

LAKEHILL GRC

COOPERATION WITH BANKS SUPPORTING SME CLIENTS



ABOUT LAKEHILL GRC



GRC: Governance, Risk, Compliance - no frills, just results.

- ICS & SOX.
- Internal Audit.
- Risk Management.
- Compliance.

About the cover image: LakeHill GRC solutions and advisory stand the test of time - shaped by deep multifaceted experience, resilient to shifting tides, and anchored in proven expertise. Just like driftwood on the shore.

ABOUT LAKEHILL GRC

- Founded in 2024 in Wilen bei Wollerau – on a small hill overlooking lake Zurich
- Driftwood stands for time tested and enduring stability - our services stand for decades of experience and a proven resilient approach
- We bring two decades of Internal Control, Internal Audit, Risk Management and Compliance expertise acquired locally and globally – in small and medium sized enterprises as well as in big multinational companies enabling us to leverage what is best for our clients' trajectory
- Our activities center around the client core business – we do not force fit any proven methodology onto our clients concern
- We act solution-driven and without any bureaucracy; money invested with us translates into tangible outcome

Rooted here, grown globally, returning stronger –
now coming full circle to give back to the region where it all began

STRONG PARTNERSHIPS LEAD TO SHARED SUCCESS

Foundational Phase

Operational Life Cycle

Next Generation

THE
BANK

- Preparatory coaching & guidance for a healthy start
- Additional useful information
- Business Planning support
- Financial start-up advisory

SPECIALIZED FINANCIAL SERVICES TAILORED TO CLIENTS' NEEDS

- SME banking relationship – standard and customized banking products
- Operational Business loans
- Real estate loans
- Investment advisory
- Employee credit card programs
- Company owner's wealth management
- M&A advisory
- Financing rounds support
- IPO support (in concert with Investment banks)

- Consultancy, analysis
- Access to trustworthy SME network in the region
- Promoting regional and domestic succession solutions
- Executing the transaction end-to-end

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LakeHill
GRC

- SME Risk Resilience planning
- Designing basic controls
- Choosing the right IT applications
- Monitoring budgets and forecasts

SPECIALIZED GRC SERVICES TAILORED TO CLIENTS' NEEDS

- Staying always one step ahead of the risks
- Having solid and reasonable controls in place
- Ensuring regular risk and control validation not to lose sight
- Being there with hands-on support when it's urgent
- Swiftly addressing IT concerns
- Building resilient account controls withstand failure and fraud
- Embedding prevailing law and regulation in the operational model
- Providing unbureaucratic audit and investigative support
- Diligence: screening employees, clients, customers

- Solid governance
- Zero findings due diligence
- Internal Controls during transaction
- Transfer of entire frameworks

GOOD ADVICE FOR CLIENTS = SMOOTHER BUSINESS FOR THE BANK

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When a top local bank partners with a world-class GRC consultancy **throughout the client's business lifecycle**, it strengthens its ability to support with stability, foresight, and confidence.



By helping businesses manage risk, stay compliant, and grow responsibly, the bank not only protects its own portfolio — it strengthens its position as a **trusted partner** in its clients' long-term success.

This reinforces the **bank's competitive position** as a reliable driver of regional prosperity.

THE FULL PACKAGE OR PICK INDIVIDUAL DESIGN ELEMENTS – WE ARE HERE TO FIT THE CLIENT'S EXACT NEEDS

Risk Management

- Thoroughly understand the endeavor; from inception to first P&L event
- Quality risk management in lieu of quantity
- Holistic – from internal business inherent risks to environmental threats

IT & Processes

- Putting in place a solid IT, process and organizational structure (avoiind the «buy cheap, buy twice» trap)
- Selecting what is conducive to the business with a horizon beyond financial mid-term planning

Scoping

- Consciously amalgamting risk and processes to determine a scope that is manageable within operational model
- Avoiding one-size-fits-all and force-fitting of methodologies creating over-kills

Laying the conceptual groundwork does not have to be complicated – it needs to be a solid foundation whereby «hitting the nail on its head» is of paramount importance to avoid building a structure that is prone to error, loss as well as abuse and fraud from outside

THE FULL PACKAGE OR PICK INDIVIDUAL OPERATIONAL ELEMENTS – WE ARE HERE TO FIT THE CLIENT'S EXACT NEEDS

ICS

Internal Audits

Compliance

- Implementing a complete yet quantitatively reasonable set of controls
- Ensuring process integrity as a solid foundation (fueling reliance on activity and not on tick-boxes)
- Business-centricity always

- Orchestrating self-assessments and audits for own «peace of mind»
- Supporting external audits and investigations
- Delivering pertinent and actionable observations that address real risk

- Embedding Good governance into the daily operational routines (no bureaucracy silos)
- Ensuring bottom-up and top-down communication for the owners, clients, customers & employees benefit

Mastering Governance challenges over time is a matter of preparedness, disciplined business management, supervision and effective detection followed by timely and professional remediation. It is alleged that 75% companies exercise reactive governance which is always at multiple cost and oftentimes detrimental to the business' going-concern.

TOGETHER, WE REINFORCE YOUR ROLE AS A RESPECTED DRIVER OF LONG-TERM SUCCESS IN THE REGION – AND TAKE IT EVEN FURTHER!

1. Stronger client viability translating into lower default risk

Strong GRC – internal controls first and foremost – reduces operational and strategic risk significantly. This ensures that clients can honor their financial obligations entered into with your bank

2. Proactive risk prevention

Many SMEs in our region do not struggle because of product or market factors but due to weak governance or compliance missteps (that oftentimes go internally undetected until it is too late). Professional support service equally gives your bank peace of mind that its clients are less likely to face regulatory, reputational or financial shocks

3. Better loan structuring and monitoring

A solid and effective layer of internal control – coupled with ongoing monitoring – provides an additional layer of comfort for your bank when assessing and structuring credit and the associated risk-adjusted pricing of such financing

4. Stronger portfolio quality

A GRC supported client base likely exhibits more stability – at large – which in turn positively impacts your bank's overall risk profile.

5. Regulatory favorability

Championing a proactive client resilience support through an engagement with us can position your bank favorably with regulators and auditors (example: Supervisory Reivews and Evaluation Process (SREP) used by regulators like FINMA and the ECB to evaluate a bank's risk profile, governance, capital adequacy and sustainability)

6. Reputation and differentiation in the local market

Offering such support through a trusted partner like us bears the potential to even further differentiate your bank from its competitors: transitioning from a financial services provider to a trusted business partner

THANK YOU FOR YOUR ATTENTION

About LakeHill GRC:

- LakeHill GRC operates independently under Swiss and U.S. legal frameworks. LakeHill GRC is a sole proprietorship based in Wiler bei Wollerau, Switzerland, and also registered as an LLC in the State of Florida, USA. These are two legally distinct entities that do not share client data, operations, or contractual obligations. The only commonality is a shared public-facing website, used solely for informative and promotional purposes. Swiss-based clients are exclusively served by the Swiss entity, subject solely to Swiss law and jurisdiction.
- The founder and owner, Reto H. Wenger, is overseeing and providing all core services, with access to a wide network of seasoned professionals, within regulated and non-regulated services, both in the central Switzerland region, the DACH region and globally.
- LakeHill GRC does not engage in any activities that fall under regulated professional services. This includes, but is not limited to, statutory financial audits, legal representation or advice, tax advisory services requiring formal authorization or any other services subject to regulatory licensing or oversight under Swiss or EU law. Furthermore, LakeHill GRC does not provide any services that involve or require compliance with the Swiss Anti-Money Laundering Act (AMLA), the Financial Institutions Act (FinIA), or the Financial Services Act (FinSA).



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