



GUERNSEY BETA · NOW OPEN

One risk methodology — without the spreadsheet

Simple · Easy · Intuitive — and with AI, ask an expert

PRESENTED MONDAY 19 OCTOBER 2026

Best Western Hotel de Havelet, Guernsey GY1 1BA

Join our Jersey beta users — heavily discounted beta prices

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JOIN THE GUERNSEY BETA

SUMMARY PACK

Full presentation available on request

This is a summary pack

It's a sample of the presentation used at the RISQED Guernsey beta launch on 19 October 2026.

Some slides are left out, and the slides here are shown without the live demo, the case-study walk-throughs and the speaker commentary.

The full presentation is available on request.

Request the full presentation: email mathew@comsuregroup.com

Join the RISQED beta

1

Jersey beta under way

Jersey businesses are already using RISQED and shaping the roadmap.

2

Now open to Guernsey

We're inviting a select number of Guernsey businesses and charities to join them.

3

Heavily discounted prices

Beta users lock in heavily discounted rates for their full contracted term.

For every firm — not just GFSC-regulated firms. Using GFSC standards gives you a local benchmark.

Beta places close at the end of November.

Beta prices are available now — see page 17, or ask Mathew or Sunil.

SIGN UP TO THE BETA

Every firm and every risk

RISQED is for any business, with any risk

Not just GFSC-regulated firms. Using GFSC standards gives every business a local benchmark.



Data protection

Health and safety

Cyber

Operational

Financial crime

...and more

The team behind RISQED



Governance, risk and compliance expertise

Jersey-based governance, risk and compliance consultancy: advice, policies and training

Works with law firms, trust companies, fund administrators and other financial services businesses

Jersey, Guernsey, Mauritius, Seychelles and the UK

Brings to RISQED: the risk methodology and what the rules require



Technology delivery

Founded in Jersey in 2017; in Guernsey since 2018 (St Peter Port), with a backup office in Mumbai

Core banking (Temenos Transact), RPA, FATCA / CRS reporting, web and mobile apps, MedTech

Brings to RISQED: the platform — built, hosted and supported



Sunil Ravtuwar
Co-Founder, ESH
Solutions



Zachariah V.M.
IT Head, ESH
Solutions

RISQED is co-owned by Comsure and ESH Solutions — governance, risk and compliance know-how meets technology, both rooted in the Channel Islands.

Sound familiar?

Which version is live?

'BRA_v7_FINAL_final2.xlsx' —
and three people editing copies

One workbook per risk

AML here, data protection
there, cyber somewhere else —
no single view

Formulas nobody trusts

One broken cell and the
residual risk is wrong

No audit trail

Who changed the rating, when
— and why?

The board can't see it

A 40-tab workbook is not a
board report

Controls never tested

The register says 'effective' —
where's the evidence?

From our reviews: Comsure finds many errors in spreadsheet risk assessments — and since using AI to help, we find many more.

Simple. Easy. Intuitive.

1

Simple

One method for every risk — left to right, the same way every time.

2

Easy

Drop-downs, not formulas. RISQED does the scoring for you.

3

Intuitive

Built for the people who own the risk — not just the spreadsheet expert.



**...and with AI,
you can ask an
expert**

One risk methodology — simple, easy and intuitive, with an AI expert at your elbow.

AI in RISQED: today, and next

LIVE TODAY

AI that reads your data

Like an expert you can ask

- Ask questions about your risks, controls and scores
- It analyses what you've entered — and spots gaps and patterns
- You read the answer — and you decide

COMING WITH THE BETA

AI that does tasks for you

Like an assistant who does the job — and checks with you first

- Known as 'AI agents'
- Not set up yet — we'll build them with our beta clients
- You choose which tasks to hand over

Either way, RISQED's method is the box the AI works in — and you stay in charge.

Risks the law says all firms must manage

Data protection

Keep personal data secure, report breaches, assess high-risk processing

Data Protection (Bailiwick of Guernsey) Law, 2017, ss 41, 42, 44

Health and safety

Keep staff — and anyone affected by your work — safe

Health and Safety at Work (General) (Guernsey) Ordinance, 1987, ss 1–2

Employees

Written terms within four weeks, minimum wage, fair dismissal

Conditions of Employment Law 1985 · Minimum Wage Law 2009 · Employment Protection Law 1998

Discrimination

Disability, race, carer status, sexual orientation, religion or belief

Prevention of Discrimination (Guernsey) Ordinance, 2022 — in force 1 Oct 2023

Payroll and tax

Deduct income tax (ETI) and pay quarterly; social security; secondary pensions

Income Tax Office ETI scheme · Social Security

Company finances

Accounting records kept six years, annual accounts, annual validation, audit unless waived

Companies (Guernsey) Law, 2008

Charities

Register, constitution, records, annual accounts — and a written anti-financial crime policy

Charities etc. (Guernsey and Alderney) Ordinance, 2021 and 2022 Regulations

Sanctions

Apply to every person and business in Guernsey — not just finance

Sanctions (Bailiwick of Guernsey) Law, 2018

Set by law — and every one is a risk to identify, rate, treat and test, in one register.

GFSC standards: best practice for every firm

The Board owns risk

Finance Sector Code of Corporate Governance, Principle 5

- Sets risk appetite and tolerance
- Identifies, evaluates and manages all significant risks — incl. climate and environmental
- Reviews effectiveness — and continuity plans — at least annually

How the GFSC rates you: impact × probability

PRISM — probability judged across these risk categories

Capital	Conduct	Credit	Environmental
Financial crime	Governance	Insurance	Liquidity
Market	Operational	Strategy / business model	

Financial crime is one category

Business risk assessment — Proceeds of Crime Law, Schedule 3, and the GFSC Handbook

- Should reflect the National Risk Assessment — NRA2 (Dec 2023), the first to cover proliferation financing
- Sits inside the wider risk framework — it doesn't replace it

Technology risk is never static

GFSC Dear CEO letter, 3 July 2026

- Monitor it continuously; keep patching fit for purpose
- Check outsourced IT providers still meet your needs
- AI tools expose weaknesses that already exist

COMSURE TOP TIP

GFSC-regulated? It's the rule. Not regulated? It's best practice — a local benchmark for every risk, and RISQED scores every risk by impact and probability, as the GFSC does.

How it works

The RISQED method — and its maths

One accountable owner for every risk, one methodology for every register, and one scoring model: you choose from drop-downs, RISQED does the maths.

[Ownership · RACI](#)[Risk journey](#)[Scoring maths](#)[Worked example](#)

RACI: who does what

R Responsible Does the work CASE STUDY 1 IT sets up the external-recipient warning; team leaders run the training	A Accountable Owns the risk — only one person CASE STUDY 1 The Data Protection Officer: the risk owner	C Consulted Asked for input before decisions CASE STUDY 1 IT security and legal	I Informed Kept up to date CASE STUDY 1 The board, through the risk report
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RACI is a widely used standard for who does what — RISQED lets you follow it for every risk and control, so it's clear who is accountable.

How RISQED scores a risk

You choose from drop-downs — RISQED does the maths.

1

Gross risk

Before anything is done

Probability1 (lowest) to 5 (highest)

Impact1 (lowest) to 5 (highest)

Sub riskyour weighting — default × 1 (e.g. AML × 1.5)

Probability × impact × sub risk

2

Compliance risk

After you treat it

Acceptno change

Reduceprobability and impact down 2 stages

Transferimpact down to 1

Avoidprobability down to 1

No controls+1 stage*

No CMP test+1 stage*

Recalculate

3

Residual risk

After you test it

Highno change

Medium+1 stage*

Low+2 stages*

* Only the factors the treatment changed:
Reduce both · Transfer impact · Avoid probability · Accept none
Never above gross: no factor can rise above its gross rating

Recalculate

Default bands

you can set your own

1-3 Very low

3.01-6 Low

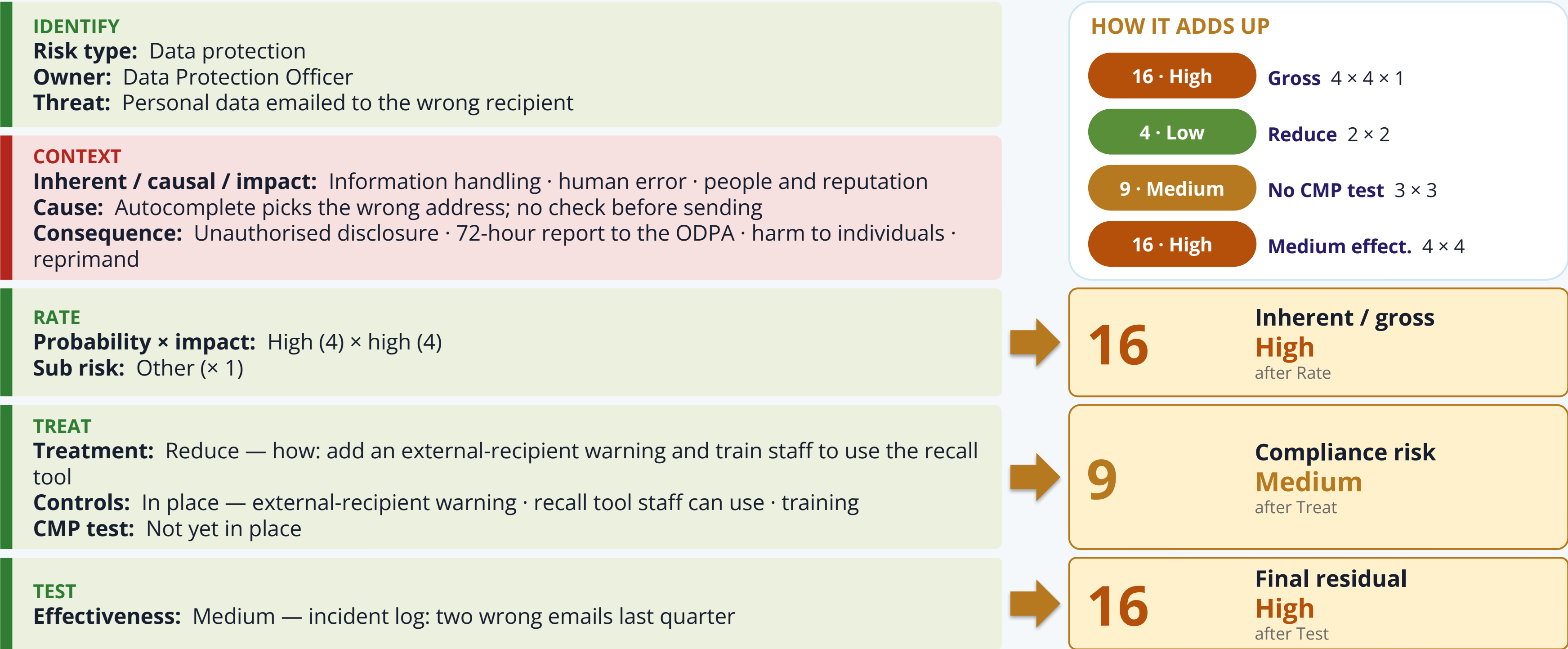
6.01-9 Medium

9.01-16 High

16.01+ Very high

Source: RISQED scoring rules (Adam Bendelow, 18 October 2026; clarified 20 October 2026)

Data protection: the wrong email



Beta

Join the Guernsey beta

A select number of businesses — heavily discounted beta prices, locked in for your term. Places close at the end of November.



Shape RISQED with us

A select group

We're taking a limited number of beta businesses — your feedback directly shapes the roadmap.

Heavily discounted prices

Discounted beta rates, guaranteed for your full contracted term — lock in your rate.

Help included

Free consultation hours to get you started, and priority booking for support.

30-day guarantee

If it doesn't meet your core compliance needs within 30 days of activation, a full refund.

Join us: we want Guernsey firms alongside our Jersey beta clients — and the beta programme closes at the end of November.

Beta prices — per month

PACKAGE	PER MONTH	SUITABLE FOR	INCLUDES
Special Case	£0	Approved small NPOs and charities (case by case)	1 BRA · 3 hrs consultation
Single Entity	£50	One person — sole trader, consultant, one-director company	1 BRA · 3 hrs consultation
Micro-Enterprise	£100	2–9 people	1 BRA · 3 hrs consultation
SME	£200	10–49 people	1 BRA · 3 hrs consultation
Medium Enterprise	£250	50–249 people · multi-user	1 BRA + 1 Tenant BRA · 2 hrs + priority support
Large Enterprise	£300	250+ people · multi-user	1 BRA + 2 Tenant BRAs · 2 hrs + priority support
Enterprise	POA	Complex, multi-entity or multi-jurisdiction	Bespoke

10% off when you pay 12 months upfront · beta rates locked for your term · one jurisdiction per package (Jersey, Guernsey or Mauritius)

Source: RISQED pricing flyer (June 2026) · prices exclude applicable taxes · one jurisdiction per package

See it on your own risks



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Sunil — 07797 936464

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Simple, easy, intuitive — and with AI, ask an expert.

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