programs based on BEAP recommendations

Focus on bespoke micro and/or macro remedial action and control measure implementation

Foundation for ISO 31000 long term risk strategy implementation

Training Programmes





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