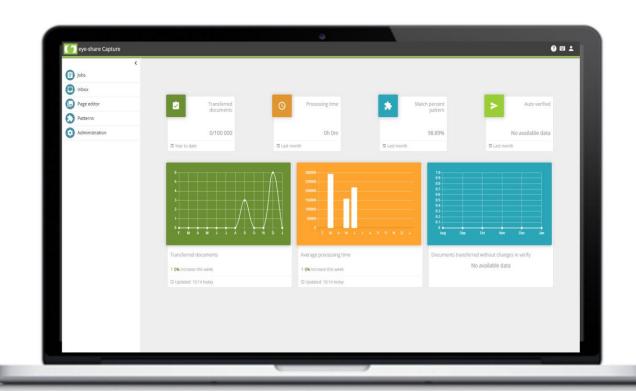




Internal Audit Management & Data Analytics Solutions

Partnering with Internal Audit to
Transform Assurance and
Management Monitoring to
Create Value



Tribase Technologies 2023

Company Overview

Tribase Technologies, East Africa

Tribase Technologies is a professional services firm specialized in offering technology transformation services to risk and assurance professionals. Tribase core service offerings include audit data analytics, audit management systems, cybersecurity and digital forensics related services tailored to meet the diverse needs of our clients. We are also an established Research & Learning Center for Artificial Intelligence and Machine Learning affiliated to DeepLearning.AI (Pie & AI), an education technology company that is empowering the global workforce to build an AI-powered future through world-class education, hands-on training, and a collaborative community.

We are based in Nairobi, Kenya with affiliate offices in Tanzania and Uganda, and over the last 10 years we have established client footprint in the entire Eastern Africa region (KE, UG, TZ, S Sudan and Sudan). Some of our recent achievements include:

- Appointed the Sole Authorized Master Distributor, Implementation and Training Partner of Arbutus Software Inc. (Canada) Audit Data Analytics Software Solutions in Eastern Africa from 1st January 2016 (https://www.arbutussoftware.com/en/partner-locations/emea)
- Appointed the Sole Authorized Master Distributor, Implementation and Training Partner of K10 Vision Software (UK), an audit management system. (Canada) (https://www.k10vision.com/)
- Certified by Arbutus Software Inc. (Canada) as one of only two Authorized Training & Certification Centers for Arbutus Audit Data Analytics in Africa together with RSM South Africa. This includes the Training of Trainers.
- Data Analytics & Information Technology Risk Partner of Grant Thornton LLP in Eastern Africa
- ▶ Consistently Ranked in the Top 5 Arbutus Partners Service Excellence Recognition by Arbutus Software (Canada).
- We have developed a highly experienced and skilled core team of 10 senior consultants dedicated to data science and analytics each with over 10 years' experience in data analytics consulting for assurance.

Our Services

Our services are delivered on a platform that combines multi-disciplinary skills with deep, practical industry knowledge. We serve both private and public organizations in various industries including; the financial sector industry, consumer business, manufacturing, energy, extractives, technology, media and transport. A summary of our services has been tabled below;

DATA & ANALYTICS			CYBER RESILIENCE
Software Solutions	Training Services	Consulting Services	
 Supply & implementation of Arbutus Software Solutions – Arbutus Analyzer, Arbutus Server (CACM Hub), Arbutus Results Manager & Arbutus Web Connect. Supply & implementation of K10 Vision Audit Management Software Solutions for Internal Audit departments. Development of custom data analytics solution for various domains using 	 Delivery of Certified Training on Arbutus Solutions – Beginner, Intermediate & Advanced Delivery of Certified Training on K10 Vision Software Delivery of bespoke Data Science, AI & Machine Learning Training 	 Consulting services on development & deployment of custom client centric Continuous Auditing and Continuous Monitoring (CACM) solutions on the Arbutus platform. Development and integration of Artificial Intelligence and Machine Learning solutions in business processes. 	 Information Technology Audit Vulnerability and Penetration Testing Post Implementation Reviews Business Continuity Planning Awards & Promotions Assurance
We see client service as a continuo	ous process. Through the implementat	tion of our client service Standards	

We see client service as a continuous process. Through the implementation of our client service Standards we have formalized a client service approach which emphasizes:

- Regular meetings with client project management team or sponsor to understand the engagement goals and measures of success for alignment;
- Analysis of client's unique professional service requirements;
- Development and implementation of an appropriate client service plan to address client's expectations and client service requirements; and
- Evaluation of our client service performance by client's management.

Some of our clients







































RISKBRIDGE

Strategic Partnerships

Arbutus Software Inc., Canada

Arbutus Software Inc. is a privately held company based in Greater Vancouver, Canada. Since its launch in 2003, Arbutus has focused on providing cutting-edge analytics and data access solutions, as well as top level service, to customers around the world. Arbutus is a technology leader for the requirements of audit, fraud, compliance, and risk management areas of an organization. Arbutus also focuses on partnering and integrating with other complementary technology used by auditors like reporting (ExcelTM), data visualization (TableauTM, QlikTM) and audit management (IdeaGenTM, PentanaTM and BarnOwlTM).

Arbutus was started by Grant Brodie, the co-founder & technical developer of ACL Services Ltd, to meet the diverse and challenging requirements of audit and other business professionals in performing enterprise-wide testing of organizational data. With a reputation for outstanding customer service, strong product support, and flexible licensing, Arbutus is not only the most technically advanced but also the best value you will find anywhere in the industry.

K10 Vision Software, United Kingdom

As a company K10 has evolved from a deep history in the world of Audit Management Software. The founder of K10, its management, development, sales, support and delivery teams are all headed by former AMS professionals having started their careers with other software providers in this niche field.

Functionally rich, very easy to deploy, use and extremely cost effective. K10 Vision has been forged by a team with a genuinely deep understanding of the needs of audit teams both large and small from across the world.

Arbutus Audit Analytics Software

Arbutus Analytics | Data Story

Whether it's helping to streamline the tax process for an entire country or turbocharging the evolution of an energy sector powerhouse's Audit process, Arbutus is the engine that powers change.

Our versatile data analytics suite allows customers to connect to and combine a myriad of data sources. This data can then be analyzed to support any number of objectives and outcomes. Arbutus technology is leveraged heavily by Accounting, Audit, Compliance and Fraud Detection users. Its speed, power and flexibility is why public and private sector teams choose Arbutus to drive actionable results.

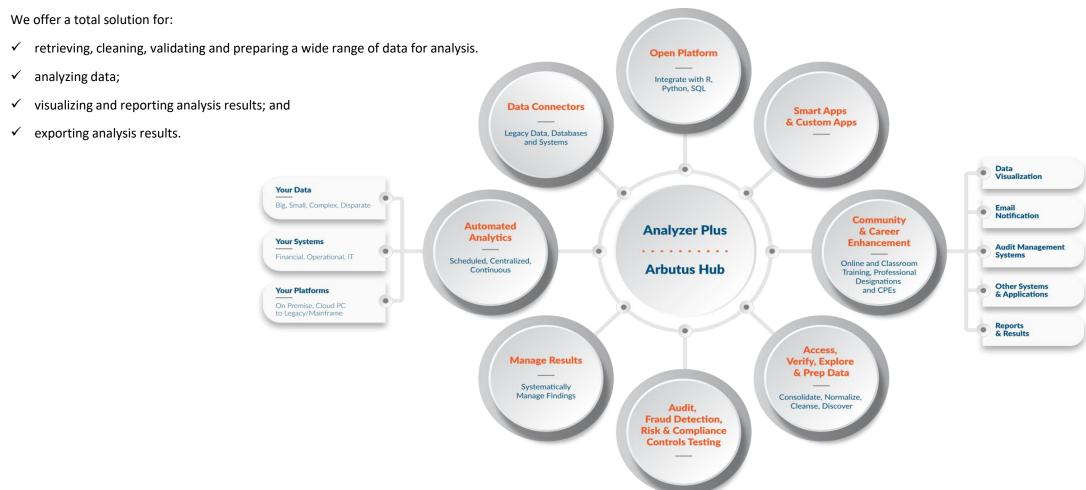
1000s' of active users in 60+ countries rely on Arbutus to enhance their testing, analysis & compliance capabilities. We provide our clients licensing flexibility and better business value. Integrate easily with the complementary tools you use today (i.e. R, Python, SQL, Excel, Tableau, Qlik, etc.) and connect to virtually any data source. Cost effective, scalable, and user-friendly for technical & non technical users.

Arbutus continues to expand the functionality our users rely on, while optimizing performance and simplifying the user experience. With a reputation for outstanding customer service, strong product support, and flexible licensing, Arbutus is not only the most technically advanced but, also the best value you will find anywhere in the industry.

Arbutus Analytics | Overview of Platform

Our Focus on Data Analytics

Before going deeper into the functionality that our software offers, we would like to take you through our vision regarding the delivery of data-analytics software. Arbutus is 100% focused on enterprise data analytics software solutions. We have been doing this since day 1 since the foundation of our company in 2003. We continue to have this focus and have no intention of expanding our activities with software in the GRC area. This means that you can be confident that we will provide you with software and support for your data analysis needs for a long time.



Arbutus Analytics | Overview of Platform



Arbutus Analytics | Continuous Auditing & Controls Monitoring

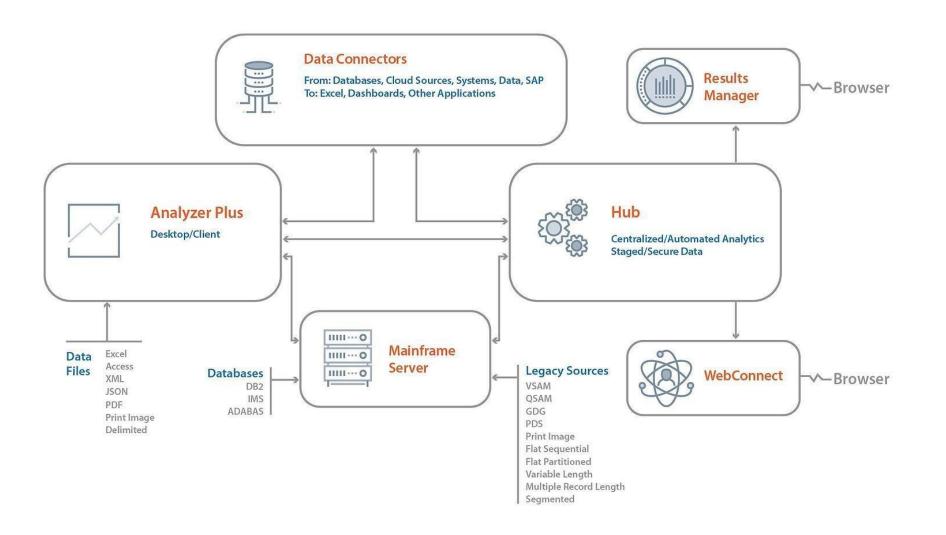
Continuous Auditing & Controls Monitoring (CACM) is one of our bespoke solutions built upon the Arbutus Software platform. Implementation of the solution allows an organization to optimize management of analytical audit tests and continuously monitor set internal controls through the customized analysis of data and transactions.

The proposed solution model allows automatic extraction and verification of data from disparate sources within the organization, perform analytical tests, schedule continuous analysis for near real-time reporting and assign any exceptions in the results to business users for remediation.

Specifically, this will involve the following tasks:

- Extract, Transform and Load (as required) data from organization ERP and any other sources as required.
- End users perform analytical functions that enable detection of non-conformities to internal controls, potential fraud and or suspicious transactions.
- Obtain exceptions, results, and findings in your data.
- Generate alerts and/or notifications of the findings or results obtained with the analytics.
- Create an audit log of the analytic tests performed by the users.
- Automate and schedule the analytics performed above using the Arbutus Hub.
- Prioritize, manage, and follow up on the results from your data analysis by assigning any reported exceptions to business users for remediation.

Arbutus Analytics | Software Modules



K10 Vision Audit Management Software

K10 Vision | Audit Management Software

K10 Vision represents the combination of two decades of development experience in the niche field of Audit Management Software. The development, management and support teams that brought previous products to the market over the last two decades have joined forces to bring K10 Vision to the world, a completely new generation of software for audit teams. Functionally rich, very easy to deploy, use and extremely cost effective. K10 Vision has been forged by a team with a genuinely deep understanding of the needs of audit teams both large and small from across the world.

K10 Vision is our best-in-class Audit Management System designed to provide the following core capabilities:

- Dashboards, Notifications and Alerts for the whole audit team
- Risk Based Annual Planning
- Comprehensive Audit Team Scheduling
- Fully Configurable Audit Files
- Audit Working Papers with SMART Methodologies
- Full Action and Recommendation Tracking
- Comprehensive and Configurable Reporting
- Time and Expense Recording

K10 Vision | Executive Dashboards



Case Studies

Case Study A: Cost Optimization & Operational Efficiency

Client Profile: A Global Security firm with approx. 10,000 security officers and operations spread in 6 African countries.

Project Description

The brief from the company's management encompassed the following:

- Control of company cost overheads The company's line expenditure was recorded on different systems / databases including Sage ERP™, Easy-Roster™ and MagTouch™. Some expense data was also handled manually on Microsoft™ Excel. This needed to be compiled into one data repository, analyzed and clearly presented.
- Improve process efficiency The company needed to find the most efficient ratio of guards to supervisors, the most cost-effective guarding shifts as well as streamlining their logistic procedures including distribution of uniforms, payroll and allowance disbursements.
- Increase employee productivity This involved creating DAX scripts that enabled us to find out the best time to book airline tickets, reduce employee absentee incidents and other metrics.

Project Solution

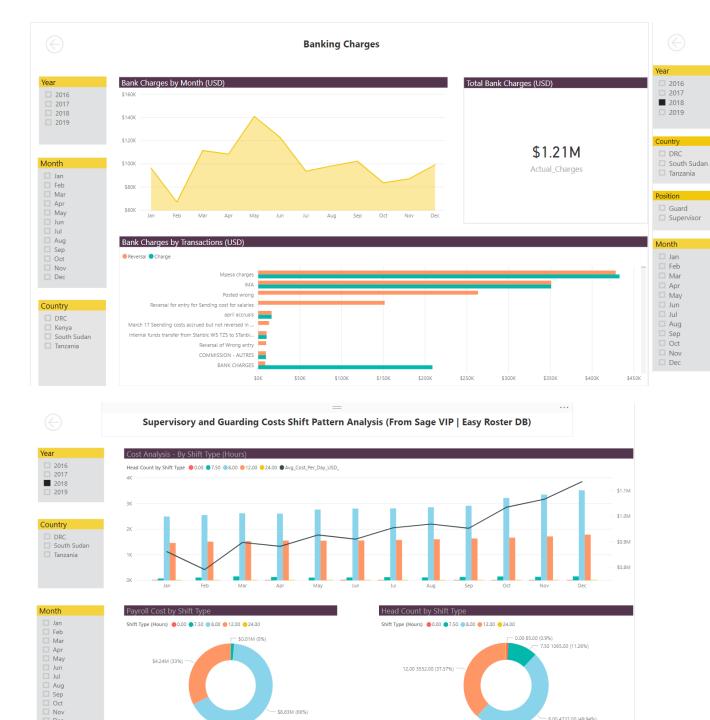
Using Arbutus Analyzer software suite, we were able to:

- ✓ Connect directly to production database i.e., Sage ERP.
- ✓ Clean 'noisy' datasets during the preparation and staging process.
- Create a comprehensive data warehouse from different data repositories (Sage ERP databases, Spreadsheets, PDF's)
- Create scripts for automated analysis our scripted workflows would automatically stage new database data, perform audit and analysis as per the client requirements and export analytical results to a final database for visualization.

Project Outcomes

- ✓ A major restructuring of the employee shifts and rosters led to a dramatic decrease in the employee payroll overheads as demonstrated in one of the dashboards below. This was accomplished by changing company policy regarding spare shift employees and the length of the employee shifts.
- ✓ Other cost overheads which were previously 'hidden' or 'unclear' lead to company cost reduction efforts leading to lower expense overheads. In some instances, the company was able to renegotiate better rates from financial providers based on the total charges paid out.
- Overall, the company gained a much clearer and better oversight of their transactions and processes. The management could make better decisions based on regularly updated data analysis and projections.

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Case Study B: Automated Management & Exception Reporting

Client Profile: A leading supplier of pharmaceutical drugs and medical equipment.

Project Description

- ✓ The client had complex reports used internally by the company's' management to give an indication of the organizations' health, the volume and quantities of sales transacted daily.
- ✓ The reports however were manually generated and would take a couple of days to prepare for presentation. This was done on MS Excel and there was the risk of conflicting reports due to edited Macros and formulas used in the shared reporting templates.
- ✓ The client also needed to schedule standard audit tests as well as mine valuable business insights from the transactional data.

Project Solution

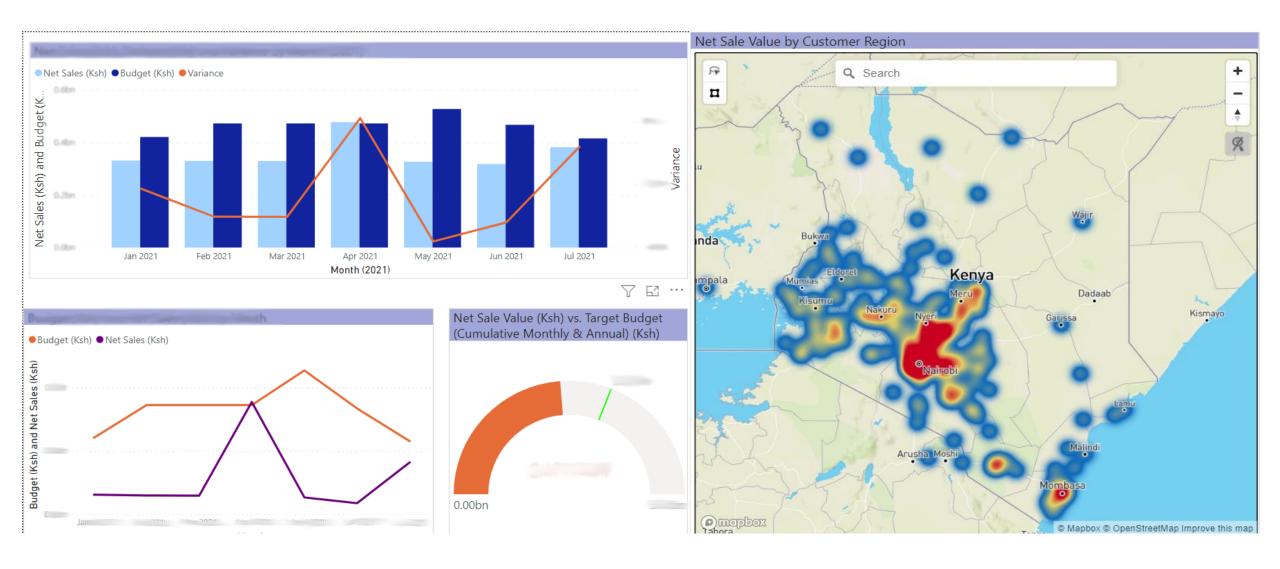
We used Arbutus Analyzer (Desktop and Server) to connect the various application databases and extract the data from their key tables and staged the data onto Arbutus. We then modelled the logic used in their existing reports on Arbutus using scripts that utilized a combination of commands and functions to re-create the same reporting templates. Finally, we scheduled the scripts we had come up with. The Arbutus system thus automatically re-creates the reports every day at a specified time and sends the results to a visualization application for easier interpretation of the data.

We also setup continuous exception tests on the staged data. Some of the tests include:

- ✓ Outlier payments and purchase orders to vendors
- ✓ Vendor credit policy compliance to detect un-usually early / late payments made.
- ✓ Income leakage from unauthorized changes to item pricing and/or billing
- ✓ Analysis and classification of product returns or recalls
- ✓ Adherence / compliance to product re-order level policies.

Project Outcomes

- ✓ Better confidence in the analysis of the sales and transactions as there is now one point of reporting (Arbutus Server). The entire process is self-maintaining thus no intervention from staff is required or needed. This ensures the results are entirely free from bias and the system simply reports from the data in the application.
- ✓ Automated reporting of the various transactional metrics which frees up personnel to attend to other company concerns.
- Clearer display of results means quicker interpretation of the analyzed data. (See figure below for dashboards generated). This also made it easier to share the results with key process managers.
- Audit tests will be continually performed on the generated data. Any exceptions will be quickly reported to the internal audit team for quick resolution or investigation.



Case Study C: Interactive Management Dashboards & Exception Reporting – Financial Institution

FINANCE & ADMINISTRATION

- Organizational Health/Performance: Membership growth; shareholder growth
- Deposits Growth & Trends
- Product Consumption Categorized by product group e.g., Premium accounts and display trend
- Credit Growth of portfolios/ loan accounts;
- Repayment trend Show expected repayment amounts over time vs. actual received repayment amounts
- Liquidity ratios
- Expenditure (Compare Actual expenditure vs budgeted expenditure)
- Expenditure vs. Income (Tracked over time and show variance)
- Membership Target
- Ledger Balances
- Revenue, Provision, Income, Expense Balances
- Asset Base, Total Revenue, Service Outlets, Share Capital, Profit Before Tax
- PAR vs. Target, Deposits vs. Target, Loan Portfolio vs. Target, Cost to Total Income

CREDIT RISK MANAGEMENT

- Analysis of portfolio at risk Overall P.A.R and Performance by Branch.
- Outstanding loan balances By loan category.
- Summarized Net disbursements Categorized by branch, day & show growth trends.
- Net Cash Disbursed Net disbursement less top-ups.
- Movement through the loan risk categories show amounts and number of accounts.
- Repayment rates Total Expected vs Actual Installments
- Microfinance (Mobile Lending) performance. Also show P.A.R and outstanding loan balances.
- Portfolio at risk, Performance categorized by specific loan categories.

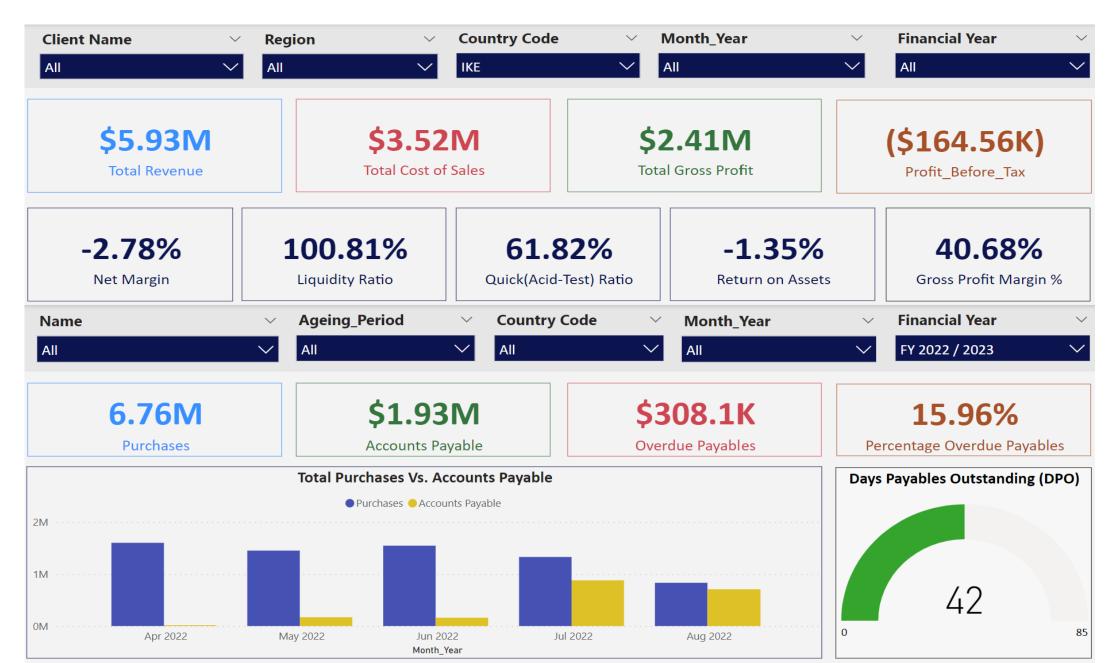
HUMAN RESOURCE

- Leave management Organization
- Staff Profile Dashboard
- Workload Dashboard for customer facing staff
- Customer care department dashboard
- Sales department Dashboard
- Turnaround time
- Joiners and Leavers
- Total Wage Bill per period and cumulative, new hires and termination
- Demographics (age, position, education)
- Member care Member accounts opened, term deposits accounts opened, modifications made, enquires, time taken per member
- Employee Performance
- Direct Sale Representatives Performance

BUSINESS DEVELOPMENT

- · Growth of Portfolio
- Growth of the portfolio per branch, per product (loans, deposits, share capital)
- Dormancy of accounts Rate of dormancy, trend, re-activation by branch
- Number of accounts opened vs. Number of e-cash accounts (digitization levels)
- Loan Risk categorization
- Staff performance / productivity
- FSM (Merchants) Performance
- Channels Agency banking performance per agent, commissions vs. collections, ATMs, ABC Cheque books, Mobile Money
- Top depositors in the system
- Productivity Number of customers served over the counter
- Top borrowers in the system.

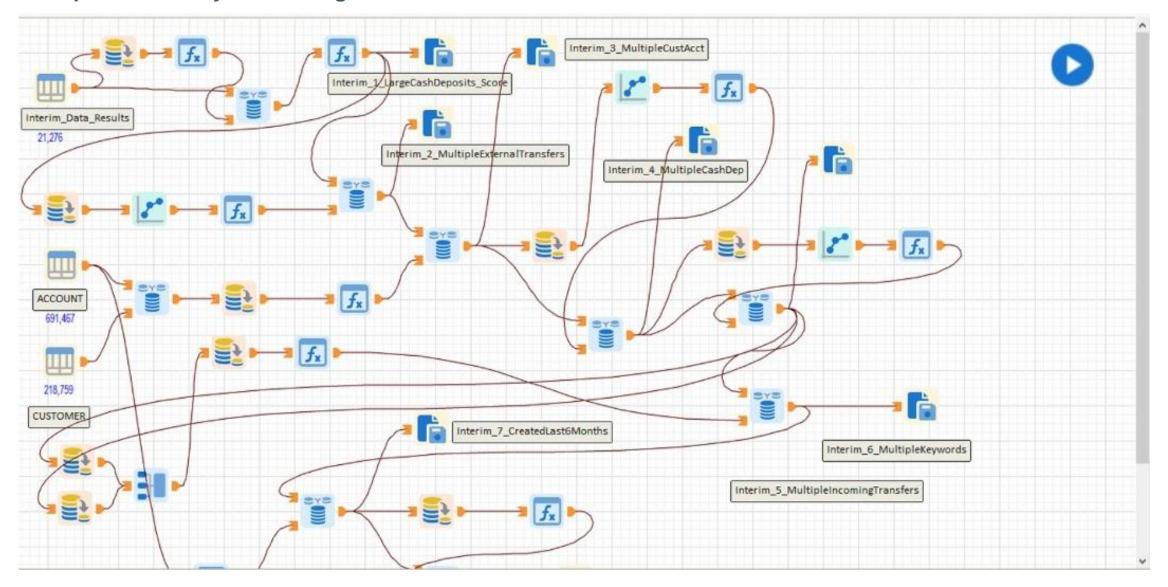
Sample Interactive Management Reports Dashboards Developed by Function



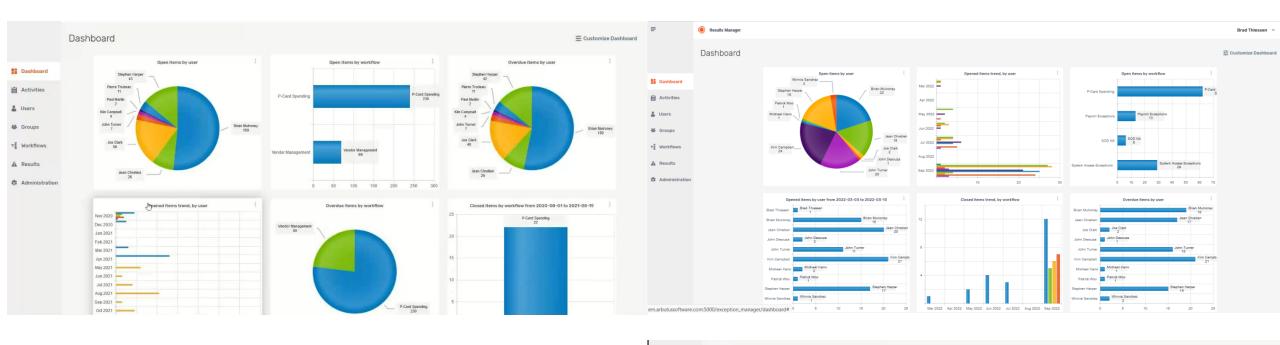
ANTI-MONEY LAUNDERING SOLUTION BASED ON GUIDANCE TO REPORTING INSTITUTIONS BY THE FINANCIAL REPORTING CENTER

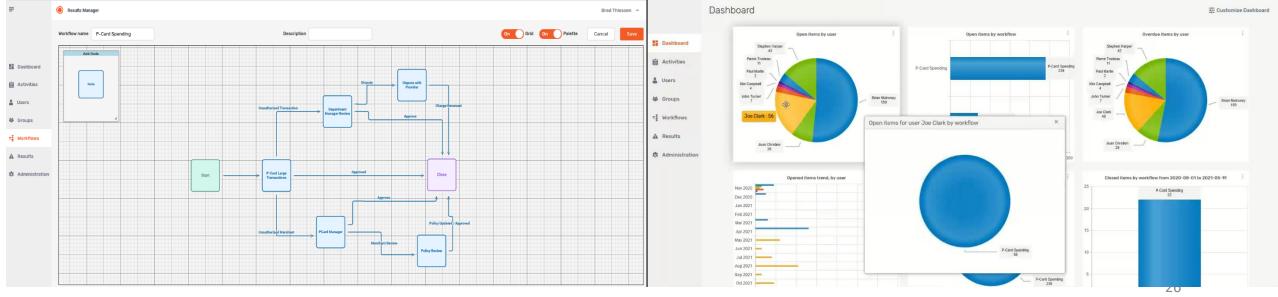
- Large cash transactions (both cash deposits and withdrawals) above 50K
- Multiple outgoing cash transfers from a customer account to other banks and saccos
- Multiple Customer Accounts More than two deposit accounts at the Sacco
- Multiple Cash Deposits
- Multiple incoming cash transfers to a customer account
- Positive keywords in the transaction descriptions for example, land purchase, vehicle sales, etc. (Full list of keywords attached. Can be added to if required)
- Customer account was created in the last 6 months
- Customer account was changed from dormant to active in the last 6 months.
- A loan that was delinquent, non-accrual, bad-debt or dormant was suddenly paid off and closed.
- Customers who borrow small loan amounts but have significant ledger balances in their deposit accounts
- Customers with multiple standing orders to other customer accounts.
- Loans that were paid off in full long before their maturity dates. Using a filter of loans paid off in full more than 6 months before maturity date.
- A loan that was disbursed and quickly paid off in full. Using statistical analysis to calculate unusually early loan payoffs.

Sample Anti-Money Laundering Workflow



Sample Exceptions Management Module





Our People

Kennedy Nyarotho, CISA CAAP ACDA – Principal Consultant, Data Analytics



Kennedy has 12 years' demonstrable experience providing advisory services, primarily cybersecurity related reviews, system controls reviews, technology Strategy review and development, risk based internal audit and audit data analytics for several organizations in the public and private sector. He has previously worked with Deloitte East Africa in the Risk Advisory Services function. He has also led IT security teams for various banks and microfinance institutions in the region. The geographies of experience include Kenya, Uganda, Tanzania, Rwanda, Ethiopia, South Africa, Lesotho, Botswana and Ghana Consultant respectively.

Skills & Expertise

- Certified Professional in the use of Arbutus Analytics software for the design, implementation, and support of data analysis systems and solutions. Completed many data analysis projects using Arbutus Analyzer from results hypothesis, database extraction and warehousing to publishing of analysis results on graphing tools like Microsoft PowerBI. This includes design and coding of procedural scripts for continuous, real-time monitoring of data.
- Certified as an Arbutus Analytics Trainer at the Arbutus Partner Training Hub in Lisbon, Portugal with significant training experience on the introductory, intermediate, and advanced use of Arbutus Analytics.
- Developed a number of bespoke financial reporting solutions based on the Arbutus Analytics platform including IFRS 9 Expected Credit Loss Calculation Engine for Fortune Sacco & other microfinance institutions in East Africa. Recently designed and developed an IFRS 17 Extract, Transform & Load solution for Mayfair Insurance Company based on the Arbutus analytics platform.
- Successfully conceptualized, designed, and implemented a cloud-based analysis solution with a distributed architecture using Arbutus Server for a fully on-cloud continuous monitoring solution. This solution is currently utilized in-house for reporting cybersecurity exceptions on Tribase servers.
- Successfully designed and set-up several proof-of-concept and live, production solutions to clients using Arbutus Analyzer / Server on their computing environment and using their data to achieve set analysis objectives. This has been done on varied enterprise resource and planning (ERP) systems like SAP, Sage, Dynamics 365, Sage VIP as well as database systems like Oracle, HANA, MSSQL, MySQL and PostgreSQL.
- Successfully delivered on insightful and actionable business intelligence to our clients which has led to cost reduction on expense overheads, fraud detection and deterrence, as well as regulatory compliance.

Education

- M.Sc. Computer Science, University of Pennsylvania
- M.Sc. Engineering in Data Science, University of Pennsylvania
- B.Sc. Electrical& Electronics Engineering, JKUAT
- Certified Information Systems Auditor (CISA)

Professional Associations

Timothy Muchai, CAAP – Principal Consultant, Data & Analytics



Timothy has over 8 years' experience in the design and implementation of continuous analysis and monitoring system architectures on different data and computing platforms. This involves data warehousing, cleaning, analysis, and graphing and using industry standard tools such as Arbutus Analyzer, Python and Microsoft Power BI. He has also been involved in the creation of statistical models, the design and implementation of complex and advanced analytical workflows and models of real-world data for a varied clientele in several industries. Timothy has also led many introductory, intermediate, and advanced data analysis training programs for users on Arbutus Software.

Skills & Expertise

- Certified Professional in the use of Arbutus Analyzer software for the design, implementation, and support of data analysis systems and solutions. Completed many data analysis projects using Arbutus Analyzer from results hypothesis, database extraction and warehousing to publishing of analysis results on graphing tools like Microsoft PowerBI. This includes design and coding of procedural scripts for continuous, real-time monitoring of data.
- Certified Arbutus Trainer with significant training experience on the introductory, intermediate, and advanced use of Arbutus Analyzer.
- Proficient in writing and executing DAX expressions and creating statistical models for analysis using Python.
- Proficient in using Python libraries like NumPy, SciPy, Pandas for extraction and analysis of structured data. This involves creating statistical models, running predictive models, and performing forensic analysis using the tools offered by Python and its various libraries.
- Successfully conceptualized, designed, and implemented a cloud-based analysis solution with a distributed architecture using Arbutus Server for a fully on-cloud continuous monitoring solution. This solution is currently utilized in-house for reporting cybersecurity exceptions on our servers.
- Successfully designed and set-up several proof-of-concept and live, production solutions to clients using Arbutus Analyzer / Server on their computing environment and using their data to achieve set analysis objectives. This has been done on varied enterprise resource and planning (ERP) systems like SAP, Sage, Dynamics 365, as well as database systems like Oracle, HANA, MSSQL, MySQL and PostgreSQL.

Education

- Bachelor of Science, Electrical & Electronics Engineering
- Certified Information Systems Auditor (CISA)

Professional Associations

Geoffrey Nyakeriga, CISA CISM – Senior Consultant, Data & Analytics



Geoffrey has 10 years' experience providing professional risk advisory services to various clients in Africa and the United Kingdom. He has previously worked with PwC in Technology, Governance Risk and Compliance and Risk Assurance Services space. He has also worked as a consultant with a number of entities domiciled within Kenya and outside. The geographies of experience include Kenya, Uganda, Tanzania, Rwanda, Zambia, Ghana and the UK..

Skills & Expertise

- Certified Professional in the use of Arbutus Analytics software for the design, implementation, and support of data analysis systems and solutions. Completed many data analysis projects using Arbutus Analyzer from results hypothesis, database extraction and warehousing to publishing of analysis results on graphing tools like Microsoft PowerBI. This includes design and coding of procedural scripts for continuous, real-time monitoring of data.
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- Successfully delivered on insightful and actionable business intelligence to our clients which has led to cost reduction on expense overheads, fraud detection and deterrence, as well as regulatory compliance.
- Design, develop, test, validate & schedule custom analytic scripts for continuous auditing and controls monitoring (Cumulatively developed over 55 custom scripts and Smart applications on Arbutus)
- Undertake quality assurance review for CACM solutions developed by other consultants within the firm.

Education

- MBA, University of Oxford
- B.Sc. Electrical& Electronics Engineering, JKUAT
- Certified Information Systems Auditor (CISA)
- Certified Information Security Manager (CISM)

Professional Associations

Kenneth Kangethe, CISA – Senior Consultant, Data & Analytics



Kenneth has over 16 years' experience providing risk advisory services such as IT audits, Cybersecurity reviews (vulnerability assessments & penetration testing), systems implementation assurance, enterprise risk assessments, revenue assurance and data analytics for several clients in the NGO sector, Financial Services, Telecommunications and Manufacturing sectors. He has worked with two of the big four firms – PwC and EY - within the audit, risk and compliance space.

Skills & Expertise

- Certified Professional in the use of Arbutus Analytics software for the design, implementation, and support of data analysis systems and solutions. Completed many data analysis projects using Arbutus Analyzer from results hypothesis, database extraction and warehousing to publishing of analysis results on graphing tools like Microsoft PowerBI. This includes design and coding of procedural scripts for continuous, real-time monitoring of data.
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Kenneth performed multiple Cyber risk assurance exercises on the technical platforms that focused on data integrity, secure development and configuration, vulnerability assessment and penetration testing and compliance to the industry best practice requirements; Some of these environments include:

- · GSM Billing platform;
- MPESA Platform
- · The Oracle ERP Platform
- The electronic Airtime Distribution Platform

Education

- B.Sc. Computer Systems Engineering, Boston University
- Certified Information Systems Auditor (CISA)

Professional Associations

Contacts

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Tribase Technologies provides technology consulting and advisory services to public and private clients spanning multiple industries. Tribase Technologies brings world-class capabilities and deep local expertise to help clients meet their objectives. Our professionals are committed to becoming the standard of excellence.