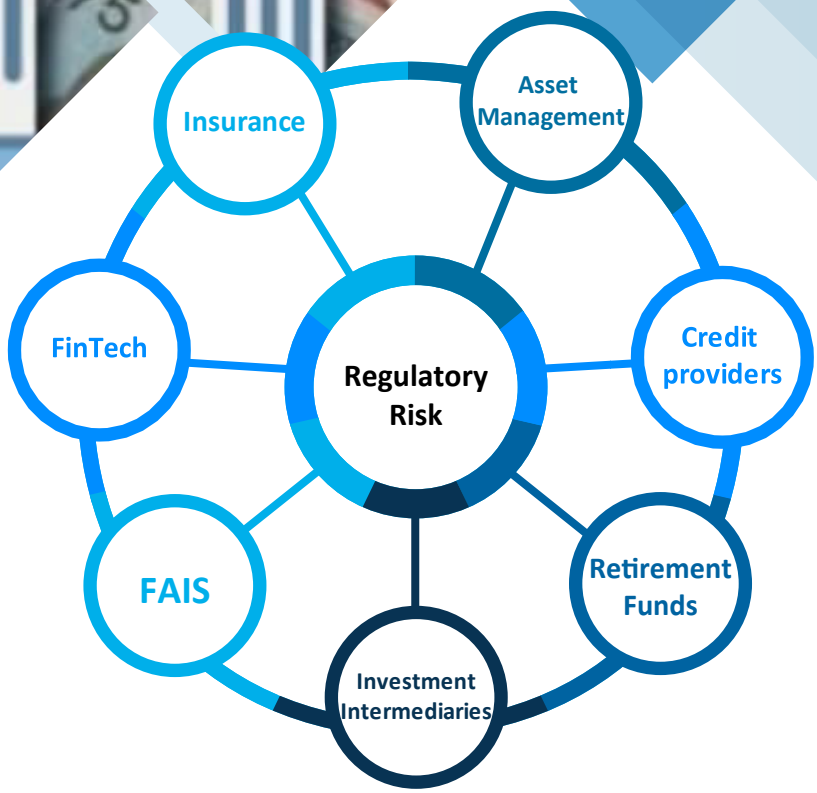
Focusing on the expanding role of Non-Banks in South Africa



Regulatory Risk and Compliance for NON-BANK FINANCIAL INSTITUTIONS South Africa Conference

10 & 11 April 2024, Indaba Hotel, Fourways, Johannesburg





Brought to you by Trade Conferences International, organisers of the annual AML & Financial Crime Southern Africa Conference

Non-bank financial sector vulnerabilities surface as financial conditions tighten

As trends and shifts in the financial sector increases, NBFIs have emerged as key players in the financial sector. It is vitally important to understand and screen this expanding financial sector that comprises a line-up of institutions beyond banks.

Non-bank financial intermediaries including investment funds, pension funds, insurers, money market funds and credit providers, also play a key role in the global financial system by providing financial services and credit and thus supporting economic growth.
The growth of the NBFI sector accelerated after the global financial crisis, accounting now for nearly 50 percent of global financial assets. As such, the smooth functioning of the nonbank sector is vital for financial stability.

The resilience of the non-bank financial sector and the supporting market infrastructure is crucial for the financial system to support the real economy and to absorb rather than amplify shocks.

Henceforth robust surveillance, regulation, and supervision are essential due to the tightening in policies, digital challenges and several other factors.

To assess the financial stability implications pension funds, insurance developments, academics and policy makers should improve their understanding of risks arising from the behavior of non-bank financial institutions and the evolution of the supporting market infrastructure, and how to deal with those risks.

This conference will focus on bringing the key role players from NBFI's- insurance companies, pension funds, investment intermediaries, microloan organisations together at one forum to discuss and learn how they can tackle the challenges and opportunities they face on meeting regulatory and reporting requirements.

Topics will be discussed under the following sections: regulatory risk and compliance challenges, financial inclusion, market conduct and consumer education, alternative finance market, ecosystem banking and innovation & technology.

As organisers of the annual AML & Financial Crime Southern Africa Conference and the Regulatory Risk & Compliance Conference, Trade Conferences International (TCI) is once again looking forward to welcoming delegates, speakers & sponsors to this industry event!

Who should attend?

Professionals from



dealing with the following

compliance * ethics * regulatory risk * insurance * AI * risk conduct risk* internal audit * risk assurance * governance * third party risk * crypto currencies * customer engagement * fair lending * KYC * technology * monitoring * regulatory supervision * SupTech * RegTech * market conduct * collective investment schemes * anti-money laundering * retirement funds * heads of sustainability * ESG professionals * risk managers * climate risk analytics managers * portfolio managers * global market sales managers * credit evaluation managers

Did you Know?

1. The NBFI sector exhibited strong growth in 2021, driven in particular by investment funds. These benefited from the economic recovery and experienced both inflows and higher valuations of a wide range of their investments. The NBFI sector grew by 8.9%, and its share of total financial assets remained stable at 49%.

2. The narrow measure of the NBFI sector – comprising entities that authorities have assessed as being involved in credit intermediation activities that may pose bank-like financial stability risks – reached $67.8 trillion in 2021, representing 28.3% of total NBFI assets and 14.1% of total global financial assets. Collective investment vehicles with features making them susceptible to runs remained by far the largest component of the narrow measure, and their aggregate measures of credit intermediation, liquidity and maturity transformation remained at elevated levels.

3. Since 2013, NBFI sector linkages with the banking sector through funding and exposures have continued to decrease. However, the sector continued to be a net provider of cash in the repo market and its net level of repo assets rebounded strongly in 2021.

Source: FSB

Benefits of attending

Engage in high-level debates and refine your ideas

regarding compliance, financial inclusion, market conduct and consumer education, alternative finance market, conduct risk in the insurance industry, ecosystem banking and innovation & technology

Get insights into the latest regulatory trends

in non-bank financial institutions in South Africa

Understand how non-bank financial intermediaries play a role

in the global financial system

Gain irreplaceable knowledge

that you can apply in the regulatory field of nonbank financial institutions

Learn the basics of strategic planning

in meeting regulatory and reporting requirements

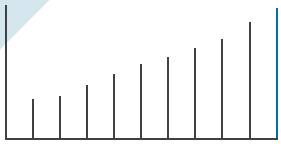
Learn how to identify, assess and manage

risks within non-bank financial intermediaries including investment funds, pension funds, insurers, money market funds and hedge funds

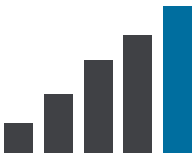
Break out of your comfort zone & mingle industry peers

Network with fellow delegates, speakers and sponsors to improve your business contacts and relationships

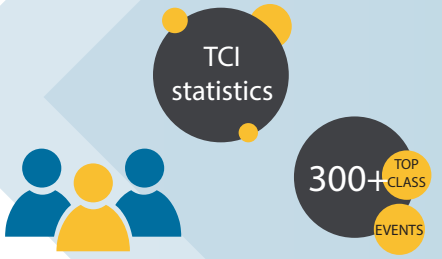
10 000+ DELEGATES IN ATTENDANCE over the last 21 years



97% OF CONFERENCE ATTENDEES SAY THAT
TCI events are well organised



10 000+ DELEGATES IN ATTENDANCE
over the last 21 years



90% OF DELEGATES SAY THAT
TCI events are worth attending

300+ TOP CLASS EVENTS
have been organised since 2002

More feedback from last year's conference:



The content of the conference sessions were appropriate and informative?

- Strongly agree | 70%
- Agree | 28%
- Disagree | 2%



The content of the programme met your expectations?

- Strongly agree | 61%
- Agree | 35%
- Disagree | 4%

DAY ONE PROGRAMME 10 APRIL 2024

08:15 Registration
08:50 Opening remarks from the chairperson

OVERVIEW OF THE SOUTH AFRICAN NBFIS REGULATORY LANDSCAPE 2024

09:00 **Keeping the stability of non-bank financial institutions and the integrity of financial markets intact**
- regulatory lens on the non-bank financial institutions and their impact on financial stability
- why the smooth functioning of the nonbank sector is vital for financial stability
- sharpening the Saw: Regulatory tools and techniques unique to the NBFIs in order to strengthen their fight against financial crime
- leveraging governance and regulatory insights and analytics to keep stability and integrity of financial markets intact

Njabulo Duma, Head of Compliance & Regulatory Affairs, Industrial Development Corporation



09:35 **Expanding role of non-bank financial institutions in South Africa and insights from a credit perspective**
- growth sectors in the NBFI space – the increased role of private equity funds
- types of credit facilities extended to the various NBFI sub-sectors
- regulatory environment in the NBFI sector – the different regulatory environments per NBFI sub-sector
- credit analysis – what is looked at when performing a credit analysis on NBFI clients

Nicole Gibb, Head of Credit NBFI, ABSA



10:10 **Tea and refreshments**

10:30 **Conduct risk for Non-Bank Financial Institutions**
Richard Rattue, Managing Director, Compli-Serve



RISK & COMPLIANCE

11:05 **Proposed draft legislation for the risk and liquidity management of collective investment schemes**
- role of the Financial Stability Board (FSB), International Organisation of Security Commissions (IOSCO), Prudential Authority/SARB etc. and their expectations
- the FSCA approach to application of the requirements
  - o discuss pushback on swing pricing
- proposed risk and liquidity management tools and processes in draft legislation
  - o ongoing requirements
  - o suspensions and other event based tools
- expected legislative and implementation process

Marius de Jongh, Senior Specialist, Financial Sector Conduct Authority



11:40 **How NBFIs can integrate digital transformation thinking into building future fit risk and compliance functions**
- growing digital economy and the urgency of evolution needed in risk and compliance practices
- how digital technologies can be leveraged to bring innovation and efficiency to risk and compliance processes
- role of risk and regulatory compliance in the 4th industrial revolution
- equipping risk and compliance practitioners with digital skills to become future fit
- uncovering how customer-centric approaches may be used to enhance the performance and sustainability of NBFIs in a world of evolving customer expectations
- understanding the relationship between long term business sustainability and a culture of innovation, collaboration and agility
- building ecosystems that improve an organisation's ability to survive and grow beyond shock events

Farirai Kadungure, Head: Governance, Risk and Compliance, IQBusiness



INNOVATION AND TECHNOLOGY

12:15 **When fintech's grow up: Strategies for non-banks to participate in the payments inner circle**
- SARB position on admitting non-banks
- international perspectives
- risk management for non-bank participation
- fintech's responsibilities

Kim Dancey, Director of Regulatory Affairs, Yoco



12:50 **Lunch and networking**

13:50 **Market opportunities amidst the changing retail lending landscape**
- customer experience and acquisition
- end to end digitization
- dashboards, intelligence and analytics
- automation and artificial Intelligence

Natasha Holt, Fintech Support Operations Executive, Abacus Insurance



14:25 **Artificial intelligence (AI) and machine learning (ML) in ESG: A case study**
- how we are using it?
- why it is important and impact of ESG on financial institutions world?
- state of ESG disclosure in South Africa?

Dr. Abuobayda Shabat, Deputy CEO & Head of Data Science Lab, Risk Insights



15:00 **PANEL DISCUSSION: Role of technology in regulatory risk and compliance**

15:50 **End of day 1**

DAY TWO PROGRAMME 11 APRIL 2024

08:55 **Opening remarks**

OVERVIEW OF THE SOUTH AFRICAN NBFIS REGULATORY LANDSCAPE 2024

09:00 **Keeping up with compliance mechanisms in Non-Bank Financial Institutions**
Paul Hwingwiri, Senior Consultant, Arc Solutions



09:35 **Role of legal advisers in insurance from both legal and client perspective**
- contract negotiation and vetting of reinsurance contracts
- regulatory compliance across regulators and jurisdictions
- risk assessment, due diligence and risk mitigation
- dispute resolution
- policy Interpretation
- legal research and analysis
- documentation and record keeping
- policy and regulatory advocacy

Bianca Radzilani, Executive Head: Insurance Partnerships, Bryte



10:10 **Tea and refreshments**

10:30 **ESG considerations for insurers: an overview of the current regulatory framework**
- duties of directors under the Insurance Act with respect to ESG issues
- guidance notes issued by the Prudential Authority on climate-related risks;
- international perspectives on ESG and insurance.

Kent Davis, Partner, Webber Wentzel



11:05 **Sanctions threatening financial stability in non-bank financial institutions**
- primary and secondary sanctions
- purpose and impact of sanctions on financial institutions
- OFAC and other jurisdiction sanctions
- threat to national financial security of the sanctioned countries and potential risks to other economies
- risk of use of digital currencies to mitigate impact of sanctions
- current regulatory enforcement trends

Tendai Jangara, Dispute Resolution – Director, Cliffe Dekker Hofmeyr



11:40 **Beyond operational resilience to organisational resilience**
- understanding the difference between operational resilience and organisational resilience;
- how to design for organisational resilience;
- building blocks for organisational resilience.

Pheona Hartel, Head of Risk, Legal and Compliance, Strate



12:15 **Business continuity- role of crisis management and importance of exercising plans**
- why crisis communication can make or break the crisis response
- evolving nature of crisis response team structures
- risk to reality – how horizon scanning plays a role in crisis simulations
- importance of exercising plans and focusing on lessons learnt

Manesh Purshotam, Manager, KPMG



12:50 **Lunch and networking**

FINANCIAL INCLUSION & MARKET CONDUCT

13:50 **Revving up your compliance engine: harnessing the synergy between risk and performance in the motor industry:**
- scaling up: how your compliance engine adapts to growth:
- tech up your compliance toolkit
- shifting gears from compliance to proactive risk management
  - o keep it simple stupid
  - o move employees from passengers to drivers
  - o reporting road signs

Esmari Marais, Group F&I Compliance Manager, Hatfield Motor Group



14:25 **Achieving financial inclusion through fintech innovation - A case study of a fintech startup**
- collaboration and working closely with regulators
- democratising share ownership and making investing and markets accessible to everyone
- how to unlock more innovation and growth globally to achieve financial inclusion and closing the global wealth gap

Nicola Comninos, Chief Risk Officer, Purple Group



15:00 **Managing consumer data within the regulatory framework of the National Credit Act and POPIA**
- an overview of the credit and risk data sharing landscape in South Africa
- role of SACRRA in facilitating the sharing of credit and risk data
- data reporting and sharing requirements in terms of the National Credit Act and POPIA
- onboarding requirements to become compliant

Magauta Mphahlele, Executive Director, South African Credit & Risk Reporting Association (SACRRA)



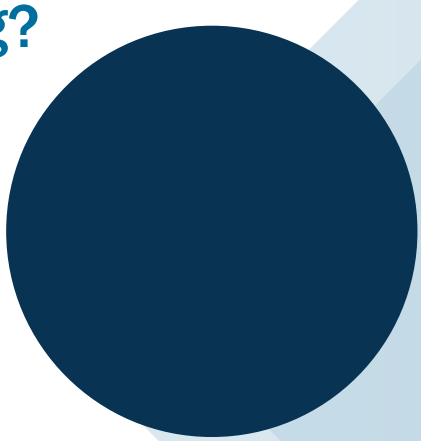
15:40 **Close of conference**

Organisations that have attended some risk & regulatory conferences

The Banking Association South Africa * Old Mutual * Sabinet * Guardrisk *Adept Advisory * South African Reserve Bank * Westbrooke Alternative Asset Management *Lysis Financial *Sesiro Insurance Company * Semi Capital * Financial Sector Conduct Authority (FSCA) * Discovery Central Services Group Compliance *Habitude * Development Bank of Southern Africa * ABSA * Motus Mobility Solutions * Mutal and Federal Risk Finance * Yoco Technologies * Standard Bank * Namibia Financial Institutions Supervisory Authority * IQBusiness * Santam Specialised Business * 27four Investment Managers: Compliance * Old Mutual * MTN *First National Bank * South African Reserve Bank * Bateleur Software * Khumo Capital *Arc Solutions *Strate * Payprop * African Bank * FinGlobal Migration * FirstRand Group * S&P Global Market Intelligence Credit Risk * STANLIB * Navigate Compliance * msg Rethink Compliance * African Bank * Clientele * Capricorn Group *KPMG * BDO Advisory Services * Brandseye * Centre of Excellence – KPMG * Compli-Serve * DataEQ * ENSafrica * FinGlobal Migration Risk and Compliance *Genesis Analytics * Guardrisk * International Compliance Association * Investec Group Compliance * Momentum * Sanlam * SBV * Stanlib * Strate * Sybrin SA * The Compliance Institute

We've also asked delegates

Was the 2023 Regulatory Risk & Compliance Conference worth attending?



- Delegates who said "yes" | 100%
- Delegates who said "no" | 0%

We've also asked delegates

if they plan to attend this conference next year?



- Yes | 52%
- Maybe | 34%
- No | 14%



Feedback
from previous delegates

"The conference was very well organised and had a diverse group of speakers. Interesting topics. I enjoyed it a lot."

Damian Naidoo, Operations
Investec: Private Bank Operations

"It was a pleasure attending the conference. Very friendly staff and excellent speakers. I have learned a lot during these 2 days."

Kevin Chooromoney
Chief Risk and Compliance Officer,
Santam Structured Insurance Mauritius

"Ithough we went a little overtime, the facilitator was professional and conducted the conference very well"

Thulisile Ngoepe
FSCA

"Relevant topics in the compliance world today were adequately addressed"

Lemogang Barupi
Sesiro Insurance Company

"Speakers were passionate about their topics and well prepared. Also the food was great"

Desiree Manana
Kunene, FSCA

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Desiree Manana
Kunene, FSCA

"It was absolutely awesome. I thoroughly enjoyed it. Everything was so perfect. I would definitely be attending again."

Wendy Murray
Lysis Financial

"All the topics were relevant & informative. Appreciate the try on sticking to time allocated to speakers."

NasiphiMabindla
Junior Analyst, FSCA

"Thank you for the wonderful conference"

Melanie Pillay
Client Due Diligence, Investec

"The enthusiasm portrayed by speakers making it easier to grasp their content"

Katlarelo Koosaletse
Risk and Compliance Officer,
Sesiro Insurance Company

"Well organised with little to no disruptions"

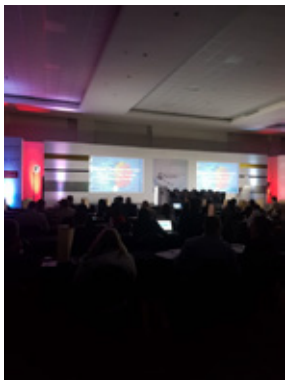
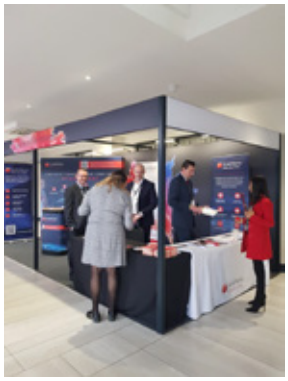
Winston Newton
Sanctions Specialist, ABSA

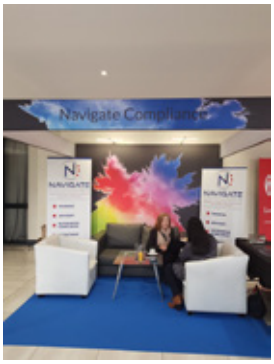
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- We communicate regularly through weekly e-mail campaigns to over 50 000 contacts, as well as social media campaigns (Facebook, Twitter and LinkedIn) that promote the event, speakers, exhibitors, sponsors and their organisations.
- Print and electronic advertising e.g. banner ads.
- Content marketing
- Establishing partnerships with relevant industry associations, organisations, and media partners

Companies that sponsored recent TCI events in 2023

NICE Actimize
AZENTIO
modata
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IQbusiness insights | consulting | contracting
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Sabinet
docfox
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LYSIS GROUP
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bateleur software (pty) ltd
Moody's Analytics












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REGISTRATION FORM

Please register the following delegates for the above conference:

Full Name: _____ Designation: _____ Email: _____ Cell No: _____

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Full Name: _____ Designation: _____ Email: _____ Cell No: _____

Full Name: _____ Designation: _____ Email: _____ Cell No: _____

Full Name: _____ Designation: _____ Email: _____ Cell No: _____

Department: _____

Company name: _____ Company VAT no: _____

Company tel: _____ Person dealing with accounts: _____ Designation: _____ Cell no: _____

Email address of the accounts person: _____

Company address: _____

_____

REGISTRATION DETAILS

REGISTRATION FEE:

Normal registration fee: R 8 900 + VAT = R 10 235 p.p

Group discount: R6 500 + VAT = R 7 475 p.p (for 3 or more people)

2 Simple ways to register

☎ Tel: 011 803 1553

✉ E-mail: info@tci-sa.co.za

For more than 21 years, TCI has been a registered and preferred conference organiser for all major banks and financial institutions. Vendor details available on request.

PLEASE NOTE: Upon receiving the registration form, an invoice will be issued electronically. When payments are made, please supply the bank with your company name as reference. Fees include lunch, refreshments and conference documentation. The organisers reserve the right to make necessary changes to the programmes, speakers, venue or the dates should the need arise.

CANCELLATIONS will only be permitted within 5 days of registration. Thereafter your organisation will be held liable for payment of the full amount with no exceptions. Cancellations must be done in writing and forwarded to Trade Conferences International at info@tci-sa.co.za

NB: I hereby acknowledge that I have read and understood all the terms and conditions of registration, and have the authority to approve the registration

FULL AMOUNT TO BE PAID : _____ (Inc. VAT) DATE : _____

FULL NAME OF APPROVING MANAGER : _____ CELL NO. _____ DIRECT LINE : _____

DESIGNATION : _____ EMAIL : _____

PLEASE TICK THE BOX WHICH SERVES AS CONFIRMATION OF BOOKING: ☐