

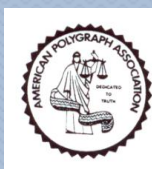
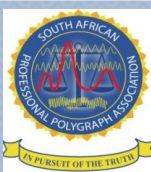
Service
Excellence
Since 2002

SPECTRUM CORPORATE RISK MANAGEMENT BUSINESS PROFILE

INVESTIGATORS
RISK CONSULTANTS
POLYGRAPHERS



REG.1525172



*We strive for the
highest degree of
honest objectivity
and a healthy
analytical approach
in our search for the
truth and the
dissemination
thereof*

www.spectrumrisk.co.za





1. Executive summary:

Spectrum Corporate Risk Management cc is a registered closed corporation registered in 2002 as an investigation agency. We identified a significantly underserved segment within the investigation market pertaining to effective service delivery supported by good knowledge, skill, competent human resources, sustainable service delivery, established client base and good infrastructure.

Our clientele generally consists of corporate, retail, mining and industrial clients, as well as insurance companies, security companies, transport companies, law firms and financial service providers as well as government and semi government institutions and private individuals.

Society is generally greatly concerned regarding the quality of service and overall professional conduct of the Police Service. The perceptions that the police are incompetent, corrupt, not well trained and that the criminal justice system is in turmoil, leads to mistrust and lack of confidence in the ability of the police to effectively deal with these concerns. However, it should never be perceived that the private investigation industry is a substitute for the SAPS or any other law enforcement agency.

Criminals have become more blatant and educated in their methods and with the police that needs to direct most of its time and recourses to serious and violent crime has resulted in corporate entities turning to private investigators for personalised service. The growing economy will result in greater financial activity and in turn an increase in criminal activity that will necessitate hiring and appointing investigators in order to control internal and external financial losses.

2. Business Overview:

Information, Background & history of the business:

Spectrum Corporate Risk Management cc was established in 2002 to provide the market with specialized and effective risk management and investigation services. The member and employees acquired in excess of 25 years of experience in policing, law enforcement, and risk management and in the investigative field. As a previous Director of a Law Enforcement Agency, it was decided to combine the expertise, knowledge and experience into an organization dedicated to service delivery that would not only meet but also exceed the client's expectations.

Spectrum Corporate Risk Management is a multi-facet risk management business with its core function focussed on Corporate Investigations and does not only provide a service to its clients, but an around the clock availability and attendance to their problems, risks and threats.

It is a known fact that there are **a large number of generalists** in the investigation field and **very few specialists**.

In order to deliver in the diverse needs of our clients, to render a comprehensive service, to extend our skills, knowledge and overall services, we have associated ourselves with a number of

companies, individuals, professional associations and institutions, which enables us to render a superior service.

Spectrum Corporate Risk Management consists of highly trained, registered and qualified professionals that work in a systematic and practical, though an effective procedure, which results in our performance orientated and success driven philosophy. Our application of innovative methods, specializing, professionalism, information network, dedication, technology and a variety of skills, ensures maximum service delivery, protecting the interests of our clients and making their rights a reality.

Spectrum Corporate Risk Management has the capability to deliver a sustainable and effective service in the extremely challenging environment of combating corporate crime. Due to our network of services, thoroughness and consultative methods, we will enable our clients to protect their unique areas of concern.

We work hand in hand with the South African Police Services, a number of other Law enforcement Agencies, Law Firms and Government Departments and are ***under no circumstances attempting to take over the work of the South African Police Services or to undermine the work of any other Government Institution.***

We are part of the private sector, providing an alternative choice, focused on a personalized service to our clients. As professional risk consultants, we refrain from involving ourselves in political and religious matters or matters with possible conflict of interest. All matters are conducted discreet, confidential and with utmost professionalism in the shortest timeframe possible, reducing costs and in accordance with Chapter 3 (15) of The Code of Conduct prescribed under The Private Security Industry Regulation Act (Act no. 56 of 2001).

Business form:

Spectrum Corporate Risk Management cc is an Investigation Agency and registered Close corporation in terms of the Close Corporations Act, Act no. 64 of 1984 as amended.

Mission:

We strive to earn the trust and respect of our clients and to promote their best interests by delivering the ultimate service, giving first priority to our client's requirements. We strive for the highest degree of honest objectivity and confidentiality in our quest for the truth and the dissemination thereof.

We undertake to promote and maintain healthy interpersonal relationships and will endeavour to perform our tasks with all our strength, talents to the best of our ability and knowledge.

Our proven reputation, dedication, service excellence, experience and commitment form the core of our success, resulting in a long-term and professional relationship with our clients through unequivocal service excellence.

Short and Long term objectives in terms of business growth and development:

The formulation of organisational objectives, strategies and policies has always been one of the most important aspects to make any business a success. ***“The future belongs to those who prepare for it, if you want to be able to predict the future, you have to invent it.”*** When looking and planning for the future it is important to know where you come from, therefore our strategic approach pertaining to business growth and development is build on the following cornerstones:

- **Management:** The advantage of the nature and the size of the business allow participation in the general management of the business pertaining to planning, organising, leadership, control, coordination, decision-making, communication, motivation, delegation and discipline. This allows each person to function independent, although integrated and part of the common objectives and strategies of the business as a whole.
- **Innovation:** We are accountable for using our brainpower and those of others to identify and apply new methods and technology for increased effectiveness and success.
- **Quality:** To be responsible for assuring our clients that they are receiving the finest service possible.
- **Service:** To encourage and cultivate ourselves to realise that the entire organization exists for one sole purpose – the delivery of our services to all that need it and to nurture a working climate based on mutual respect, trust, loyalty and genuine caring.
- **Competition:** Our team of winners pull together to produce a competitive edge.
- **Customer Care:** Our internal and external customer care focus on proactive initiatives, work values and enhanced accessibility to our services, both digital and manual.
- **Relationship:** Our objective is to maintain a sustainable and long-term mutually beneficial relationship with our clients and our network of associates during the procurement of services.

Where our services enhance the safety and security of our clients, we benefit from the ever-growing support of our clients. This shapes us to deliver an even better service.

- **Response:** We effectively and rapidly respond to the needs of our clients and we take all the necessary actions in the shortest timeframe possible to reduce the consequences of the threat, in order to minimize the risk and loss against property, assets and personnel.
- **Resource development and training:** Continuous Identification and developing our multi-skilled personnel corps and learning culture, this optimise existing resources for the effective execution of their tasks, enhancing our service delivery and effectiveness.
- **Marketing and Communication:** In order to market our service and to transfer our service to the consumer, effective marketing and communication of our services is essential for brand positioning. In order to establish our services as a brand, the objective is to create a clear and unique image of our brand in the minds of our clients that is associated with effectively solving a particular problem or incident in the shortest timeframe possible and to be the first choice for rendering the service.

It is therefore of vital importance to positively influence our target market in order for them to realise the reason why they should choose our service. A brand positioning and communication strategy comprising of the right messages and the right behaviour

accomplish this. Positioning our services as a brand in the market is the responsibility of each employee in our business as this strengthens our brand value.

- **Network:** In order to deliver in the diverse needs of our clients to render a comprehensive service, to extend our skills, knowledge and overall services, we have associated ourselves with a number of companies, individuals, professional associations and institutions, which enable us to render a superior and sustainable service.

✚ ***Services offered:***

- **Criminal Investigations:**
Serious and violent crimes
Forensic Crime Investigations
Industrial and Commercial Loss Control
Commercial Theft and Fraud Investigations
Corruption Investigations
Fraud Investigations
IT related crime investigations
Counterfeit goods investigations
Serious financial crime investigations
- **Labour related investigations:**
Investigations pertaining to misconduct
Fraud & Theft Investigations
Corruption Investigations
Intra organizational crime prevention programs by infiltration of syndicates
Selling and or providing of sensitive company information
Restrained of trade investigations
Pre-employment vetting
- **Civil investigations:**
Tracing of Missing and wanted persons
Tracing of biological parents and children
Infidelity Investigations
Profiling
- **Motor vehicle related investigations:**
Motor vehicle theft & Motor vehicle collision Investigations & Reconstruction
- **Risk assessment services:**
Security audits & Risk Analysis
Security Probes
- **Insurance investigations:**
Fraud, Theft, Robbery, Burglaries
Investigations pertaining Goods in transit claims
Investigations pertaining to Fidelity claims
Claims and asset verification, policy schedule and contract compliance assessments
- **Surveillance Services:**
Specialised surveillance services
Vehicle surveillance for investigative & monitoring purposes

- **Other Specialized Services:**

- Polygraph testing
- Forgery Detection
- Statement Analysis
- Interview & Interrogation services
- Commercial and Industrial Intelligence
- Covert Infiltration by Undercover Operatives
- Intelligence gathering
- Profiling
- Vetting
- Case management
- Technical Surveillance Countermeasures (Eaves drop detection)

- **Pre-Employment and Periodic screening:**

The vital importance of comprehensive pre-employment and periodic screening of employees cannot be stressed enough as no company can afford the risk of employing undesired elements such as criminals, fraudsters, syndicate members and illegal immigrants, to name a few.

These elements will have a direct negative impact on any business pertaining to profit, stock losses, and damage to the company's reputation, property and endless labour related problems. This will divert management's attention from conducting and maintaining proper business and the result of unnecessary expenses and long-term problems associated with having the wrong person in a position.

A typical pre-employment/ periodic employee screen can consist of:

- Polygraph testing
- Identity document verification
- Qualification verification
- Finger print verification / previous convictions
- Previous employment verification
- Verification of references, licences, permits and professional registrations
- Consumer verification
- Asset verification
- Address conformation
- Urine drug testing

Various levels of pre-employment screening can be provided and tailored for a specific position, level of seniority, responsibility, accountability and trust required from the employee.

The aforesaid is also relevant to the current workforce of a business as it will assist to maintain the desired level and standard of trust and loyalty expected from employees, to identify potential problems and the implementation of corrective and counter measures. It is needless to mention any further the reasons why this type of screening is necessary and what the benefits will be in the long run for any business.

- **Polygraph Testing:**

Polygraph instruments are highly sensitive devices, recording minute physiological reactions or changes, which occur inside the body. It is based on scientific research done over the past century and relies on the disciplines of applied anatomy, physiology and psychophysiology.

Whenever a person is lying, fear is always present, fear of the truth and its consequences. Fear propels the body to either fight or flee from the perceived threat. This is a physiological reaction brought about by the human autonomous nervous system and cannot be voluntarily controlled.

Because the polygraph instrument records these involuntary reactions, it provides a clear indication of truthfulness or deception. A qualified polygraph examiner can then make an accurate interpretation. Discovering the truth is the domain of experts, we interpret the close relationship between perceived threats, psychological responses and psychological reactions.

To ensure the highest quality of work our polygraph examiners are trained by accredited and internationally recognized institutions and are continuously kept abreast of the latest developments in this field. The accuracy does not merely lie within the polygraph instrument, but also within the expertise and competency of the polygraph examiner.

Our multidisciplinary polygraph examiners are members of the American Polygraph Association (APA), the South African Polygraph Association (PASA) and the South African Professional Polygraph Association (SAPPA).

Although mankind has devised numerous measures to ensure honesty and ascertain dishonest behaviour, the polygraph remains to be one of the most successful investigative tools to expose deceptive behaviour, narrowing the pool of suspects, detecting fraud and theft and involvement in criminal activities. Polygraph testing is also successfully applied in pre-employment and periodic screening and for purposes of security clearance.

In case of particular misconduct and criminal activities, specific tests are used to detect truthfulness or deception. Recently, polygraph testing forms part of the employment contract of many companies. It should be noted that the subject to be tested must voluntarily consent to the polygraph test and will be requested to sign a letter of consent prior to the test. The results of a polygraph test cannot be submitted as evidence in any criminal or civil matter.

However, it will be taken into consideration by the CCMA in a labour matter and may be regarded as an aggravating factor. Polygraph test results on its own are not a basis for a finding of guilt.

It can be used only in support of other evidence. Arrangements can be made for the tests to be done on site at your convenience, if you make an office available in a quiet environment with a power point.

No travelling charges will be applicable within a 50km radius of our office, which is situated in Benoni.

It is important that you understand the subject's rights pertaining to his/her voluntary consent to take the polygraph test and how you may use the results. Each subject will be requested to sign a letter of consent.

Technology, current & future development:

The investigation Industry normally contributes to the development of technology by requesting specific type of equipment that is demanded by the type of functions to be performed during an investigation.

This type of equipment is generally developed or imported by companies that specialise in investigation equipment. This type of technology is also generally used by Law enforcement, Intelligence and security agencies, making this a huge growing industry with experts in the forefront of developing technology. This caters for the demands of law enforcement and the general combating of crime and increased security, resulting in the availability of new, advanced and specialised methods, products and equipment virtually on a daily basis.

Description & location of business premises:

The business premise of Spectrum Corporate Risk Management is a previous residential premise that was restored to suit the needs to conduct business from. Business rights was obtained and the premise is ideally situated in Benoni on the East Rand, Gauteng, next to the N12 highway corridor between Johannesburg and Mpumalanga, with Tom Jones Avenue that is a main arterial route and an extension of Great North road from Kempton Park and the OR Tambo airport, crossing underneath the N12 towards the Lakeside Mall Shopping Centre, Benoni CBD and on route to Heidelberg. This prime location allows excellent exposure and is well known to all commuters.

✚ Capacity:

Spectrum Corporate Risk Management has the capacity, knowledge and the necessary infrastructure, vehicles, equipment and recourses to manage the workload and demands of its clients. However we are not in the manufacturing industry or the selling of products that are consumed on a daily basis. We are in fact selling our specialized knowledge, time and abilities for a specific purpose and need, according to the demands and requirements of clients within the parameters of specific legislation, investigation procedures and legal requirements. The needs and demands of our clients are dictated by unforeseen, unplanned and undesired criminal, civil and labour events.

The previously mentioned result in circumstances where we as a business depend on the occurrence of events that our clients are attempting to avoid, making our workflow unpredictable. Some clients require our services on a more frequent basis. This might also effect that we have a large amount of work for that specific period, affecting our capacity and investigation timeframes, but not on our investigation results.

Other constrains are the turnaround time on the cases that we investigate, as the business only receive the final income after completion of the investigation, resulting in carrying the expenses for the duration of a investigation that can last for months with substantial financial implications. This is normally overcome by structuring step payments and / or deposits.

The fact that we have to operate within set guidelines as indicated and has the potential to be frustrating as we can only take an investigation to a specific point of completion then the matter is in the hands of other institutions, government departments or agencies beyond our control, and they might not allow the attention or priority demanded. This can lead to tension and frustration to our clients in particular.

It is occasionally expected from us to influence or manipulate systems and procedures that is not kindly susceptible to interference and will bluntly not tolerate any form of dictation or

intrusion. "Patience is a virtue" and insuring that the work done is comprehensive and correct, avoiding unnecessary delays and following the prescribed procedures is normally the only way to ensure prompt action and the correct outcome.

Quality assurance:

Quality assurance is of vital importance to our service and plays the pivotal role of ensuring that clients will make use of us again and it is our lifeline to business success. The quality of our service is measured against the success achieved in an investigation, timeframe, feedback, thoroughness and the success and outcome of the investigation must warrant the expenditure in terms of the loss.

In light of the previously mentioned, all work will be done against this background, meeting the client's expectations. Poor quality investigation work will have far-reaching and negative consequences for our clients pertaining to criminals that will not be prosecuted, loss of income for the client, potential civil action and damage to property and the company's reputation. It also has the potential that other agencies and government departments might refuse to work with us.

✚ Contractual arrangements & appointments:

We adhere to the strictest confidentiality regarding our client's business and are willing to enter into a confidentiality and non-disclosure agreement with them. We realize that a strict ethical code of conduct is of paramount importance in our business.

INSTRUCTIONS:

Instructions may be given to us in writing or verbally. We may ask the client to confirm verbal instructions in writing. We must be notified of any amendments to the client's instructions immediately and as they arise. We can only proceed with an investigation or service on the instructions that the client provide.

RESPONSIBLE PERSON:

Instructions given to us by a Company representative or Individual person, unless otherwise agreed, the person that issues the instruction will be provided with our progress reports and will be regarded as the responsible and duly authorised person for clear instructions and the payment of our fees as per our quotation accepted by the client.

HOW LONG WILL IT TAKE?

The nature of investigations makes it difficult to estimate precisely how long a matter will take to be finalised as factors, circumstances and people beyond our control influence the timeframe. Therefore, all matters will be finalized in the shortest timeframe possible, with regular feedback and progress reports.

3. Business management:

Skills and experience:

The owner and sole member of Spectrum Corporate Risk Management cc has extensive experience and is suitably qualified in management, law enforcement and investigation skills that were developed over a period of more than 25 years of working in the law enforcement industry.

The last 10 years of his career as a law enforcement officer was at top and senior level as the Executive Director of a law enforcement department.

During this timeframe, he was responsible for a department consisting of more than 250 employees on various levels of seniority, resulting in extensive experience in all human resources aspects ranging from conflict handling, motivation and disciplinary matters in accordance with labour legislation.

On the aspect of financial management as head of the department, he was responsible for the management and control of an operating budget, capital budget as well as the maintenance of fixed assets for the whole of the department.

Mr. Willie Van Rooyen was also responsible for initiating, implementing and managing strategies that resulted in his area of jurisdiction achieving the lowest crime rate in Gauteng during his period of service.

The abovementioned experience positioned the foundation to establish, operate and manage Spectrum Corporate Risk Management with the assistance of an equally qualified and dedicated team.

Accounting, Auditors, Attorneys and Bankers:

- **Accountants:** Infinitum Accounting Solutions, 88 Monument Rd, Kempton Park Tel. No. 011 394 0645/6.
- **Attorneys:** Du Plessis De Heus & Van Wyk. 72 Woburn Ave. Benoni Tel. No.011 748-4000
- **Bankers:** Nedbank, Benoni.

Administration:

The administration functions of the business is headed and conducted internally by Mrs. Vosloo and is supported by external accountants, good infrastructure as well as already developed and continuously upgraded administration methods and systems.

FINANCIAL IMPLICATION:

Except when otherwise agreed, fees are calculated based on chargeable time spent on rendering a specific service. A deposit may be required prior to commencement of any work. Other factors such as consultation fees, travelling & accommodation costs, specialised services, information sourcing, equipment and general operating costs are also considered in our fee structure.

ESTIMATES:

Any financial estimate that may be given will be a fee based on our experience of work done in related circumstances.

5. Legal and Regulatory environment:

Private Security Industry Regulation Act

6. Contact detail:

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**Spectrum Corporate Risk Management cc is a registered security service provider - Investigation Agency.
Private Security Industry Regulatory Authority - Registration number 1525172.**