Management risk

The bottleneck is at the top of the bottle

Dimitris N. Chorafas



Risk Management The Bottleneck Is At The Top Of The Bottle

Victor M. Corman

Risk Management The Bottleneck Is At The Top Of The Bottle:

Risk Management D. Chorafas, 2003-12-12 The author outlines the reasons why management risk must be examined within the perspective of each company s business challenges He suggests there is a synergy between shareholder value and business ethics He also underlines the importance of honesty the risks associated with short sighted management and over centralisation the benefits of innovative strategies and senior management s accountability for reliable financial reporting The text is based on an extensive research project done by the author between 2000 and 2002 in the US the UK France Italy **Risk Management** D. Chorafas, 2003-12-12 The author outlines the reasons why management risk must and Switzerland be examined within the perspective of each company s business challenges He suggests there is a synergy between shareholder value and business ethics He also underlines the importance of honesty the risks associated with short sighted management and over centralisation the benefits of innovative strategies and senior management s accountability for reliable financial reporting The text is based on an extensive research project done by the author between 2000 and 2002 in the US the UK France Italy and Switzerland Risk Accounting and Risk Management for Accountants Dimitris N. Chorafas, 2007-08-29 Both Accountants and Auditors are confronted daily with challenges associated with the evaluation of credit risk market risk and other exposures The book provides up to date information on the most significant developments in risk management policies and practices Accountants whose work under International Financial Reporting Standards increasingly involves risk control in their job will find this book of practical value with the inclusion of material on how to successfully design implementation and use risk control measures Designed specifically for accountants the book starts with the fundamental factors underpinning risk volatility and uncertainty and then shows how and why accounting auditing and risk control correlate The themes covered in the book include credit risk market risk liquidity risk investment risk and event risk This practical handbook complete with case studies is specifically aimed at accountants comprehensive information on how to develop implement and use a risk management system Covers credit risk market risk liquidity risk investment risk Risk Management Technology in Financial Services Dimitris N. Chorafas, 2011-04-08 Written for event risk professionals in financial services with responsibility for IT and risk management Dimitris Chorafas surveys the methodology required and IT systems and structures to support it according to Basel II The book is consistent with the risk management certification process of GARP as well as the accounting rules of IFRS based on research the author conducted with IASB The author provices an in depth discussion of the types of risk stress analysis and the use of scenarios mathematical models and IT systems and infrastructure requirements Written in clear straightforward style for financial industry executives to provide necessary information for risk control decisionmaking Consistent with GARP IFRS and IASB risk management processes and procedures Explains stress testing and its place in risk control **Management Risk** Dimitris N. Chorafas, 2004 The author outlines the reasons why management risk must be examined within the perspective of each company s business challenges

He suggests there is a synergy between shareholder value and business ethics. He also underlines the importance of honesty the risks associated with short sighted management and over centralization the benefits of innovative strategies and senior management's accountability for reliable financial reporting. The text is based on an extensive research project done by the author between 2000 and 2002 in the US the UK France Italy and Switzerland Wealth Management Dimitris N. Chorafas, 2011-02-24 Wealth Management has two themes Private Banking and investment decisions regarding Structural Financial Products Dr Dimitris Chorafas examines in a rigorous way whether structured financial products are advisable investments for retail and institutional investors and if yes which risks they entail As our society becomes increasingly affluent and state supported pension schemes find it difficult to survive a growing number of high net worth individuals and families have become retail investors looking for ways and means to optimize wealth management and Private Banking deals with these sorts of clients Private banking also deals with clients that are institutional investors such as pension funds mutual funds and insurance companies as well as not for profits foundations and companies explicitly set up for wealth management Both institutional and retail investors are being offered by the banks they work with structured products Typically these are securities that provide them with a redemption amount with may be either with full or partial capital protection and some type of return The book examines structured financial products their polyvalent nature and the results which could be expected from them Return on structural instruments which are essentially derivatives is paid in function of a specific investment strategy on selected underlying asset s This essentially means on the performance of the underlying obtained by asset managers which may be banks or hedge funds through purchase or sale of embedded options But there are risks Both risk and return from structured products are related to three main issues the volatility of future value of an underlying the uncertainty of future events and the exposure of the product Every type of investment is subject to market forces and the more leveraged a portfolio is the greater will probably be both the assumed risk and the expected reward The fact that structured financial products appeal or at least are being marketed to both retail investors and institutional investors makes the dual approach deliberately chosen in this book most advisable This book addresses all these issues in a practical manner with numerous case studies and real world examples drawn from the author's intensive research Because it is based on intensive research the book is rich in practical examples and case studies Addresses the growing trend towards the use of structured financial instruments in private banking Thorough treatment of structured financial products that keeps maths to a minimum The Management of Bond Investments and Trading of Debt Dimitris N. Chorafas, 2005-06-07 Written for managers and professionals in business and industry and using a minimum of mathematical language The Management of Bond Investments and the Trading of Debt addresses three key issues Bondholder's options risks and rewards in making investments in debt instruments The dynamics of inflation and how they affect both trading in the bond market and investment decisions and The democratization of lending socialization of risk and effect of the global economy on the bond

market Financial expert Dimitris Chorafas discusses these issues in straightforward language for managers and professionals in commercial banks securities houses financial services companies merchandising firms manufacturing companies and consulting firms placing the mathematical treatment of the issues in the appendices available for study but not necessary for understanding the business issues addressed in the book Focuses on new issues of central importance in bond and debt trading today Uses clear straightforward language for managers and professionals in business and industry with mathematical treatment provided in appendices Thorough treatment of operational risk new to books on this topic The Management of Equity Investments Dimitris N. Chorafas, 2004-12-15 The Management of Investments is based on an extensive research project done by the author in 2003 and 2004 in the United States England Germany France Italy and Switzerland The author outlines the rules behind the able management of investments by private individuals banks and institutional investors These rules are examined within the perspective of each entity s goals and challenges Based on research results and on his own experience the author demonstrates that shareholder value is usually being paid lip service As far as investment results are concerned there are serious risks associated to leveraging near sighted management obsolescence of skills and dubious deals But there are also investment rules which when observed help in avoiding the slippery path which ends with investors losing their capital To help in explaining these rules the book outlines the way capital markets work equity research is done and risks associated to biases It also pays attention to forces propelling economic growth or downturn Growth is usually dictated by the customer but the customer is influenced by market psychology liquidity volatility and prospects of the product or financial instrument he contemplates to buy Case studies on instruments in the book examine equities interest rates and exchange rates The text also analyzes the role played by hedge funds and their strategies as well as risks associated to alternative investments Explains the benefits provided by sound investment management Suggests ways and means to gain investor confidence Includes lessons which can be learned from the market bubble of the late 1990s the long 2000 2003 market depression and the starting recovery in 2004 *Corporate* Accountability D. Chorafas, 2004-09-07 Corporate accountability must be examined within the perspective of a company s business challenges There is a synergy between shareholder value and the responsibilities of management This book is based on an extensive research project done by the author in the 2001 to 2003 timeframe in the United States England Germany France Italy and Switzerland It includes a great deal of case studies in corporate accountability and governance particularly among financial institutions Significant attention is also paid to good governance of pension funds IFRS. Fair Value and Corporate Governance Dimitris N. Chorafas, 2006-04-03 Written for managers and professionals in business and industry this book helps the reader in Understanding what is and is not IFRS Learning the complexities of IFRS implementation Appreciating the contribution of IFRS to corporate governance The changeover from the mosaic of different heterogeneous national accounting standards to the International Financial Reporting Standards has not been easy For many companies

IFRS and most particularly the concept of fair value in IAS 39 has amounted to a phase shift which is prerequisite to achieving compliant financial reporting The research conducted by Dr Chorafas for this book documented that the process of meeting IFRS requirements presents opportunities and challenges to all enterprises As many companies have found out abandoning the classical accruals accounting for marking to market their transactions and portfolio positions has not been easy The conversion process has affected several functions within the organization including balance sheets P the help provided by sophisticated accounting solutions help in stress testing and a comprehensive definition of the role of the audit committee A clear and practical view of the complexities of IFRS implementation Includes practical case studies from real life companies going through the process Pays particular attention to IAS 39 on Fair Value Stress Testing for Risk Control Under Basel II Dimitris N. Chorafas, 2011-04-08 The Consultative paper issued by the Basel Committee on Banking Supervision Basel II cites the failure of bankers to adequately stress test exposures as a major reason for bad loans Sample quotes from this crucial document Banks should take into consideration potential future changes in economic conditions when assessing individual credits and their credit portfolios and should assess their credit risk exposures under stressful conditions The recent disturbances in Asia and Russia illustrate how close linkages among emerging markets under stress conditions and previously undetected correlations between market and credit risks as well as between those risks and liquidity risk can produce widespread losses Effective stress testing which takes account of business or product cycle effects is one approach to incorporating into credit decisions a fuller understanding of a borrower's credit risk Written for professionals in financial services with responsibility for IT and risk measurement management and modeling Dimitris Chorafas explains in clear language the testing methodology necessary for risk control to meet Basel II requirements Stress testing is the core focus of the book covering stress analysis and the use of scenarios models drills benchmarking backtesting and post mortems creditworthiness wrong way risk and statistical inference probability of default loss given default and exposure at default stress testing expected losses correlation coefficients and unexpected losses stress testing related to market discipline and control action and pillars 2 and 3 of Basel II Written in clear straightforward style with numerous practical examples Based on five years of development and research Focuses on stress probability of default stress loss given default stsress exposure at default Economic Capital Allocation with Basel II Dimitris N. Chorafas, 2004-02-09 This book is a complimentary follow on book to Operational Risk Control with Basel II While the previous book focuses on operational risk Economic Capital Allocation provides an overview of credit risk within the context of the Basel II accords The book provides comprehensive coverage of the evolution of the banking industry with Basel II in mind extensive information on the capital requirements for bank liquidity and solvency coverage of the new rules as laid down by the supervisory authorities of the Group of Ten industrialized nations key information on the technical requirements for credit institutions such as new credit rating scales modeling of credit risk control of operational risks and novel ways and means for the

management of exposure to Credit Risk Basel II accords must be implemented by 2006 and require 2 years preparation for proper implementation Author at the forefront in the development of the Basel II Capital Adequacy Accord Based on intensive Effectiveness of Enterprise Risk Management Izabela research in the US UK and continental Europe Jonek-Kowalska, 2022-02-21 Effective risk management is a crucial part of the success of any organization In scholarly research numerous publications have been written on the design of complex enterprise risk management systems however very little consideration has been given to the effectiveness of implemented management solutions This book seeks to fill this important gap Based on a study featuring a representative group of 722 companies the author presents the various determinants of risk management effectiveness including behavioural determinants such as attitude to risk as well as internal and external determinants such as human and financial resources and the environment in which the organization operates Along with a theoretical and practical overview of the various considerations from an international perspective the reader will gain an insight into the implications for practice Ultimately this book formulates conclusions and recommendations for the improvement of tools and systems of enterprise risk management **Rating Management's Effectiveness** D. Chorafas, 2004-09-23 This book explains why and how management s effectiveness makes the difference between success and failure in any organization Based on extensive research in the US UK Germany France Italy and Switzerland the author outlines how to be effective what happens in cases of ineffectiveness and the reasons why management s effectiveness must be examined within the perspective of each company s business challenges IT Auditing and Sarbanes-Oxley Compliance Dimitris N. Chorafas, 2008-10-29 Information technology auditing and Sarbanes Oxley compliance have several overlapping characteristics They both require ethical accounting practices focused auditing activities a functioning system of internal control and a close watch by the board's audit committee and CEO Written as a contribution to the accounting and auditing professions Strategic Business Planning for Accountants Dimitris N. Chorafas, 2006-10-25 This book examines the practice of strategic business planning including its functions methods tools and the way in which they are employed It does so in a practical way through case studies which help in demonstrating how to innovate in order to overcome obstacles and cover new and evolving challenges The book is divided into six parts part 1 focuses on the strategic plan as master plan of the enterprise part 2 covers the management functions whose able execution makes the difference between success and failure forecasting planning organizing staffing directing and controlling part 3 demonstrates that modern accounting rules promoted by IFRS and US GAAP not only assist in strategic financial planning but also provide a solid basis for management supervision and control part 4 brings your attention the fact that costs matter Strategic business plans that pay little or no attention to cost factors are doomed part 5 addresses the issues associated with strategic products and markets These range from research and development to market research product planning the able management of marketing functions and sales effectiveness part 6 concludes the book with an emphasis on mergers acquisitions and consolidations and the risks

associated with an M A policyChief executives operating officers treasurers financial officers budget directors accountants auditors product planners marketing directors and management accounting specialists will find this book of practical examples helpful to their decisions and to their work Shows the factors to consider when planning how to take your company to the next level from identifying and making strategic choices to capital allocation and financial planning All from a professional accountant's perspective and in their language Full of case studies to help you relate your ideas to what other major companies have done before including IBM Delta Airlines and Bloomberg so you can learn from their success or failure Shows why strategic cost control is good governance why and how to account for the cost of risk and how IFRS relates to strategic accounting principles The Real-Time Enterprise Dimitris N. Chorafas, 2004-11-15 Successful management teams can identify the cost and return derived from the implementation of new technology and they can properly apply the technology toward gaining a competitive advantage IT and business managers alike need a resource that enables them to prepare for future operating conditions identify beneficial solutions and use high te Do the Right Deal, Do the Deal **Right** Barry Massoudi, 2006 **Financial Boom and Gloom** D. Chorafas, 2009-03-26 The credit and banking crisis which hit the western world in 2007 2008 has and will continue to have far reaching after effects At their core are Collateralized Debt Obligations CDOs and Credit Default Swaos CDSs the main themes of this book **Energy, Environment, Natural** Resources and Business Competitiveness Dimitris N. Chorafas, 2016-04-29 Every generation leaves both assets and liabilities to the next Alert people can see we are going to leave our children and grandchildren with a nearly unsolvable test of energy supplies waste polluting the air and water and the appalling problem of a huge and uncontrollable explosion in world population Energy Environment Natural Resources and Business Competitiveness addresses itself to those having a professional academic or general interest in these issues Energy sources their nature and contribution Environmental problems associated to power production and usage Financing and control of energy related projects and processes Future direction of agriculture produce now used as energy Complex social and technical issues resulting from lack of family planning and therefore of demands for energy Impact of energy and an exploding population on pollution Truth and hype about the most talked about environmental subjects In this fourth book for Gower Dimitris Chorafas reviews Europe America and Asia's energy needs in the coming decade pointing out that current policies are inadequate at best and more likely disastrous for the economy Governments persist in having their own agenda and priorities as well as plenty of constraints and taboos yet when he critically examines the challenges Dr Chorafas concludes that no government can solve all current energy problems by acting alone The book confronts current thinking and its after effect on policies and practices Readers accustomed to mainstream books and articles which blame fossil fuels for a deteriorating world environment will find this a contrary opinion

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