

Name: Phumla Ngamtwini

Date: 18 May 2018

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General Risk Predictio	n
Concern	X
Question	
Low Risk	

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The Risk Report focuses on the potential character blindspots (counter-productive tendencies) that potentially pose a risk to an organisation. The report serves as a general indication of risk potential based on economic crime research in the South African financial industry and seven dimensions relating to integrity at work. As no human is wholly virtuous, each person exposes an organisation to some extent of risk. Risk, however, is context specific.

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A Financial Controller, for example, should be risk averse, yet a degree of risk-taking may be tolerated in a Strategic Leadership position. To inform your decision regarding the degree of acceptable risk, it is therefore advised to apply these risk indicators in relation to the organisation's risk culture, the given position's risk-tolerance and the rest of the behavioural information in this integrated report.



Key Risk Factors	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19
Judgement/Fair-Mindedness Low scores may indicate a tendency to justify behaviour when situations are perceived as unfair.							ı			•									
Disclosure/Transparency Low scores may indicate a tendency to withhold the truth or apply dishonesty.									•										
Compliance/Loyalty Low scores may indicate independent- mindedness and disregard for authority, procedures and policies.				•															
Work-Cautiousness Low scores may indicate a lack of focus, caution and seriousness.												•							

^{*} Note that when in the green zone, the particular factor in isolation does not pose a significant risk i.t.o. economic crime. A score of below 10 on any of the Key Factors in combination with one or more other below-average Key scores may however contribute towards a greater economic crime risk.

Self-Control Factor	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19
Temperance When combined with a risk profile, low scores may enhance the intensity with which certain key factors are displayed.												•							

Performance-Influencing Factors	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19
Optimism/Confidence Over-optimism-or -confidence may intensify Key Factor behaviour. Lack of optimism may potentially cloud judgement.						•													
Grit Extreme drive may intensify the degree to which the key factors are displayed.									•										



otto^{sa} Narrative Risk Interpretation

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Phumla scored below average on one of the four main risk-indicator scores.

Due to a moderate orientation towards good judgement, it is quite unlikely that Phumla will deliberately behave in a manner that could yield negative consequences for the organisation. Phumla's loyalty and respect for authority may largely depend on the extent to which the organisation's reward (financial and non-financial) is perceived to match the individual's effort and/or desirable outcome. Phumla may tend to be quite opinionated and even self-righteous at times. The individual is likely to question and challenge rules, regulations and instructions when the purpose is unclear or contradicting own ideas. When in an environment or position where obedience, respect or collaboration is key, Phumla may tend to be perceived as quite rebellious and sometimes even arrogant. Phumla seems slightly less transparent than most others. In certain situations, the individual may be a bit secretive or withholding. Phumla may believe that the way in which things are said is more important than the true message. This tendency may be utilised as a strength in situations or positions where selling and negotiating is required.

Based on the particular combination of characteristics, the individual seems more likely than most others to portray behaviour related to high economic crime risk.