



LUCIDUM

Lucidum (Pty) Ltd
Company Profile

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1.0 Background

Established in 2018, Lucidum is a structured network of academia, advisors, experts, experienced industry representatives, and technology providers. We provide governance, risk management, ethics, compliance, and sustainability advisory and consulting services in Sub-Saharan Africa to corporates, small-medium enterprises, and non-profit organisations in the public, private and non-profit sectors. More information is available on our website at www.lucidum.africa.

Our focus is to enable our clients to make quality informed decisions, that can be effectively executed. Because we aim for decision outcomes (as opposed to process inputs) and execution based on experience of what works well in practice, we can flexibly adjust implementation to suit our clients' needs without compromising good governance and agreed minimum standards. We enable our clients through skills transfer and guidance to ensure sustainability of our solutions, for optimal long-term benefit after our projects are delivered.

Lucidum's approach is based on its deep expertise in each field, to optimise our fee structure and to ensure that delivery to clients is of highest quality and aligned with the latest thought leadership. We aim for the least intrusion and minimal disruption by incorporating as much of each client's existing policies, people, processes, and systems in the final delivery. This enables us to deliver high value outcomes at efficient prices.

2.0 Company Information and Contact Details

Legal Name	Lucidum (Pty) Ltd
Name of Director and Shareholder	Christelle Marais
Trading Name	Lucidum
Type of Business	Management Consulting (Business start date 2018-10-10)

Business Start Date	10 October 2018
Company Specialisation	Governance, Risk Management, Ethics, Compliance, and Sustainability
Physical Address	2255 Brooklands 2, Rietspruit Rd, Kosmosdal, Centurion 0157
Web Address	www.lucidum.africa
Contact Details	Christelle Marais Executive Director 082 453 7948 christelle@lucidum.africa

3.0 Our Values

3.1 Humanity

We believe in our collective humanity, our ability to have empathy and compassion, to be creative and innovative, to take responsibility for what and how we deliver, and to instill corporate and personal accountability in our clients' approach to governance, risk, ethics, compliance and sustainability in execution of their strategies.

3.2 Integrity







The integrity of our network partners and the honesty of our relationships with our clients are top of mind. We are transparent in our approach to be fair to ourselves as individuals and as a network of likeminded partners, as well as to our clients, while demonstrating ethical and sustainable leadership in delivering integrated solutions.





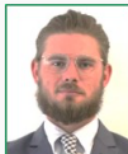
3.3 Credibility






The reliability of our network partners' knowledge and expertise is of critical distinction. Our offerings are based on deep implementation experience in our disciplines across a broad spectrum of organisations, industries, sectors, and geographies – with learnings informed by thorough practical application and testing over time.

4.0 Our Team

Our team of experts are well qualified and experienced, as reflected below:

 <p>Christelle Faul Marais</p> <p>B.Juris MBA Cert.Dir. CRM Prof Cert.LEO</p> <p>Experience: NED, Committee Chair, Independent Trustee, Group Executive, Chief Risk Officer, Professional Consultant, Coach, Mentor, Entrepreneur, Academic Author, Lecturer, Public Speaker</p> <p>Professional Membership: IOSDA IRMSA TEI CISA</p> <p>Expertise: Governance, Risk Management, Insurance, Business Continuity, Combined Assurance, Ethics, Compliance, Sustainability, ESG</p>	 <p>Chandu Kashiram</p> <p>B.Compt (Hons) CA(SA) MBA (UK)</p> <p>Experience: NED, Audit Committee Chair, Independent Trustee, Group Executive, Group Risk Manager, Professional Consultant, Mentor</p> <p>Professional Membership: IRMSA CISA</p> <p>Expertise: Governance, Risk Management, Combined Assurance, Ethics, Auditing, Compliance, Retail Marketing and Strategy, Corporate Finance and Planning, Accounting</p>	 <p>Katlego Majola</p> <p>Accounting Dip PG Dip M.Com CRM Prof PRMIA Risk Leader</p> <p>Professional Membership: IOSDA IRMSA IIASA PRMIA</p> <p>Experience: Mentor, NED, Trustee, Deputy Board Chair, Finance & Investment Committee Chair, Risk, ICT and Audit Committee Chair, Executive, Chief Risk Officer, Independent Advisor, Auditor, Academic Research Supervisor, Author</p> <p>Expertise: Governance, Risk Management, Combined Assurance, Auditing, Compliance, Sustainability, ESG, Business Strategy, Economics</p>	 <p>Ravi Naicker</p> <p>BA Theo Nat.Dip Pol Admin SEC Risk Mgt Ethics Forensics Cyber Crime</p> <p>Experience: Group Executive, Chief Risk Officer, Professional Consultant, Investigator, Mentor, Public Speaker, Author, Business Owner, Entrepreneur</p> <p>Professional Membership: IRMSA ACFE</p> <p>Expertise: Risk Management, Resilience, Business Continuity Management, Forensic Investigations, Ethics, Coaching, Mentoring</p>	 <p>Pavana Ranjith</p> <p>B.Sc (Stats & Comp Science) MBA CRM Prof</p> <p>Experience: Group Executive, Head of Risk, Professional Consultant, Mentor, Business Owner</p> <p>Professional Membership: IRMSA IOSDA</p> <p>Expertise: Governance, Strategy, Risk Management, Resilience, Business Improvement, Process Re-Engineering, Combined Assurance, Compliance, Internal Audit, Project Risk Management</p>	 <p>Tjaart Van Den Berg</p> <p>B.Com (Hons) M.Com</p> <p>Experience: ERM Specialist, Professional Consultant, Tertiary Research Supervisor, Lecturer, Coach, Mentor</p> <p>Professional Membership: IRMSA</p> <p>Expertise: Project Management, ERM Implementation, Business Analysis, Strategic Risk Management, Industry Think Tanks</p>
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 <p>Michael Duncan</p>	 <p>Carolynn Chalmers</p>	 <p>Lourens Van Der Colf</p>	 <p>Louisa Nana</p>	 <p>Sharon Carson</p>	 <p>Jacques Marais</p>
<p>FIISA RMF-IRMSA</p> <p>Experience: NED, Board Chair, Managing Director, Executive, Professional Consultant, Coach, Mentor</p> <p>Professional Membership: IRMSA Fellow IISA Fellow</p> <p>Expertise: Short-term Insurance, Alternative Risk Financing (Cell Captives, Onshore, Offshore), Risk Management, African Insurance Regulations, Industry Think Tanks</p>	<p>B.Sc Comp Science & Zoology PG Dip Marketing M.Sc Quantative Resource Ecology</p> <p>Experience: NED, Board Chair, Committee Chair, Business Owner, Entrepreneur, Public Speaker</p> <p>Professional Membership: SETA Accredited Instructor and Moderator</p> <p>Expertise: Corporate and IT Governance, Technology Projects, Sustainability, ESG, Just Transition, Climate Change</p>	<p>B.Sc MBA HDip Banking CPrac(SA)</p> <p>Experience: Professional Consultant, Facilitator, Risk Officer, Compliance Officer, Internal Audit Manager, Forensics Manager, Trainer</p> <p>Professional Membership: IRMSA, CISA</p> <p>Expertise: Governance, Risk Management, Compliance, Internal Audit, IT Audit, Forensics, Resilience, Insurance, Combined Assurance</p>	<p>B.Tech Internal Audit CIA CISA Cert.EO</p> <p>Experience: Professional Consultant, Business Owner, Entrepreneur, Coach, Mentor, Volunteer</p> <p>Professional Membership: IRMSA</p> <p>Expertise: Internal Audit, Combined Assurance, Risk Management, Business Continuity Management, Project Management, Information Technology, Ethics, System Implementation Support</p>	<p>B.Compt (Hons) CA(SA) CISA QAR Cert.Dir.</p> <p>Experience: NED, Committee Chair, Chief Financial Officer, Project Manager, Professional Consultant, Agile Practitioner, Lecturer</p> <p>Professional Membership: SAICA IIA IODSA IRMSA</p> <p>Expertise: IT Governance, Prince 2, COBIT Project Management, Cyber Security, ERM, Business Systems Implementation, Financial Management, Internal Audit</p>	<p>BBA</p> <p>Experience: Consultant, Auditor, Project Manager, Entrepreneur, Operations Manager, SMME Coach, SMME Mentor</p> <p>Expertise: Mining Compliance, Renovation Projects, Construction, Real Estate, Energy Installations (Electricity, Solar, Gas), Physical Security Systems</p>

 <p>Lorraine Smith</p>	 <p>Daryl Glass</p>	 <p>Ryan Marsden</p>	 <p>Danielle Van Den Berg</p>	 <p>Cara Woollacott</p>
<p>LLB</p> <p>Experience: Professional Consultant, Organisational, Trainer, Investigator, Train-The-Trainer, Entrepreneur</p> <p>Professional Membership: TEI</p> <p>Experience: Ethics Expert, Professional Consultant, Organisational Ethics Training</p>	<p>B.Compt MBA CPROF(SA)</p> <p>Experience: Project Manager, Professional Consultant, Professional Trainer, Academic Author, Lecturer</p> <p>Professional Membership: CISA</p> <p>Expertise: Governance, Compliance, Risk Management, Business Continuity, Forensics, Combined Assurance, Public Sector and Industry Think Tanks</p>	<p>FERTAS (Soil Fertilisation, Plant Nutrition)</p> <p>Experience: NED, Board Chair, Committee Chair, Business Owner, Entrepreneur, Train-The-Trainer</p> <p>Professional Membership: SETA Accredited Instructor and Moderator</p> <p>Expertise: Rural Fire Prevention, Community Agriculture, Food Security Project Management, Water Management, Hydroponics, Soil Science, Community Education</p>	<p>Experience: Brand Manager, Graphic Designer, Photographer, Social Media Manager</p> <p>Expertise: Corporate Image Development, Brand Design, Graphic Design, Digital Design, Photography</p>	<p>Experience: Virtual Assistant, Administrative Officer, Secretary, Buyer</p> <p>Expertise: Corporate Administration, Risk Coordination, Secretarial Services,</p>

5.0 Our Service Offerings

Lucidum has deep experience across various industries, including large corporates, small-micro-and-medium enterprises, non-profits, and public benefit organisations across Sub-Saharan Africa. Our experts have extensive experience in financial services, education, manufacturing, healthcare, logistics, retail, agriculture, energy, chemicals, mining, and government entities (national, provincial, and local).

Corporate Governance	Risk Governance	Ethics	Thought Leadership
▶ Corporate Governance Frameworks	▶ Strategy Definition	▶ Ethics Frameworks	▶ Global, Regional, Country Risk Reports
▶ Governance Charters/Terms of Reference	▶ Scenario Planning	▶ Ethics Risk and Maturity Assessments	▶ Public Risk Resilience Initiatives
▶ Delegations of Authority	▶ Scenario-Strategy-Risk Alignment	▶ Ethics Investigations	▶ Industry Specific Publications
▶ Board and Director Assessments	▶ Board Risk Assessments	▶ Ethics Engagements/Debates	▶ Tertiary Research Publications
▶ Governance Advisory Services	▶ Risk Governance Training	▶ Ethics Training	▶ Seminars/Conference Presentations
▶ Governance Thought Leadership	▶ Risk Governance Thought Leadership	▶ Ethics Thought Leadership	▶ Subject Matter Expert Blogs
▶ Governance Coaching/Mentoring	▶ Risk Governance Coaching/Mentoring	▶ Ethics Coaching/Mentoring	
Risk Management	Risk Financing	Corporate Sustainability	Community Sustainability
▶ Risk Management Frameworks	▶ Alternative Risk Financing Structures	▶ Sustainability/ESG Frameworks	▶ Integrated Community Development
▶ Risk Maturity Assessments	▶ Short-Term Insurance Programmes	▶ Sustainability/ESG Maturity Assessments	▶ Community CSI Projects
▶ Risk Appetite Frameworks	▶ Captives (On-/Off-Shore), Cell Captives	▶ Sustainability/ESG Risk Assessments	▶ Soil/Plant Nutrition-based Agroforestry
▶ Risk Reviews/Assessments	▶ Insurance Regulations (Africa)	▶ Sustainability/ESG Strategic Positioning	▶ Community Fire Safety Projects
▶ Pure and Business Risk Integration	▶ Insurable (Pure) Risk Mitigation	▶ ESG-Quantitative Risk Alignment	▶ Community Training (Train-the-Trainer)
▶ Risk Financing / Insurance	▶ Risk Financing Training	▶ Sustainability/ESG Training	▶ CSI Turnkey Project Rescue
▶ Risk Management Training	▶ Risk Financing Thought Leadership	▶ Sustainability/ESG Thought Leadership	▶ Community Sustainability Training
▶ Risk Thought Leadership	▶ Risk Financing Coaching/Mentoring	▶ Climate Change Thought Leadership	▶ CSI Developmental Thought Leadership
▶ Risk Management Coaching/Mentoring		▶ Sustainability/ESG Coaching/Mentoring	▶ Community Coaching/Mentoring
Project Governance	Business Continuity	Risk Based Capital Calibration	Compliance
▶ Project Methodology Frameworks	▶ Continuity Management Frameworks	▶ Risk-Capital Calibration Frameworks	▶ Compliance Frameworks
▶ Project Stage Gate Assessments	▶ Threat/Vulnerability Assessments	▶ Risk Materiality and Appetite Alignment	▶ Compliance Maturity Assessments
▶ Project Risk Assessments	▶ Continuity Plan Definition and Testing	▶ Risk Profile Capital Calibration	▶ Compliance Universes
▶ Project Assurance and Governance	▶ Response-Resolution-Recovery Plans	▶ Risk Based Capital Calibration Training	▶ Compliance Risk Management Plans
▶ Project Management Training	▶ Continuity Management Training	▶ Risk Based Capital Thought Leadership	▶ Compliance Training
▶ Project Management Thought Leadership	▶ Business Continuity Thought Leadership	▶ Risk Based Capital Coaching/Mentoring	▶ Compliance Thought Leadership
▶ Project Management Coaching/Mentoring	▶ Business Continuity Coaching/Mentoring		▶ Compliance Coaching/Mentoring
ICT Governance	Combined Assurance	GREC System Support	Entrepreneurial Sustainability
▶ ICT Governance Frameworks	▶ Combined Assurance Strategy	▶ GREC System Implementation Support	▶ Small-Medium Enterprise Governance
▶ ICT Governance Risk Assessments	▶ Assurance Models/Frameworks	▶ GREC System-Methodology Alignment	▶ SME Risk Assessments
▶ ICT Compliance Maturity Assessments	▶ Risk-Assurance Alignment	▶ GREC System Maturity Evaluation	▶ SME Compliance Assessments
▶ ICT Resilience/Recovery Evaluations	▶ Assurance Reporting/Disclosures	▶ GREC System Implementation Training	▶ SME GREC Training
▶ ICT Governance Training	▶ Assurance Training	▶ GREC System Use Thought Leadership	▶ SME GREC Thought Leadership
▶ ICT Governance Thought Leadership	▶ Assurance Thought Leadership	▶ GREC System Use Coaching/Mentoring	▶ SME GREC Coaching/Mentoring
▶ ICT Governance Coaching/Mentoring	▶ Assurance Coaching/Mentoring		

6.0 Previous Clients

Lucidum has delivered work for the following entities:

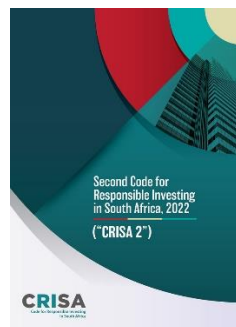
- BarnOwl
- Black Mountain Mining
- Board of Healthcare Funders
- Compliance Institute Southern Africa
- Council for Medical Schemes
- Creative Pace Training
- Deloitte
- Deloitte (Altron)
- Deloitte (MultiChoice)
- FluidRock Governance Group
- Futuristic Financial Services
- Guideline BizTech
- GWK
- IDI Technology Solutions
- Insurance Institute of South Africa
- Institute of Risk Management South Africa
- Magalies Development Initiative
- Meister Haus
- Milpark Education
- Nedbank
- Northwest University
- NWU Centre for Applied Risk Management
- Oceana Group
- Ombud Council
- Phakamani Foundation
- Ranyaka
- RubiQ
- RXNet
- South African Heart Association
- South African National Energy Development Institute
- South African Institute of Professional Accountants
- Trans Union
- Tshwane University of Technology
- University of South Africa
- Vedanta Zinc International
- VKB

7.0 Methodologies, Codes and Standards

Apart from practical experience in the implementation of its solutions in real life organisations, Lucidum's work is based on and informed by (but not limited to) our consultants knowledge and qualifications in the following codes and standards:



King IV Report on Corporate Governance for South Africa 2016



Second Code for Responsible Investment in South Africa 2022



The Institute of Risk Management South Africa's Guideline on Integrating Strategy, Risk, and Resilience 2022



The Ethics Institute South Africa's Ethics Handbook Series



The Compliance Institute's Generally Accepted Compliance Practice 2024



United Nations Sustainable Development Goals



International Integrated Reporting Framework

International Standards Organisation Series:

- ISO 9 000
- ISO 14 000
- ISO 22 300
- ISO 23 000
- ISO 27 000
- ISO 31 000
- ISO 37 000
- ISO 38 000
- ISO 45 000

8.0 Our Technology Partners

Our consultants are experienced in content advice and policy alignment in the implementation of the following software platforms related to the services that we offer:

- BarnOwl
- CURA
- IsoMetrix
- KnowRisk
- PWC Insights
- RubiQ
- SAP GRC

9.0 Pricing Philosophy

Lucidum's business model is based on the diversity of skills required to give life to our clients' aspirations, and an optimised fee structure that ensures delivery of the highest quality and aligned with the latest thought leadership. This optimised fee philosophy is reflected in our pricing structure, which recognises the various elements that make up the entire project, including –

- time to complete the project (including preparation and generation of reports and other agreed documentation);
- complexity of the work involved;
- software technology that may be utilised;
- research and benchmarking; and
- the extent to which Lucidum's intellectual property may be applied.