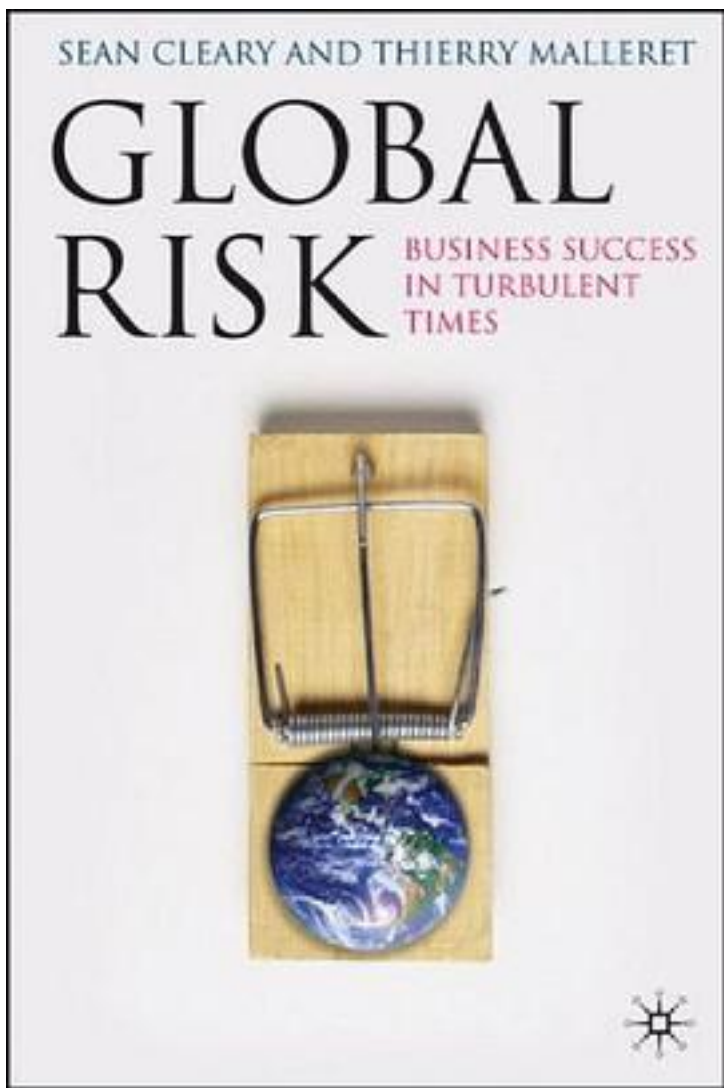


Global Risk



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In today's rapidly changing and increasingly complex business world, successful risk management is the key to survival and success. Business leaders are increasingly facing different kinds of risk, from those traditionally associated with the market-project risks, competitive risks, and currency risks, to a set of new, more hazardous threats. Businesses in the twenty-first century face a range of global risks. These are having an increasingly large impact on the activities of individual firms. While ten or fifteen years ago, risks flowing from civil unrest, climate change, terrorism or pandemics had a very limited effect on business, this is no longer the case. Risks beyond the control of the firm affect businesses more than ever before. Risk is the business of business, and the fundamental job of executives is to anticipate change and manage it on the basis of an opinion about the future. Those who don't take and manage risks properly lose ground and are eventually driven out.

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