



Software Solutions

Cura™ is a new breed of smarter software solutions. It is designed to enable businesses around the world to quickly achieve the bottom line benefits of risk management, compliance and related performance management. It achieves this through fast

implementation, smarter and easier configurability and malleability, coupled with true enterprise architecture. Cura™ is used in over 20 countries by governments, medium and enterprise organizations.

Cura™ Solutions are able to model your organization the way you see it. Cura™ assesses and manages Risks, Controls, Actions, Performance and Compliance in a single location. Powerful reporting also provides the ability to “slice and dice” information. Cura™

also manages Regulations, Acts, Quality standards, and Risk frameworks. These include AS/NZS 4360, HSEC, ISO standards (e.g. 14001, 9001...etc.), Sarbanes-Oxley (SOX), Basel II, King II, Treadway, COSO, Cobit and more.

“The Cura™ team has provided excellent and responsive service and support globally. They work with us continually to ensure that we have the best solution. The complete package of software, support and training has enabled us to deploy a very sophisticated enterprise-wide solution that has been essential to drive our Risk Management strategy throughout our organization. Cura™ is not a ‘separate’ but rather a fully integrated part of how we manage BHP Billiton.”

Manager: Group Risk Management, BHP Billiton plc.

SMARTER SOLUTIONS FOR YOUR ORGANIZATION

Cura™ is considered to be a global leader in our field as we apply a smarter approach to everything we do. For example, we believe that information can be presented in a compelling, decision support system that enables organizations to act smarter in an ever-changing environment. So, we build our solutions to:

- be **malleable** to the ongoing user’s needs which change over time. Organizations today demand systems to be inherently flexible for change and growth with the ability

to accurately represent their business models, operations and structures.

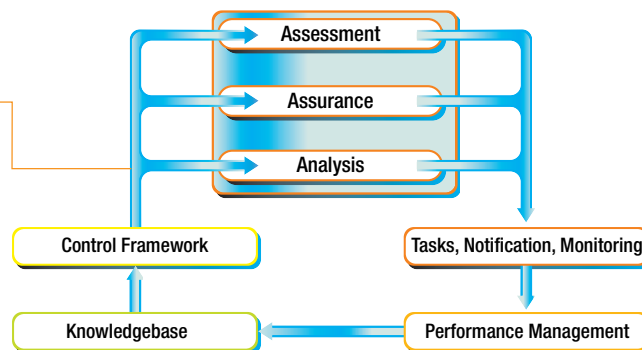
- have a **proven technology platform** and performance. This is imperative in order to meet the needs and integration requirements of the largest enterprises.
- have **features and configurability** as required by enterprise organizations, yet to be simple enough so they can be used by smaller organizations.
- be **easy to implement and use**. This avoids long vendor roll-outs and complex customization projects.

APPLICATIONS OF CURA

ENTERPRISE RISK MANAGEMENT	COMPLIANCE MANAGEMENT	CSA and PERFORMANCE MANAGEMENT
Enterprise Risk Operational Risk Project Risk Country Risk Contract Risk Health & Safety Risk Allocation & Aggregation COSO, Cobit... and more	Acts & Regulations Basel II Sarbanes-Oxley ISO Standards King II, Treadway, etc. SLA Management Contract Management	Controlled Self Assessments Internal Audit Performance SLA/Contracts Performance Performance Management Incident/Issue Tracking Advanced Task Management Insurance Analysis

LINKS TO AND INTEGRATION WITH EXTERNAL SYSTEMS
(Internal Audit, Business Systems - e.g. Pro Audit, TeamMate, SAP etc.)

CURA INTEGRATED PROCESS FRAMEWORK



Cura’s process guarantees that from setup to assessment, ongoing management, analysis and assurance, workflows are automated and best practices are established and retained.

The Cura framework not only ensures that a scalable, repeatable process is put in place but that it also fits the organization’s needs for guidelines, analyzing accountability, assurance, monitoring and control. The result is a “living” system that drives performance at all levels.

INTRODUCING THE CURA™ PRODUCT SUITE

All Cura modules and products are built on an industrial strength open architecture. This allows complete flexibility of deployment across multiple web, application and database servers.

Cura Enterprise is the flagship solution. It includes the following products and modules:

Cura Assessor allows you to collect and organize risk, controls and other information into structured domains and knowledge bases. Assessor provides detailed analysis and reporting. This includes interactive workshop tools to help organizations and consultants conduct risk reviews and analysis in faster and more efficient ways.

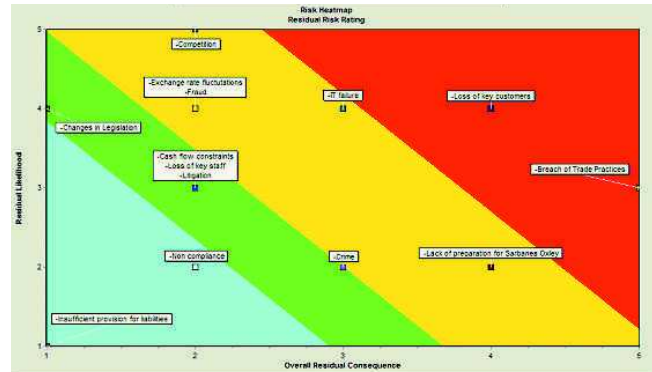
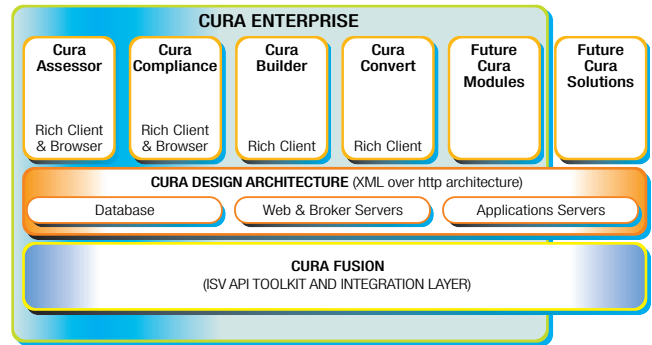
Cura Compliance manages 'static' knowledge bases such as Acts of Law, Regulatory and other Compliance requirements, including Sarbanes-Oxley (SOX) and Basel II.

Cura Builder is the tool that allows consulting companies, partners, and super-users / administrators to create both simple and complex methodologies and frameworks. Each one is tailored to the specific need of the process or line of business.

Cura Convert is an advanced utility that allows organizations to import and export existing Microsoft® Excel™ spreadsheets, CSV's, text files, and data from other sources (eg. ODBC) into Cura, through an advanced rules and testing engine.

Cura Fusion provides an API/Integration interface layer to allow any external system to be integrated into Cura. This enables independent software vendors and solution providers to develop interfaces into their solutions, or as per client requirements.

CURA SOFTWARE SUITE



"With operations in 30 countries covering 111 risk domains, Cura is the perfect solution for our Enterprise Wide Risk Management delivery."
Group Risk Manager, Alexander Forbes

FEATURES INCLUDE:

- Global solution that is simple to deploy over LAN, WAN and Internet.
- Flexible and configurable so you can model it to fit your organization.
- Simple to learn and operate - implementation and training done in as little as two weeks.
- Powerful reporting features with "slice and dice" capabilities, trend analysis and more.
- E-mail notification with escalation and frequency options.
- Central repository & knowledge base of all risk and compliance information.
- Check-in and check-out features.
- Ability to analyze and assess information, monitor and respond proactively.
- Interactive workshop tools.
- Full audit trails.
- Controlled self assessments.
- Internal audit functionality.

'Outlook' interface, familiar to all users

menus change to show most relevant options

Context	Risk	Residual Consequence	Residual Likelihood	Residual	Level of Control	Satis...	Addit...	Res...
Financial	Cash flow constraints	2 Minor	3 C - Possible	Moderate	0 Non-existent			Transfer
Financial	Loss of key customers	4 Major	4 B - Likely	Extreme	0 Non-existent			
Financial	Inadequate provision for liabilities	1 Insignificant	1 E - Rare	Low	2 Marginal			Mitigate
Financial	Exchange rate fluctuations	2 Minor	4 B - Likely	High	1 Weak			Transfer
Operational & Inf Crime	Fraud	3 Moderate	2 D - Unlikely	Moderate	3 Satisfactory			Accept
People	Fraud	2 Minor	4 B - Likely	High	3 Satisfactory			Accept
People	Loss of key staff	2 Minor	3 C - Possible	Moderate	2 Marginal			Mitigate
Regulatory & Con	Regulatory & Con Litigation	2 Minor	3 C - Possible	Moderate	4 Good			Accept
Regulatory & Con	Regulatory & Con Non compliance	2 Minor	2 D - Unlikely	Low	0 Non-existent			Mitigate
Regulatory & Con	Regulatory & Con Changes in Legislation	1 Insignificant	4 B - Likely	Moderate	1 Weak			Mitigate
Regulatory & Con	Regulatory & Con Lack of preparation for Sarbanes	4 Major	2 D - Unlikely	High	0 Non-existent			Mitigate
Regulatory & Con	Regulatory & Con Branch of Trade Practices	5 Catastrophic	3 C - Possible	Extreme	2 Marginal			Mitigate
Strategy	Competition	2 Minor	5 A - Almost Certain	High	1 Weak			Mitigate
Technology	IT failure	3 Moderate	4 B - Likely	High	1 Weak			Mitigate

model the organization according to your needs

configurable methodologies ensure Cura works for you long term

multiple controls per risk/rule are configurable to your requirements

For more information Contact Cura at: sales@curarisk.com, or <http://www.curarisk.com>