



W&RSETA

Inaugural Research Conference

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higher education
& training

Department:
Higher Education and Training
REPUBLIC OF SOUTH AFRICA

*"Building Wholesale and Retail Sector
competitiveness through digitisation for effective skills development"*



**"Risk management as a
defence pillar for small(er)
W & R providers."**

AGENDA

- **FOUNDATIONAL ASPECTS**
- **THE ANATOMY OF AN SME**
- **PERCEIVED NEED vs. Actual Solution**
- **SWOT COMPARATIVE - 2010 vs. 2022+**
Comparative risk framework and capacitating accordingly.
- **CONCLUSION**



Foundational Aspects

- Registration
- Transactional account (Barely)
- The 5 of Ps of Business & Marketing
 - Product | Price | Promotion | Place | People | Process |
- Funders and Funding Models
- Incubation Hubs & Networking
- Create employment
- Grow from strength to strength

- Broad sector knowledge

Locale | Trends | Competitors | Terminology | Economic factors

- Digital footprint

Website | Social Media | E-Commerce | Ecosystems

- Capacity

Volumes | Money | Staffing | Technology & Automations

- Forecasting & Planning

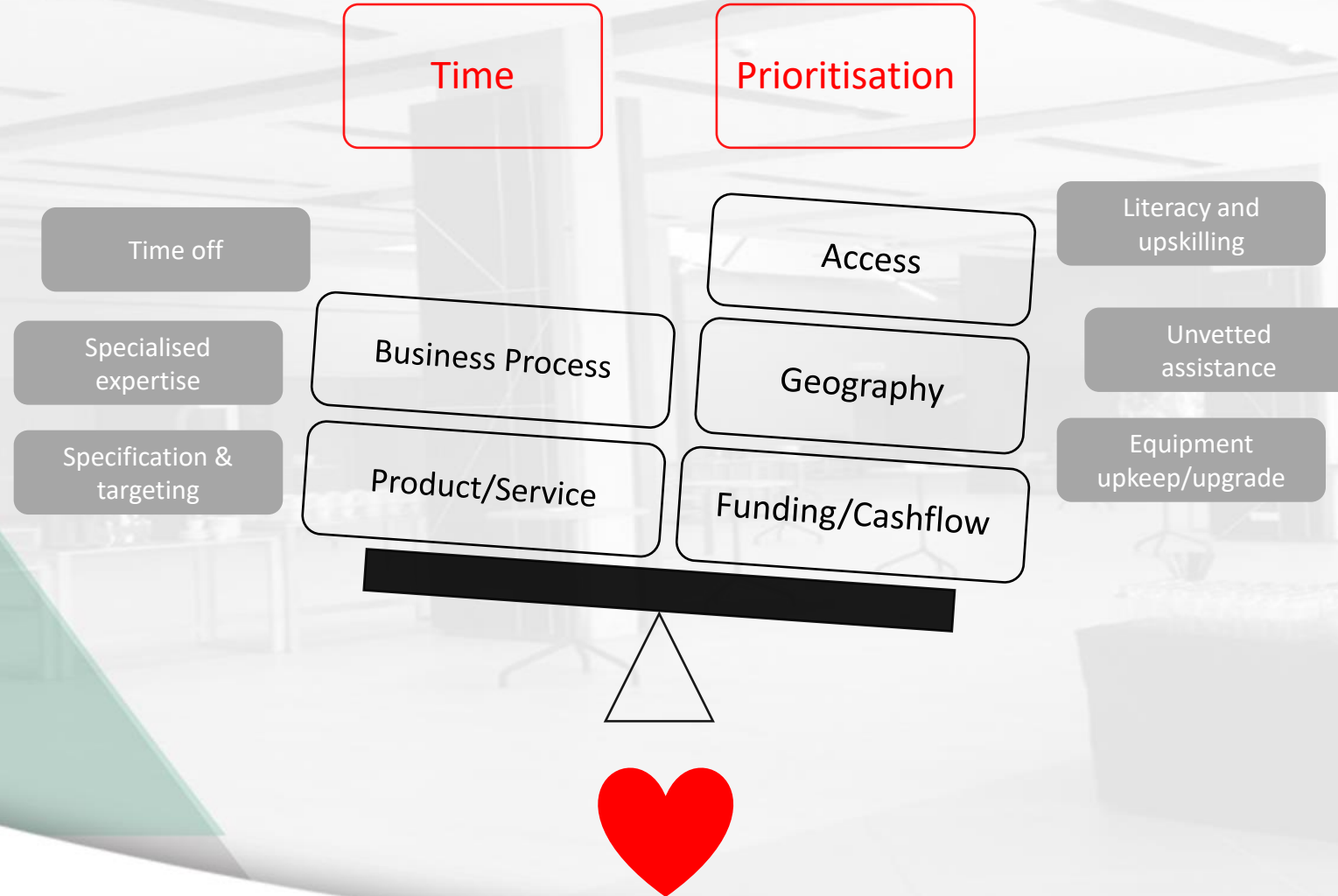
Reporting & Data Analysis | Timeframes & seasonal behavior | Financials

- Managing risk

Stock | Customer expectations | Output dependencies | Insurance



The Anatomy of an SME



The Anatomy of an SME

Perceived need

- Coaching or Mentorship.
- Funding.
- Digitalisation.
- 'Support' and Guidance.

Actual solve

- Co-creation and stress testing.
- Financial management.
- Change management and practical upskilling.
- Sponsors. Referrals. Qualitative feedback.



Capacitating for risk management

Stock | Customer expectations | Output dependencies | Insurance

Internal Risk

- Staffing
- Governance and compliance
- Stock
 - Theft/Loss
 - Wastage
 - Damage
- Logistics
 - Procurement dependency
 - Delivery & Tracking
- Contingency/Floats/Miscellaneous

External Risk

- Competitor landscape
- Changing policies
- Consumer behavior & preferences
 - Shopping touchpoints
 - Lifestyle choices
 - Stretched affordability
- Natural and Political Factors
 - Disasters: floods, thunder.
 - Loadshedding
 - Looting

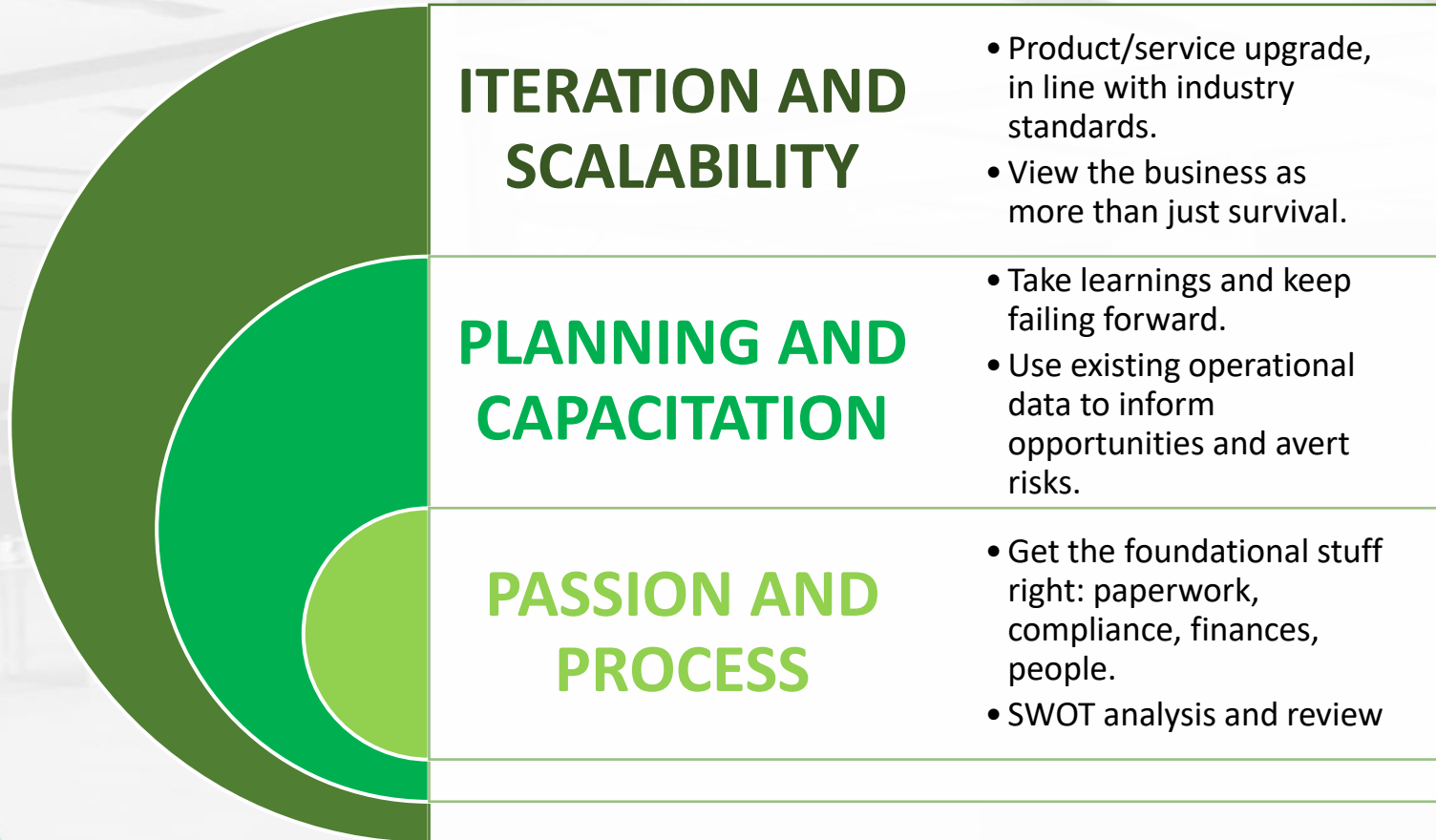
Insurance Types

- Personal: Life, Health, Auto.
- Group Scheme
- Property
 - Buildings
 - Contents
 - Disaster
- Liability
 - Professional
 - Employer
 - Product/Consumer
 - Indemnity



Conclusion

2022 +



RISK MANAGEMENT FRAMEWORK



THANK YOU.

Kekeletso Mabizela.

