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## Duty of Care programme pays off for FirstRand

### How mitigating travel risks can help build a better business

FirstRand, winner of the International SOS Foundation's 2017 Duty of Care award in the category Return on Investment for Travel Risk Mitigation, embarked on a stringent programme to embed travel risk awareness into the core of its business and the minds of all its employees. This not only resulted in cost savings and efficiency, but was also highly effective in action when a group of employees needed to be evacuated from a high-risk situation.

FirstRand Banking Group is a South African company offering full service banking in eight African countries and corporate and investment banking in Nigeria, India, China, London and Kenya. The organisation has 30,000 employees, of whom 3,000 travel internationally each year and a number are posted internationally as expatriates. This high volume of travel combined with high risk destinations poses potential safety and security risks to its people and its business resilience.

Following an independent assessment in 2014, an International Travel Security function was created to improve and standardise duty of care obligations to staff and in-country expatriates. Its achievements both reduced risks to employees, protecting the business through preventative measures, and delivered cost savings.

#### Cooperation and Communication

As Gert Kriel, Head International Security, Firstrand Group explains: **“The challenge was how to grow global business operations in an increasingly complex safety and security context. Our mandate is to ensure all FirstRand employees ‘travel safe, stay**

**safe and work safe’ when on international assignment. The focus throughout was not to stop the business from doing anything, but to enable them to do things safely.”**

Key stakeholders within FirstRand, including Chief Risk Officers and custodians of related areas such as Procurement, Insurance and Wellness, worked together to embed duty of care within the business.

This involved robust project management, engagement with line management at all levels, awareness training and improved travel management processes. Targeted communication campaigns and collaborative engagement sessions with all travellers were used to garner support, both collectively and individually.

#### Creating Momentum

A number of initiatives were launched. These included:

- A partnership with an external assistance and travel security provider to provide country-specific threat analysis, emergency support and evacuation services, as well as travel management support globally.

- A travel security website, mailbox and on-boarding as well as ongoing communications to all travellers was created. A pre-trip advisory service provides information on medical, safety and security risks of the country or region being visited, any vaccinations needed, guidelines on culture, and transport availability.
- Highly specialised training on hostage communication and protection of assets against crime and terror are conducted to minimise the business dependence on external providers and sensitize decisionmakers to international threat.
- TravelTracker technology was implemented across the Group with identified ‘super users’. Traveller information, including flights and accommodation, is automatically recorded so that the Chief Risk Officer and other authorised staff can see where travellers are located and contact them if needed. Employees working in high risk countries who cross pre-set geo-fences are contacted immediately to check they are safe.



**Above** FirstRand monitors the security situation and provides comprehensive support in Kinshasa, DRC.

- All potential commercial and charter flight operators are assessed by SGS Hart, an international aviation safety organisation, to ensure compliance with international flight safety standards.
- Safehotels certification is used to ensure proper standards of safety and security at business hotels in low to medium risk countries; in high risk countries, individual security assessments of hotels are carried out.
- Buildings rented or owned by FirstRand in high risk countries are assessed according to British and American safety standards (FEMA).
- Dedicated clinic services are provided in countries where the standard of trauma care may not be optimal to patient stabilisation and recovery.

**Security in action**

In August 2016, six FirstRand employees needed to make an urgent trip to Kinshasa in the Democratic Republic of Congo. However, a risk of political instability was identified. A decision was taken to go ahead but closely monitor the situation and arrange support if needed. During the trip, the security situation deteriorated and the employees needed to be evacuated.

Employees were well-informed on how to prepare for and obtain help during security incidents. Furthermore thanks to rigorous security assessments, robust extraction planning as well as a good relationship with a private security company, a smooth extraction took place with no loss of life or injuries.

**Measuring Success**

Raising travel risk awareness was initially driven from a central point in FirstRand, but rapidly evolved into a partnership in which business lines and employees

proactively request information, advice and support prior to a trip. This is a sign that travel, security and medical risk management has been embedded in FirstRand’s business practices.

Operational efficiencies have been achieved through aligned processes, improved controls and better economies of scale with preferred suppliers. This has enabled business units to manage budgets better without sacrificing security. For example, the use of accurate travel statistics in procurement negotiations has saved significant costs.

Gert Kriel is pleased with progress: **“This programme is having a long term impact. The transition in risk awareness, improved processes and modified behaviours is leading to sustainable change.”**

**KEY ELEMENTS**

Embedding travel security into business practice requires cooperation between functions, to deliver detailed communications and training.

Specific initiatives at FirstRand include:

Working in partnership with an external medical and travel security assistance provider.

A travel website, TravelTracker and pre-trip advisories to keep travellers and expatriates informed.

Training on hostage communication and protection of assets.

Using external standards to check the safety of airlines, hotels and buildings.

Dedicated clinic services.

For information on the 2017 Duty of Care Awards winners in all categories, [click here](#).