

PECB *Insights*

A close-up portrait of Joel Moreno, a middle-aged man with short, graying hair, wearing a dark blue button-down shirt. He is resting his chin on his clasped hands and looking directly at the camera with a slight smile. The background is blurred, showing what appears to be an office or industrial setting with some lights.

Joel Moreno

EXCLUSIVE INSIGHTS FROM THE CSO
LEADING THE CERTIFICATION OF MULTIPLE
MANAGEMENT SYSTEMS

**THE BREAKDOWN
OF PHISHING**

**THE REVISION OF
ISO 22000**

THE EXPERT
Japanese Transfer of
Technology & Best
Practices

LEAVING A LEGACY
Muhammad Yunus, The man
behind Grameen Bank

ISSUE 09 / August 2017

When Standards Matter

An aerial photograph of a suburban neighborhood at sunrise. The scene is bathed in a warm, golden light from the low sun on the right, creating long shadows and a hazy atmosphere. The houses are mostly two-story, with dark roofs and light-colored siding. The streets are paved and curve through the neighborhood. There are many trees, some with vibrant autumn foliage in shades of red, orange, and yellow. A large, semi-transparent white circle is overlaid on the left side of the image, containing the text.

PEACE OF MIND

Safety is the exemption from hurt, or any kind of danger, and as such it represents the condition of being protected. However, the most compelling question is: how can anyone ensure safety in the 21st century?

The answer to the above question is not easily provided, as the safety feeling is perceived and encountered differently by different people. When it comes to taking decisions that directly affect the human conditions, safety becomes a particularly attention grabbing matter. Indeed, over the last several decades, safety has gradually improved, but still is recognized as a highly troubling issue.

Life can be endangered due to food safety hazards, hundreds of jobs and considerable amounts of money can be lost as a result of phishing, thousands of deaths and disabilities can occur due to workplace incidents and injuries. Therefore, we need the implementation of proper policies and standards for the transfer of knowledge, technologies and other practices, in order to avoid harm and reduce safety threats.

To ensure safety, an individual or an organization must simply have access to information, because it is the information that facilitates the process of being prepared for any kind of risk or danger. In today's world, we need standards to make our life decisions easier, and give us the desired peace of mind.

YEARLY



CONTAMINATED FOOD

1 IN 10 PEOPLE FALL ILL



420 000

DECEASED PEOPLE YEARLY



125 000

OF WHOM ARE CHILDREN UNDER THE AGE OF 5



FOODBORNE PATHOGENS

CAUSING THE BIGGEST PROBLEMS ARE:

- CAMPYLOBACTER
- SALMONELLA
- E. COLI.
- HEPATITIS A

HIGH-RISK REGIONS

AFRICA



SOUTH EAST ASIA



HIGH-RISK GROUPS



CHILDREN



THE ELDERLY



THE IMMUNO-COMPROMISED HOSTS



PREGNANT WOMEN



TRAVELERS

HOW CAN ISO 22000 FIX THIS

SUPPLY CHAIN VALUE

- RAW MATERIALS
- PRODUCTION PROCESS
- LOGISTICS AND PROCUREMENT
- DISTRIBUTION
- CONSUMPTION

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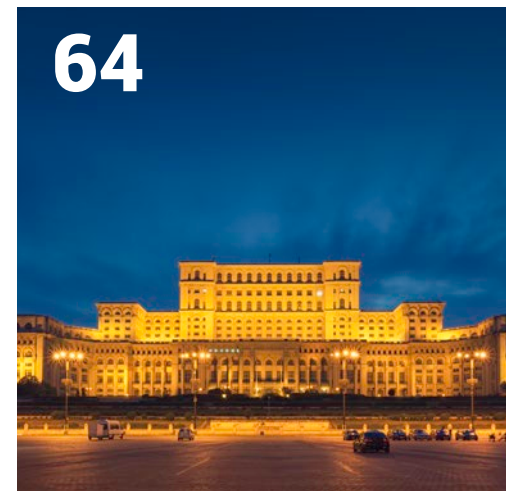
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THE REVISION OF ISO 22000

What the future holds for
Food Safety



What is “Food Safety”?

“Food Safety” refers to the prevention, elimination and control of foodborne diseases at the stage of consumption. In a globalized world, the impact of food safety hazards and foodborne diseases on customers’ health and well-being has raised many questions: Is the food that we eat safe? How can we ensure food safety? One thing is for sure; consumers all around the world seek for safe and healthy foods to maintain their well-being and overall health. Therefore, they deserve to be assured that the food that is traded is safe for consumption. Food safety hazards may appear in any phase of the food supply chain. Therefore, to assure food safety and product quality for all the customers, every organization involved in the food supply chain should implement appropriate hazard controls. Food producers must make significant investments towards the safety of their food products and the diminishment of hazards associated with consumers’ exposure to contaminated food. This effort impacts every part of the sourcing and production supply chain. A mutual cooperation of all the parties involved in the food chain can lead to the food safety that consumers deserve.

What is ISO 22000?

ISO 22000 is a generic international food and safety management system standard that is intended to be used by organizations in the food industry, from farm to fork. This standard guides organizations towards the certification against a Food Safety Management System (FSMS). ISO outlines that, “It maps out what an organization needs to do to demonstrate its ability to control food safety hazards in order to ensure that food is safe. It can be used by any organization regardless of its size or position in the food chain.”

The main purpose of ISO 22000 is to help organizations build a practical approach to reduce and eliminate food safety risks and thus protect consumers. The approach guides organizations towards completing the requirements for FSMS processes and procedures. After implementing these requirements, you will be able to apply for an ISO 22000 certification. By possessing an ISO 22000 certificate, you demonstrate to your consumers that you have a Food Safety Management System in place. By applying a FSMS, you also ensure the consumer about the safety of the product you are supplying. More precisely, it shows the production, processing, distribution, storage, and handling of foods and their ingredients.

The ISO 22000 design

The purpose of ISO 22000 is to ensure food safety and effective control over food safety hazards so that the food supply chain does not contain any weak links. This is achieved by implementing the requirements of a food safety management system and the following key elements:

- Interactive communication;
- System management;
- Prerequisite programs; and
- HACCP principles.

A critical aspect of the control of food safety hazards is the effective communication between the organization, the suppliers and the customers, which helps ensure that all food safety hazards are identified and controlled in every step of the supply chain. Besides, communication helps the organization’s customers and suppliers to clarify their requirements. Similarly, comprehending the role of the organization and its position within the food chain is a significant factor in ensuring effective communication throughout the chain. ISO 22000 has been aligned with ISO 9001 in order to maximize the effects on the quality of foods.

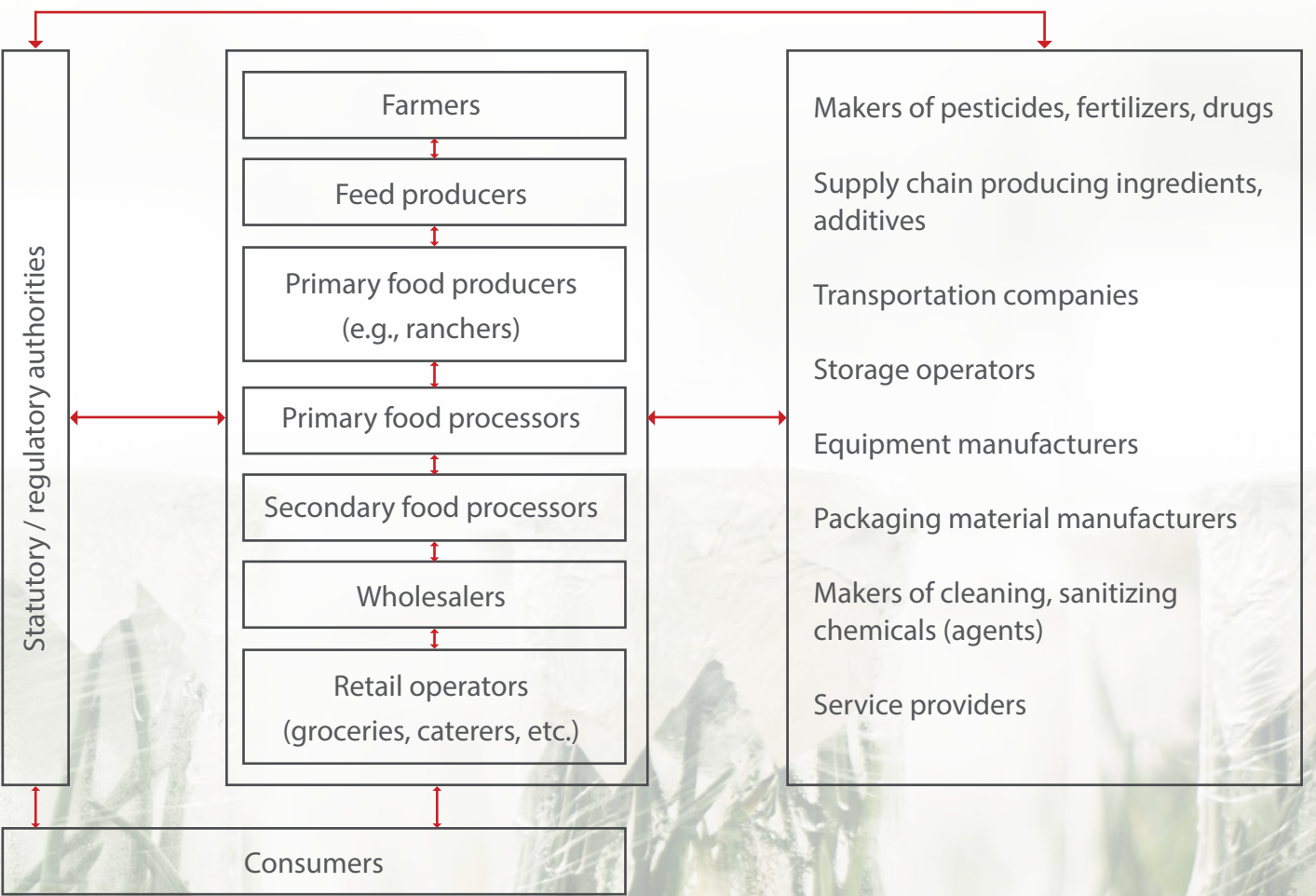
Who should use ISO 22000?

As mentioned above, ISO 22000 is a generic food safety management system standard which can be used by organizations that are in one way or another involved in the food chain industry. That simplifies the fact that no matter the organization’s complexity or size, the ISO 22000 certification can help ensure product safety and attain consumer satisfaction.

The standard can also help organizations that are not directly involved in the food industry, such as those that produce animal feed or those that produce materials which will eventually become part of the food industry. ISO 22000 can be used by the following:

- **Primary Producers** (Farms, dairies, ranches, etc.)
- **Processors** (Meat processors, feed processors, fish processors, etc.)
- **Food Service Providers** (Restaurants, hotels, airlines, hospitals, grocery stores, etc.)
- **Manufacturers** (Soup manufacturers, beverage manufacturers, bakeries, etc.)
- **Product Suppliers** (Suppliers of equipment, packaging materials, tools, etc.)

Note: The abovementioned organizations are just a few of those that can benefit from the ISO 22000 standard.



Communication within the Food Supply Chain
(taken from ISO 22000)

Why do you need ISO 22000?

In the last few years, various research organizations have provided solid evidence about the importance of food safety. The media has also supported this by documenting the supply chain shortcomings which have threatened consumers' health. Every day, food is being produced, transported, sold and consumed all around the world.

This demonstrates the need for the ISO 22000 standard, which ultimately lowers the risk of bacterial contamination and various diseases that may result from the food supply chain process. This standard provides organizations with a complete approach for implementing a food safety management system. Further, organizations can benefit from this standard because it provides a comprehensive customization package that can be adjusted to their business needs. Additionally, being certified against ISO 22000 demonstrates that you have a food safety framework in place and produce products that are safe for the consumer. This will in turn increase your reliability in the market.

What are the benefits of implementing ISO 22000 in your organization?

Ever wondered whether ISO 22000 is right for your organization? Well, this is quite simple since ISO 22000 is applicable irrespective of your organization's size. Your organization needs to apply the best practices in order to achieve the desired results, and exceed the expectations of its stakeholders and consumers. The consequences of failing to ensure food safety can often be very severe. Therefore, preparing for the unforeseen can protect your organization from various types of losses that can negatively impact its business operations.

What does your business benefits when implementing ISO 22000?

By adopting ISO 22000, your organization proves that the production of its goods and services complies with the principles of the standard and in turn generates benefits for the marketplace.

What do your consumers benefit from the implementation of ISO 22000?

The adaptation of ISO 22000 will provide assurance to your consumers that your products comply with internationally recognized standards, which in turn leads to a greater customer satisfaction.

The Benefits of ISO 22000 for Developing Countries:

Investing in an international consensus such as ISO 22000 provides developing countries with defined principles of what the standard of their goods and services should be in order to meet the expectations of the market.

The Benefits of ISO 22000 for the Government:

ISO 22000 makes it easier for governments to have a basis for a successful development of safety,

environmental and health regulations. It helps them with establishing food legislations and getting recognized internationally, which results in achieving good trade deals.

The Benefits of ISO 22000 for Other Stakeholders:

ISO 22000 assures an efficient way of controlling food safety hazards and increases the prudence of organizations when they make decisions.

The Benefits of ISO 22000 for Trade Officials:

ISO 22000 will create a fair playing field for trade officials who are making a progress in the process of balancing international and regional markets. The impact of divergent policies in regional, national and international markets creates incompatible trade barriers. Consequently, harmonized policies can be achieved through the implementation of an international standard such as ISO 22000.

What are the requirements of ISO 22000?

Generally, ISO 22000 requires that you have a Food Safety Management System in place and a documented system which includes the following:

- Having a food safety procedure in place that is overseen by the top management;
- Putting in place organizational goals and objectives that will align with the corresponding food safety policy;
- Having a documented plan and design for the management system;
- Forming a group of experts to deal with the food safety management system;
- Having an emergency plan;
- Developing a system of traceability for your products;
- Establishing and maintaining an internal audit program;
- Having a continual improvement plan;
- The food safety framework should follow the HACCP (Hazard Analysis and Critical Control Points) principles.

These are some of the major requirements of the ISO 22000 standard in terms of having a food safety management system in place and ensuring that an organization's food supply chain is compliant with international food safety standards.

ISO 22000:2018 – Expected changes

Currently, the ISO 22000 Food Safety Management System is undergoing the revision stage and the new version is expected to be published in June, 2018. The new version is anticipated to include some minor changes that intent to reduce the ambiguity and simplify the readability of the standard. Generally speaking, these changes will have little or no effect in the actual implementation of the standard. Some of the modifications that will be introduced in the new version include:

- First, the High-Level Structure (HLS), which is the new structure of ISO management system standards (including: ISO 9001, ISO 14001 and ISO 45001), will be adopted. The adaptation of this structure will simplify the route towards integrating ISO 22000 and other management systems in an organization. The management system will encompass two potential risks, the operational level risk (of using HACCP) and the strategic level risk.
- Another important extension that will be included in ISO 22000 is the risk based approach, which will provide a new understating of risk.
- Last but not least, the standard will consist of two Plan-Do-Check-Act (PDCA) structures. The first one will deal with the management system, whereas the second one with the HACCP principles.

Organizations and individuals that are keen to know how to ensure Food Safety and Quality can refer to PECB training. PECB is dedicated to Food Safety and constantly adding value to this portfolio by developing training and offering certification services.

For further information, please visit

ISO 22000 Management Systems Certification



TOP 10 FACTS ABOUT FOOD SAFETY

According to a recent study from the World Health Organization (WHO), the top 10 trending facts about Food Safety are:

1

Did you know that more than 200 diseases are spread through food? Millions of people fall ill every year and many die as a result of eating unsafe food. Diarrheal diseases alone kill an estimated 1.5 million children annually, and most of these illnesses are attributed to contaminated food or drinking water. Proper food preparation can prevent most foodborne diseases.

Contaminated food can cause long-term health problems.

The most common symptoms of the foodborne disease are stomach pains, vomiting, and diarrhea. Food contaminated with heavy metals or with naturally occurring toxins can also cause long-term health problems including cancer and neurological disorders.

2

3

Foodborne diseases hit vulnerable people harder than other groups. Infections caused by contaminated food have a much higher impact on populations with poor or fragile health status and can easily lead to serious illness and death. For infants, pregnant women, the sick and the elderly, the consequences of foodborne disease are usually more severe and may be fatal.

There are many opportunities for food contamination to take place.

Today's food supply is complex and involves a range of different stages including on-farm production, slaughtering or harvesting, processing, storage, transport and distribution before the food reaches the consumers.

4

5

Globalization makes food safety more complex and essential. Globalization of food production and trade is making the food chain longer and complicates foodborne disease outbreak investigation and product recall in case of emergency.

6

Food safety is multi-sectoral and multidisciplinary. To improve food safety, a multitude of different professionals are working together, making use of the best available science and technologies. Different governmental departments and agencies, encompassing public health, agriculture, education, and trade, need to collaborate and communicate with each other and engage with civil society including consumer groups.

Food contamination affects the economy and society as a whole. Food contamination has far reaching effects beyond direct public health consequences – it undermines food exports, tourism, livelihoods of food handlers and economic development, both in developed and developing countries.

7

8

Some harmful bacteria are becoming resistant to drug treatments. Antimicrobial resistance is a growing global health concern. Overuse and misuse of antimicrobials in agriculture and animal husbandry, in addition to human clinical uses, is one of the factors leading to the emergence and spread of antimicrobial resistance. Antimicrobial-resistant bacteria in animals may be transmitted to humans via food.

Everybody has a role to play in keeping food safe. Food safety is a shared responsibility between governments, industry, producers, academia, and consumers. Everyone has a role to play. Achieving food safety is a multi-sectoral effort requiring expertise from a range of different disciplines – toxicology, microbiology, parasitology, nutrition, health economics, and human and veterinary medicine. Local communities, women's groups, and school education also play an important role.

9

10

Consumers must be well informed on food safety practices. People should make informed and wise food choices and adopt adequate behaviors. They should know common food hazards and how to handle food safely, using the information provided in food labeling.

Tips for a successful ISO 22000 implementation

- ✓ Determine a clear project plan
- ✓ Set clear roles and responsibilities
- ✓ Define the business objectives and the benefits of implementing ISO 22000 in your organization

- ✓ Improve the communication with employees
- ✓ Train your employees and improve their skills



JAPANESE TRANSFER OF TECHNOLOGY & BEST PRACTICES

LEAN Management & LEAN Six Sigma in Morocco

There are many reasons why attending a Japanese university fulfills an individual's intellectual goals. I have always been highly inspired by the Japanese remarkable economic and technological development. The Japanese have managed to overcome the ever increasing struggle of natural resource scarcity, and become one of the global leading countries. Their positive and demanding approaches to initiate change are considered as global best practices.

Regardless of economic downturns and financial crisis, Japan holds the capacity to provide the necessary support for accelerating the economic growth of African countries.

I will always remember vividly when I first arrived at Kansai International Airport KIX, back in 2001. International students were warmly welcomed by fellow Kansai Gaidai University Japanese students who were participating in the globally known Asian Studies Program.

The fact that Kansai International Airport is located on an artificial island appeared to be highly impressive. Certainly, the investments on the human capital are the foundation of Japan's technological breakthrough. Initially, I focused on exploring the technology and best practices available in Japan, and then the on the technology transfer process to Morocco and other African countries.

Morocco is playing a key role in fostering the Tokyo International Conference on African Development (TICAD) mission in Africa. In

fact, Morocco is deeply engaged with Triennial Cooperation Framework that involves Japan, Morocco and African countries.

"Japan's commitment was demonstrated in launching the TICAD process and shifting the international community's attention back to Africa in the 1990s, after the end of the Cold War appeared to focus global interest elsewhere" (TICAD I Conference Declaration Tokyo 1993).

STRATEGIC Design Perspective

The geographical location of Tangier city is considered a very strategic pathway to Europe, America, and Middle East. Since 2000, Tangier City grabbed the Royal's attention for transforming the city into a Business Hub in the Mediterranean region. Tangier Free Zone welcomed major MNCs, including Automotive and Aeronautics OEMs the highly modernized Tangier Mediterranean Port.

The launch of the French Renault-Nissan mega project near Tangier Med Port boosted significantly the FDI in the Automotive Industry. Some of the major Japanese Automotive OEMs such as Yazaki Electrical Power Systems, Denso Thermal Systems, Takata, Fujikura Automotive, Sumitomo Electric, Makita,... have also set-up plants and offices in Tangier

region, either in Tangier Free Zone, Tangier Med or later in Tangier Automotive City.

During 2017, the Japanese industrial FDI's in Tangier will strengthen this business trend. KANSAI Paint will invest 220 million MAD in a manufacturing plant in Tangier Automotive City (TAC). Furthermore, Furukawa Electric, Japanese global manufacturer of fiber optics is willing to conquer African markets from Morocco. In fact, according to Nikkei Assian Review, the Japanese giant has announced plans to invest 75 million MAD in the construction of a cable factory in Tangier Automotive City in 2017.

"The objective is to satisfy the growing demand for telecommunications infrastructure experienced by different countries of the black continent.

In a first step, Furukawa Electric ensures that it will provide its cables to telecom companies in Africa and Europe. Subsequently, the Japanese specialist plans to start manufacturing connectors for fiber and other ancillary components.

By investing in countries with high growth potential, Furukawa aims to increase its fiber production capacity by 30%.

Note that in the coming years, the demand for optical fibers is expected to increase in Africa and the Middle East from 18 to 32 million kilometers in 2018.

According to Fukurawa Electric, Morocco was the chosen destination provided that Morocco's entrance in various free trade agreements granted the opening of its borders and eased the international technological transfer. In addition, according to Nikkei Asian Review, "Tangier Mediterranean port facilities make Morocco an export hub with easy access to both the Mediterranean and Atlantic."

Moreover, on June 28, 2017 the JTEKT Corporation President, Mr. Tetsuo AGATA has announced the Establishment of the First Manufacturing Plant in Tangier Automotive City named JTEKT AUTOMOTIVE MOROCCO S.A.S. (hereafter JAMO) in September 2017.

In response to the ever increasing expectations that automobile industry will grow in Morocco, JAMO will start manufacturing of the Electric Power Steering systems (hereafter EPS). This enables JTEKT Automotive to respond swiftly and

adequately to the customer requirements in Morocco. JAMO is to produce stable and high quality EPS to contribute to the development of automobile industry in Morocco by making use of engineering and production know-how of EPS which is cultivated in Japan and worldwide.



SOCIAL Construct Perspective

Japanese automotive OEMs are leading in Tangier business hub in terms of the process and product technologies. The Japanese OEMs are achieving extraordinary operational performance because the Japanese Total Quality Management system and Lean practices are rooted and deeply integrated into the mindset of Japanese organizational system.

The basic idea of LEAN is to maximize customer value while minimizing waste (MUDA). While LEAN simply means giving more value to customers, GEMBA indicates maximizing customer value by using less resources. The reference of the industrial organization of Toyota Motors Production System (TPS) as a success story has established a production system that quickly became the leading global standard.

The Japanese best industrial automotive practices such as: 5S, JIDHOKA, KAIZEN, 5 Why, Poka Yoke, OJT, TOC, HEIJUNKA among others, are well embedded into the organizational system within the Moroccan subsidiaries of the Japanese automotive MNCs in the Tangier business hub.

Moroccan senior managers and middle level managers have grasped the importance of following Japanese best practices to improve their technical and managerial performance; thus, develop their career plans in a multinational industrial context.



POLITICAL Perspective

On the other hand, the Royal and Moroccan government support is very significant and has direct impact in fostering existing and future FDIs. Indeed, many government bodies were created for this purpose: Tangier Mediterranean Special Agency (TMSA), Tangier Free Zone (TFZ) Agency, Tangier Med Port Authority, and Tangier Automotive City Agency.

Tangier business hub potential is huge, and royal determination to foster the transformation of Tangier into an international competitive business and industrial cluster is of utmost importance at all levels.

Referring to TICAD, "Through TICAD Japan has promoted the principles of both global partnership and African ownership. As stated in the Tokyo Agenda for Action adopted at TICAD II in 1998, Japan and its African partners believe that priorities for economic and social development should be determined by African countries themselves, and development should be pursued under a common framework for cooperation among all development actors. Japan's work through TICAD complements the substantial overseas development aid which it has directed towards African countries".

Kansai International Management Co., Ltd Tangier and Tokyo Office has strengthened the links with Japanese private sector and serves as a bridge in order to develop and

transfer Japanese comprehensive knowledge, best practices and technology to better serve Moroccan SMEs within business to government and business framework.

Kansai International Management Co., Ltd Tangier and Tokyo Office provide technical assistance and expertise along a large network of institutional and business partners, in order to foster the promotion of Japanese FDI projects. Kansai International Management Co., Ltd Tangier and Tokyo Office undertake Environmental Impact Assessment for Construction of Japanese Green Fields (newly established manufacturing plants) along with ISO and LEAN Six Sigma Accreditation Processes in Tangier business hub.

Author

Mohammed CHANAOU

Mohammed CHANAOU is the Managing Director of North & West Africa at World Leader in LEAN Six Sigma Industry Inc., and General Manager & Founder of KANSAI International Co., Ltd who holds a Lean Six Sigma Black Belt and Senior Project Manager PRINCE 2.

Mohammed has succeeded an astounding career where he developed key strategic, managerial and technical set of skills through many extensive years of experience as a Senior Project Manager within APMG-International and Blackstone Inc., as a Project Managing Director for Waste to Renewable Electrical Energy project with Mitsui Engineering Co., Ltd, as a Plant Quality Manager for Treves Automotive French multinational, as a Plant Program Manager for Exco Automotive North American multinational both operating in Tanger Free Zone, and as a Project Manager Assistant within Toyota Motor Corporation Global Head Quarters in Toyota City JAPAN.





Interview with Joel Moreno

Corporate Security Officer at Symbility Solutions

Symbility Solutions Company specializes on claims management, claims workflow, claims software solutions, and claims processing solutions, mobile innovation technology, group benefits, and adjudication. By modernizing insurance claims solutions for properties and health industries, Symbility Solutions puts security, efficiency and customer experience first. Headquartered in Toronto-Canada, Symbility Solutions was founded in 2004. The Symbility Company believes in creating world-class experiences that simplify business and improve lives.

Interview

What is the best professional decision you have made and why?

Accepting and becoming the Corporate Security Officer (CSO) here at Symbility Solutions was the best professional move I made, and here are the three reasons why:

- 1 The first reason is that being a CSO at Symbility has allowed me to give the best of myself from a professional point of view. I have been able to use all the knowledge and experience that I have accumulated over the years to build a strong security department and practice, which led the company to obtain several ISO certifications with the unfailing support from the management team.
- 2 The second reason is that Symbility, a forward-thinking company that routinely employs advanced technologies to anticipate the evolution of the software industry, challenges me to adapt security functions for these new platforms and tools.
- 3 The third reason is the recognition I receive from the organization. When you have an executive management team that trusts you, and colleagues and team members who believe in you, you become more confident in the contribution you are making, and know that your efforts are recognized and valued by the company. If for some reason, the expected results aren't as successful as expected, your team will support you because you are all on the same page.

Throughout the major challenges encountered, never once did Symbility have a profound disagreement on what to do and where we are heading. We are all on the same page.

What are the three top values/characteristics for success and why?

Transparency: This is an important value in my opinion, because it is the vital component for achieving successful communication at all necessary levels. It resolves conflicts of personality, erroneous interpretations of behaviors, and ensures that all players of a company can continue to work in a productive climate.

Engagement: You either engage fully in your business or you do not. You immerse yourself in your projects 100% or you do not. As long as a sense of discomfort persists deep inside you, you will not be able to give the maximum of yourself. Work will be for you a livelihood and not a passion and personal accomplishment allowing you to reach your full potential.

Respect: I have come to truly and fully embrace this core value that has been implemented as part of a corporate culture initiative at Symbility, that ensures that each employee demonstrates a positive way of treating or thinking about something or someone in their daily work. The value of respect tells us that we treat others with the same loyalty that we expect them to treat us with, that we are empathic towards their needs and difficulties and that we are responsible for delivering what is expected from us.

What is the worst professional mistake you have made and what did you learn from it?

Early in my career, I had to select certain individuals from a realization team for a major company according to the agreements on a strategic contract. The working environment was difficult and constantly shifting because the initial management team changed during the course of the contract. We had not established strict and documented evidences with the initial team on what the parameters were to achieve the desired deliverables, which gave way to delays that added additions and constant scope changes during the course of the contract execution. I believed in my team and in the project, but I did not fully appreciate the challenging circumstances in which we were operating. When the inevitable difficulties began, mainly due to not enough defined deliverables or scope of the project, we continued to develop new options and strategies to circumvent the problems encountered, unfortunately without a positive result. All this ended with the same rationality we had when it began: we needed to restart the project from the beginning and change the approach to better meet the customer's needs. We wasted time, money and credibility in a fixed price type of project. The lesson learned was how to best manage a client and how to make appropriate decisions early on in a timely manner. Overall, it was a great learning experience.

What is the biggest security industry challenge that leaders are facing today?

The greatest security industry challenge facing leaders today is keeping technological and managerial knowledge up to date and organizing our reactive capacity in a proactive way. The rate of change makes it difficult for everyone to adapt to new threats and risks, and anticipate future developments in this sector where cyber criminality is a daily and vital issue for companies.



What matters to you the most in terms of the job you do?

Achievement and adding value in my work are crucial factors that keep me invested in Symbility, and give me peace of mind knowing that I am helping the company achieve its growth objectives.

What advice would you give to someone going into a leadership position for the first time?

Getting involved and staying active when it comes to understanding the environment of the company and the impact that changing technologies have on the organization. Security must be approached as a cross-organizational discipline that affects both the human, procedural and technological aspects of the company.

Your organization implemented multiple standards. What were some of the benefits yielded from the standard implementation?

As a global company, we have implemented several ISO standards, to ensure that Symbility's customers are protected against cyber threats and risks. By implementing these standards internationally, we are able to guarantee the reliability and security of our systems. When implementing these standards, the main challenge was integrating the security perspective into all the current company practices.

Symbility selected PECB as our auditor for our ISO certifications and attestations because it is a well-respected Canadian company with local resources required for the verifications mandated by the certification processes, and because PECB could help us navigate our international requirements to achieve the certifications.

What motivated you to implement such standards?

Third-party security breaches are constantly increasing, and to protect your information, you must require that all your technology partners that process your confidential data meet a specific industry standard for cybersecurity. For our customers, who work in the field of insurance, simply having from their suppliers a generic level of security is largely insufficient because, as we often mention, it would be like buying a drug without, the approval of the medical authorities, hiring an expert who is unlicensed or taking legal advice from a non-accredited lawyer. The primary objective for the development and implementation of ISO certifications and attestations was that we wanted to demonstrate leadership by being an industry's pioneer as a software solutions provider to offer our clients a robust and secure protection of their data and applications based on internationally recognized standards.

What were the challenges faced before the implementation of the standards?

We need to continually inform both our customers and our partners how information security and data protection is applied in our IT environments. Being a company that works internationally, the standards of security and data protection, as well as the particular laws and regulations are very heterogeneous from one country to another. To be able to speak the same language with all these different business players and to evaluate correctly the content and the quality of the controls deployed in our environments with respect to an internationally recognized, standards became therefore an essential requirement.

Evaluate on how the implementation of the standards helped your company in overcoming those challenges?

Implementing these standards has helped us at several levels. First, it has allowed us to develop a coherent and structured approach to security and continuity, which increases the reliability and security of systems and applications and thus minimizes the risks of potential incidents. From a business perspective, the implementation has allowed us to gain credibility and trust with our partners and customers, to improve the brand of Symbility by obtaining a logo of certification and accreditation on the websites and the commercial literature of the company, which continuously reminds existing and potential customers that we are taking seriously the confidentiality, integrity and availability of their information, and to differentiate ourselves from the competition in a request for proposals process and comparative studies for shareholders.

Apart from increasing internal and external security, do you think that standards can improve the overall performance of the company?

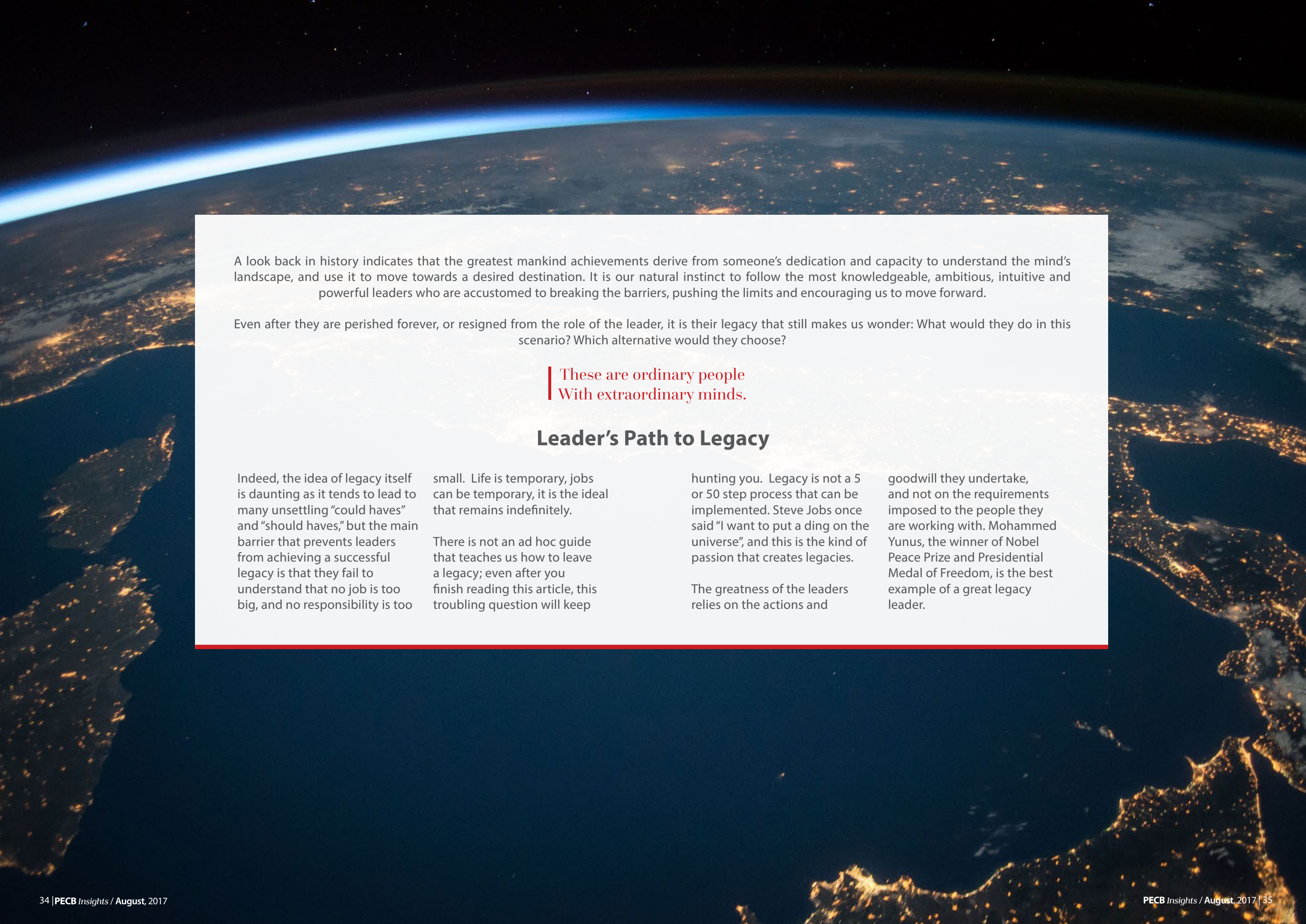
The development of these standards requires us to better document our processes and practices and thus gives us precise visibility to optimize development and maintenance costs through an early design approach compared to a reactive implementation. It reduces customer and partner demands and expectations for demonstrating security measures. Also, verifications and audits are carried out faster and more efficiently. Finally, as Symbility demonstrates strong leadership in security, privacy and continuity, this increases business opportunities through customer confidence and growing trust.

LEAVING A LEGACY



Muhammad Yunus

The man behind Grameen Bank



A look back in history indicates that the greatest mankind achievements derive from someone's dedication and capacity to understand the mind's landscape, and use it to move towards a desired destination. It is our natural instinct to follow the most knowledgeable, ambitious, intuitive and powerful leaders who are accustomed to breaking the barriers, pushing the limits and encouraging us to move forward.

Even after they are perished forever, or resigned from the role of the leader, it is their legacy that still makes us wonder: What would they do in this scenario? Which alternative would they choose?

These are ordinary people
With extraordinary minds.

Leader's Path to Legacy

Indeed, the idea of legacy itself is daunting as it tends to lead to many unsettling "could haves" and "should haves," but the main barrier that prevents leaders from achieving a successful legacy is that they fail to understand that no job is too big, and no responsibility is too

small. Life is temporary, jobs can be temporary, it is the ideal that remains indefinitely.

There is not an ad hoc guide that teaches us how to leave a legacy; even after you finish reading this article, this troubling question will keep

haunting you. Legacy is not a 5 or 50 step process that can be implemented. Steve Jobs once said "I want to put a ding on the universe", and this is the kind of passion that creates legacies.

The greatness of the leaders relies on the actions and

goodwill they undertake, and not on the requirements imposed to the people they are working with. Mohammed Yunus, the winner of Nobel Peace Prize and Presidential Medal of Freedom, is the best example of a great legacy leader.

Muhammad Yunus

The man behind Grameen Bank, the bank of the poor

Born in 1940, Yunus was raised in Bangladesh, one of the poorest countries of the world, unlike the majority of unfortunate children in the 40's in Bangladesh, Muhammad had the opportunity to get educated in good schools and colleges and create connections.

Among lots of honorary and important occupations, Yunus had a PH.D in Economics and lectured Economics at the University of Chittagong. He was also a member of international Advisory Group for the world conference on woman. Yunus afterwards served as Global commissioner of women's health, and he was an expert in UN Expert Group on Women and Finance. In the eyes of many, these occupations undoubtedly shaped Muhammad Yunus educational, social and professional approaches.

According to the World Bank, the Bangladesh famine in 1974 portrayed the systematic struggles of the

most vulnerable groups to survive, the low educational attainment, the ever increasing homelessness rates, and considerably high level of crime. Consequently, Yunus' life changing visions were highly influenced by the poverty trap that Bangladesh has been stuck into for many years now.

Muhammad Yunus's Idea

While studying in Vanderbilt University, USA for his Ph.D. in Economics, Muhammad started to view the world through different lenses.

The 60s were followed by revolutionary fights for civil rights. Yunus's battle for such rights continued even after returning back to Bangladesh.

The chaotic situation all over the world, the constant violation of human rights, civil rights movements, bloody wars and the extreme poverty, all contributed to triggering the Muhammad Yunus mind to feel the necessity for introducing an IDEA that brings the desired change.

This idea seemed simple and easy to develop, but just as every other thought, it took someone willing to initiate its transformation into reality.

The Microloans Idea

What is a Microcredit? According to Grameen Bank, a microcredit is a banking service. Thus, microcredit refers to small loans that are given to bank customers which are obliged to return the money at a particular time, without legally enforceable contracts or collateral. However, microcredits can be of various natures, depending on the bank that is issuing the credit, as well as its policies and regulations.

During the 70's microloan as a Term was not used by many. Referring to World Bank, the microloan or microcredit idea was pioneered by Yunus, as an opportunity for improving the living standards of the ones living in absolute poverty in Bangladesh villages. Microloans aimed to help the country break the poverty cycle by granting loans without or with very low interests rates, or by employing any other kind of assurance that the money will be returned. No bank attorney or customer background checks were conducted. Thus, the bank operated mainly based on trust.

Proposing the idea of microloans to the other banks, Yunus faced numerous rejections. The main justification was that poor people represent the worst credit risk for bankers. Banks were always giving money to rich people and failed to trust the ones that were actually in need of money. Provided that no support was received from others, Yunus decided to go along with his idea on his own, and do the opposite of what commercial banks usually did. Muhammad Yunus viewed credit as a human right that everyone should have access to.

The \$27 Experiment

The cornerstone of Yunus's legacy was a simple experiment conducted by him. He believed that the financial assistance can highly benefit people, and had a profound feeling that individuals, especially the poor are hard workers that need start-up money to become entrepreneurs; they were, therefore, worthy of his trust. As a result, it only took the last 27\$ on his pocket to initiate an entire revolution in the banking system, and change the way the world views poverty forever.

Yunus firstly granted a 27\$ loan to 42 local women who created stools from bamboo. These women were struggling to make a living out of bamboo stools. They were earning only two cents on each stool sold, but this profit went straight to the dealers of bamboos. These women needed only a small amount of cash to buy their own supply of bamboo, so they would not need to borrow money from their dealers. By doing so, they would be left with a low profit, but at least they would not be in debt. Yunus wished to encourage the poor to establish businesses, as he hold the belief that entrepreneurship leads to poverty reduction and acceleration of economic growth. His once a theory and now a fact is: *Everyone is a born entrepreneur.*

Yunus decided to grant credit from his own pocket and see what happens. Certainly, the money had to be returned at a certain time. The conditions for receiving the loan were to not harm the environment, take into consideration family planning, educate children, plant vegetables for families and sell the surplus, build and use pit-latrines, and avoid dowries.

Over the short term, these women created a small profit that enabled the repayment of the loan. They returned and asked for more credit from Yunus, becoming each day more independent and gradually transformed into real entrepreneurs.

This is how the word got spread, and the experiment flourished. Now people from other villages were asking for microloans, and after successful repayments, in 1983 the bank was approved by the Government of Bangladesh and it was called the Grameen Bank.



The Legacy

The Grameen Bank expanded steadily, and by 2010 it had over 2800 branches with more than 7 million borrowers, where all of them were poor and women, and 97% of them paid back their credit.

His legacy is not reflected only on the establishment of very effective techniques to reduce poverty, which were employed in most of the western countries. Even honorary prizes like the Nobel Prize for Peace is not necessarily a reflection of his real legacy. His legacy remains truly powerful, as he was capable of proving that poverty is not created by the poor, instead Yunus stated: "poverty is created by the system we have built."

Yunus, therefore, has perhaps changed forever the way we see the poor, women and our capacity to trigger the necessary changes.

Gandhi once said:

"be the change you want to see in the world."



A woman in a dark suit is speaking at a conference, holding a microphone and gesturing with her right hand. Behind her are two large white screens displaying the PECB logo in red. The logo consists of the letters 'P', 'E', 'C', and 'B' in a stylized, blocky font, with the 'E' and 'C' having internal grid patterns.

PECB INSIGHTS CONFERENCE

AN EVENT TO REMEMBER

STANDARDS, SECURITY, AND AUDITING

It all started at the Courtyard Marriott Hotel in Montreal. Kicking off PECB Insights Conference with a variety of Pre-Conference Training courses has been a great start for PECB Insights Conference first edition. Marking a great start, we have had the opportunity to attend the following:

PRE-CONFERENCE TRAINING COURSES 2017



ANDERS CARLSTEDT
Cybersecurity Audit by Anders Carlstedt
Delivered in English



JEAN-PHILLIPPE JOUAS
Risk Assessment with MEHARI methods
Delivered in French



GRAEME PARKER
ISO 37001 – Anti-Bribery Management Systems
Delivered in English



SERGE BARBEAU
ISO 37001 – Anti-Bribery Management Systems
Delivered in French

Conference

Being the first session of the PECB Insights Conference, year 2017 will mark the start of an annual conference, aiming to bring together a professional community of experts and practitioners from all over the globe. As an incredible opportunity to access exclusive information, this session has been regarded as very valuable to daily business activities. At least this is what the participants have said after the conference.



By attending the PECB Insights Conference at the “Palais des congrès de Montréal” on June 29 and 30, all participants had the chance to attend simulative sessions on Information Security Management, Governance Risk & Compliance, and Auditing, Certification & Management Systems. With a variety of sessions on the latest global developments, this edition has proceeded to also facilitate business opportunities on a global scale.

We have collected some of the highlights and best moments from the PECB Insights Conference in a short aftermovie.

[TAKE A LOOK](#)

KEYNOTE SPEAKERS



KEVIN MITNICK

The world's most famous hacker

An incredible practical session delivered by Kevin Mitnick at the PECB Insights Conference during this first edition. An interactive hands-on explanation on social engineering and how we all could fall victims of various information theft has indeed challenged our perceptions on how we view information security today.

His advice?

"Protect yourself from various ransomware through virtual machine computing"



GEORGE KOHLRIESER

Incredibly motivating speech delivered from George Kohlrieser. It was extremely valuable to be a part of this session while not only addressing leadership challenges, but also providing insights to intense real-life hostage negotiations.



ROBERT MAZUR

A privilege to hear from the author of "The Infiltrator", Robert Mazur on real life stories of how the Medellin drug cartel was infiltrated. It was truly amazing to hear such exclusive stories of money laundering and other financial escapades of the underworld.

ERIC LACHAPELLE

Highly valuable and straight to the point thoughts and arguments combined with interesting questions and punch lines made the learning process productive and at the same time enjoyable. This session was delivered exclusively to address the evolution and future of Management Systems. In his speech, Mr. Eric shared PECB's plans and vision to continue to push forward the qualitative services and high criteria of certification processes.



An astonishing line-up of Speakers

 FATON ALIU President and COO at PECB Canada	 MILLER A. ROMERO C General Manager at Management Consultants & Auditors S.A.S Bogota Colombia
 ROBERT POULIOT Director and Head of Audit at CommitteeFAIR Canada Canada	 CHANTALE PINEAULT Director of Consulting Services at Victrix Canada
 JEAN-PHILLIPPE JOUAS Founder of Méhari -Former President of Clusif France	 PIERRE DEWEZ CEO at PECBEurope Luxembourg
 MICHAEL C. REDMOND Lead Strategic Consultant at EFPR Group United States	 VANESSA HENRI Canada
 JURIS PUCE CEO at analytica.lv Latvia	 MIKE GRAY CEO at PIRII Australia Pty Ltd. Australia
 AYO OGUNKOYA Principal HSE & Risk Management Consultant Canada	 BEVAN LANE Director at Infosec Consulting South Africa
 JACOB MCLEAN Principal Consultant and Managing Director of Kaizen Training & Management Consultants Limited (KTM) Jamaica	 SCOTT PERRY Principal at Scott S.Perry CPA, PLLC United States
 SAMUEL DUCKWORTH-ESSILFIE Founder/CEO at Sophies Consulting Inc Canada	 DOMINIC JAAR Partner & Canadian Lead Advisory Clients & Markets at KPMG Canada
 JACQUES BERGERON Former General Auditor of Montreal Canada	 GENEVIÈVE BROUILLETTE Training Development Officer at ÉTS Formation Canada
 MARIE-NOËLLE GODIN Techno-Pedagogue at Pardeux Canada	 RENÉ W. VERGÉ Information Security Officer at Bombardier Aerospace Co-Founder and CEO at VoD2 Canada

 HENRI HAENNI Founder and Senior Consultant at Abilene Advisors Switzerland	 CARLOS ALFONSO RESTREPO ORAMAS CEO of Restrepo Oramas SAS Colombia
 LOUISE CHAMPOUX-PAILLÉ Director at Sainte-Justine Hospital and CHUM Canada	 RENÉ ST-GERMAIN Chief Audit Officer at PECB Europe Luxembourg
 LUC POULIN CEO, Information /Application Security Senior Advisor at Cogentas Canada Canada	 RINSKE GEERLINGS Managing Director at BusinessAs Usual Australia
 GRAEME PARKER Managing Director at Parker Solutions Group United Kingdom	 ANDERS CARLSTEDT CEO at Parabellum Cybersecurity Services Sweden
 MATHIEU LACHAÎNE Founder and CEO at Ubios Canada	 SÉBASTIEN GAMBS Security of Computer Systems Professor at Université du Québec à Montréal (UQAM) Canada
 KARSTEN DECKER Owner and CEO at Decker Consulting GmbH Switzerland	 SERGE BARBEAU Senior Advisor and Project Director at Gestion Jean Bourdeau inc Canada
 RENAUD LACHANCE Former General Auditor of Quebec and a Fellow of the CPA (Chartered Professional Accountants) Canada	 SÉBASTIEN LAPOINTE Chief Information Security Officer at Société de transport de Montréal (STM) Canada
 ABDOUL KARIM GANAME Founder, Cyber Security Researcher & Consultant at StreamScan inc. Canada	 DAVID ANDERS CEO / President at iCertWorks, SecuraStar and ISO Manager Software United States
 GUSTAF STAWÅSEN CISO at CENTIRO Solutions AB Sweden	 MÁRIO LAVADO Partner at INOSERV Portugal
 ERIC COLE Founder and Chief Scientist at Secure Anchor Consulting United States	

Speakers



Connecting Experts

To put it simply, the PECB Insights Conference has been the facilitator of many business partnerships. Proud to have welcomed attendees from all over the world, we have been honored to meet great businessmen, corporate leaders, finance professionals, and various experts.

Interactive sessions have also had a major role on providing great value to daily business activities and internal process improvements.

Networking at the PECB Insights Conference has proceeded intensely during the conference sessions, to continue at the PECB Gala Night – Awards of Excellence Ceremony.



PECB GALA NIGHT

AWARDS OF EXCELLENCE CEREMONY

The PECB Gala Night – Awards of Excellence Ceremony has been hosted to acknowledge the continuous contribution of the wide global network of partners who have been employing restless efforts to establish PECB presence around the world.

With a panoramic view, Portus 360 has welcomed us on this glamorous event to enjoy the finest Portuguese cuisine under an unforgettably charming sunset.

In great honor and recognition, the distributed awards are:

Trainer of the Year Award, Auditor of the Year Award, Audited Business of the Year Awards, Reseller of the Year Award, and many others.

To see the winners

[CLICK HERE](#)

MANY THANKS TO THE CONFERENCE SPONSORS





PECB

PECB INSIGHTS CONFERENCE

WHERE EXPERTS MEET!

NOVEMBER 13 AND 14
PALAIS DES CONGRÈS
MONTREAL, CANADA

FIND OUT MORE

THE ANTI-BRIBERY CONFERENCE

Anti-Bribery in Politics, Anti-Bribery in Corporations,
and Investigation

FIGHTING CORRUPTION AND BRIBERY
CHALLENGES AND EXPERIENCES



ISO 22000

Become a PECB Certified
Lead Implementer or Lead
Auditor on Food Safety
Management Systems

Schedule the PECB ISO 22000 training and
comprehend the concepts, approaches,
methods, and techniques used to implement
a Food Safety Management System.

**By becoming ISO 22000 certified you will be able to
help an organization to:**

- ✓ Increase profits
- ✓ Control and eliminate food safety risks
- ✓ Continually improve the processes needed to provide safe food
- ✓ Built customer's confidence by systemically controlling any food safety hazards
- ✓ Ensure sustainable food safety
- ✓ Promote international trade

Take a smart step; prove your dedication to food safety, customers, and stakeholders.

REGISTER



THE BREAKDOWN OF PHISHING

HOW TO STAY SAFE?

Phishing refers to one of the most widely-perpetrated forms of fraud, in which the attacker tries to get confidential and sensitive information, such as login credentials or account information, by impersonating trusted entities and using spoofed emails to lure online users that lack phishing awareness into providing personal information. Phishing can also be used to infect the victim with malware.

Typically, a victim receives a message that appears to have been sent by a known contact or organization. An attachment or link in the message may install malware

on the user's device or guide them to a malicious website, set up to trick them into revealing personal and financial information, such as passwords, account IDs or credit card details.

The world's increasing dependence on the internet has magnified the challenges posed by scams and tricks. Consequently, phishing is progressively becoming more popular, as it is far easier to entice unsuspecting victims into clicking a malicious link from what appears to be a legitimate email, than trying to break through a computer's defense system.





This attack affected more than 1 million Gmail users by arriving in their inboxes as an email from a reliable contact that asked them to download or check an attached “Google docs”. By clicking on that attachment, they were directed to a real security page of Google, where users were asked to give permission to the fake app (disguised as GDocs), to manage their email. What made the situation even worse was the spread of the worm, by using the email accounts of infected users to send the email to their contacts and reproduce itself hundred times by a single user.



Open in Docs

Nevertheless, Google released another statement during that day, claiming that they have secured the accounts of the Gmail users and that there is nothing to worry about. “We protected users from this attack through a combination of automatic and manual actions, including removing the fake pages and applications and pushing updates through Safe Browsing, Gmail, and other anti-abuse systems. We were able to stop the campaign within approximately one hour. While contact information was accessed and used by the campaign, our investigations show that no other data was exposed. There are no further actions users need to take regarding this event; users who want to review third-party apps connected to their account can visit Google Security Checkup.”

What are the different types of phishing?



Phishing types differ in terms of the groups they target and the benefits they aim to receive. You have probably encountered the simplest type of phishing up until now, which is an email from someone purporting to be a trustworthy source, requiring information that can help the victim in accomplishing something very valuable (mostly money, funds, requests for tax and financial documents, or any other document that can induce the victim into sending the information that the attacker is requesting). Some of the most frequent types of phishing are:

Whaling (CEO Phishing)

The purpose of the phishing attack is to gain unlawful access to information that is valuable to companies or persons. That is why sometimes these types of attacks target people that hold the 'key' to important information. They aim to acquire information from executives and people in authority. By gaining access to the email of someone with authority, attackers are able to manipulate employee's information, initiate wire transfers, or also wreak havoc in almost every department within the company.

Spear Phishing

This type of attack is one of the most sophisticated ones. That is because they are designed to be highly personalized, and the attacker has information about the victim before even initiating the phishing attack; thus, enhancing their authenticity and legitimacy, and increasing the likelihood of the individual complying with the attacker's requests. Spear-phishing is less challenging for fraudsters considering the wide availability of information on the internet. They use the social media presence to monitor your most recent purchases, including here online platforms that you use to purchase things, places you have been shopping and so forth. You can be a target of a Spear Phisher by the information that you provide from your PC or even your phone. These types of attackers might find your page, email address, your list of friends, and they can even go as far as tracking a post that you made about a recent purchase.

By using the information from your latest purchase, they can pretend to be a friend, send you an email and require from you a password to your photo page. If you provide them with the password, they will try to log into the site you purchased from, by trying different variations of usernames. If they do log in, unrepairable financial damages can be caused. There are cases when this type of phishing is used for blackmailing or other serious types of threats.

bad time for these types of attacks, as most organization's finance offices are accustomed to getting these sorts of solicitations. Such solicitations can be spoofed to originate from the IRS, or even from the CPA office. The requests coming from the high-level executives in a company are most effective; however, seeming to come from IRS, they can ingrain just enough fear to stay away from the investigation.

delivered emails. In 2016, it is assessed that the majority of phishing emails comprised some type of malicious links that could lead to ransomware. These types of ransomware lock the files and photos of the users that fall into the trap of phishing email, and in most cases, the victims are required to pay in exchange for regaining access to their files.

W2 Phishing

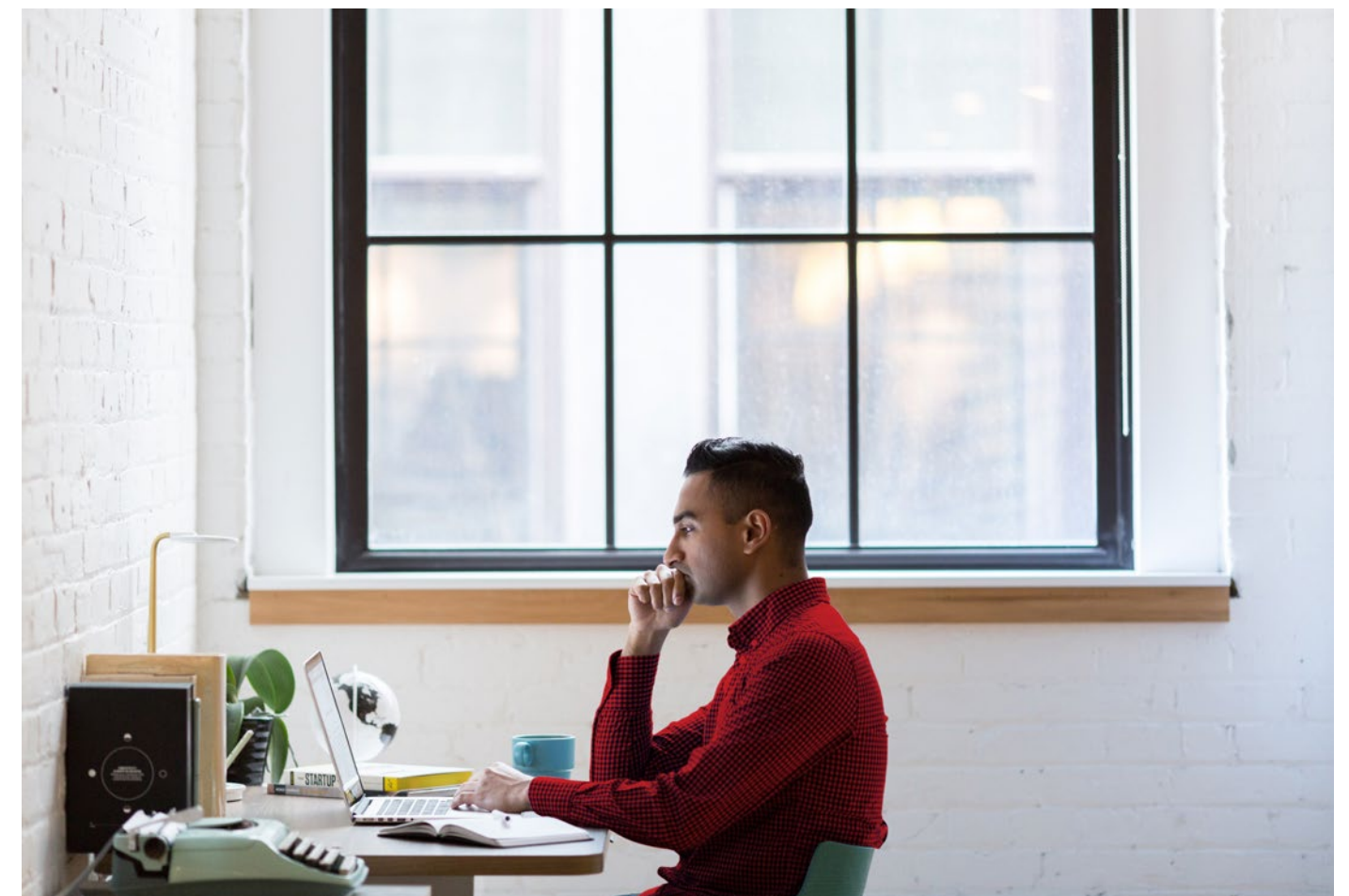
A highly used version of whaling is the one that focuses on using the email of an executive for the mere reason of having access to the W2s of employees or the W9s of the contractors. Tax season is an exceedingly

Phishing to deliver ransomware

Even though the primary goal is gaining access to information, this type of attack is used to also get financial rewards by including ransomware in the

SMiShing & Vishing

In this type of phishing attack, the attacker will send a large paragraph (SMS), to hundreds of people stating that "Your credit/debit card has been deactivated due to suspicious activity. Please call our toll free number to verify your details". Evidently, this type of attack may be an effective approach to persuading the



victims and making them believe that this is an emergency situation and information asked has to be provided instantly.

Vishing is almost identical to the SMS tactic, as it involves the obtainment of information from users through the phone. The only difference is that in vishing, attackers call users directly on their phones asking for their sensitive information by using an urgent scenario like the debit/credit card situation mentioned above.

How to evade/ assess phishing attacks?

- Learn how to identify suspicious Phishing emails by noticing unusual activity such as a duplicate image of a real company, copying the name of a company and using it as bait.
- Check the information source, and never respond to requests asking for passwords through email (banks never ask for passwords by email).
- Do not go to your bank's website by clicking links from emails, since they can easily direct you to a fraudulent website and steal your sensitive information.
- Install a good antivirus on your computer in order to prevent these forms of attacks. Also, you should continually update your operating systems along with the web browsers which include the latest frameworks for phishing attacks protection.
- If you need to enter your

sensitive data in a website, it must include the 'https: //' as this is considered to be more 'safe.'

- Avoid/delete emails claiming that you are about to receive money from anyone outside your country, as such emails have a 100% chance of being false and a trap for phishing attacks.
- Check the accounts that you regularly use in a periodical manner to see if there is any unusual activity, be that on bank accounts, online purchase accounts,

personal work account etc.

In cases of suspicious activity in your bank account, some bank's policies include declining suspicious transactions, and also have their fraud prevention teams contact you and investigate if the purchase was conducted with your consent. Also, whilst noticing unusual activities in your account, some banks also use the 'freeze accounts' option, which means that you are unable to use the account until they are assured that your account has not been subject to unauthorized access.



How to repair the damage after being attacked?

If you are a victim of a phishing attack, you need to do a detail oriented damage control, be that on your computer, phone, or in one of your bank accounts. If you believe that together with the phishing attack there was a ransomware infection, the first step is to immediately shut down your computer and get some professional help. If the attack occurs at work, inform the IT department as soon as the attack takes place. The ransomware can be spread into the whole servers of the company and can endanger or damage crucial information or data. That is why, you need to take immediate and rapid action by notifying the competent people, in this case, the IT guys, to help you lock up and back up data that is vital to the company before it's too late.

Further, immediately after you call the IT department, you need to log in online from a different source or computer and begin changing your bank passwords, purchase accounts and so on. By doing so, you reduce the risk of data loss, financial damage, and intellectual property theft. Thus, firstly you need to secure your financial accounts, and then move to your email addresses and social media accounts.

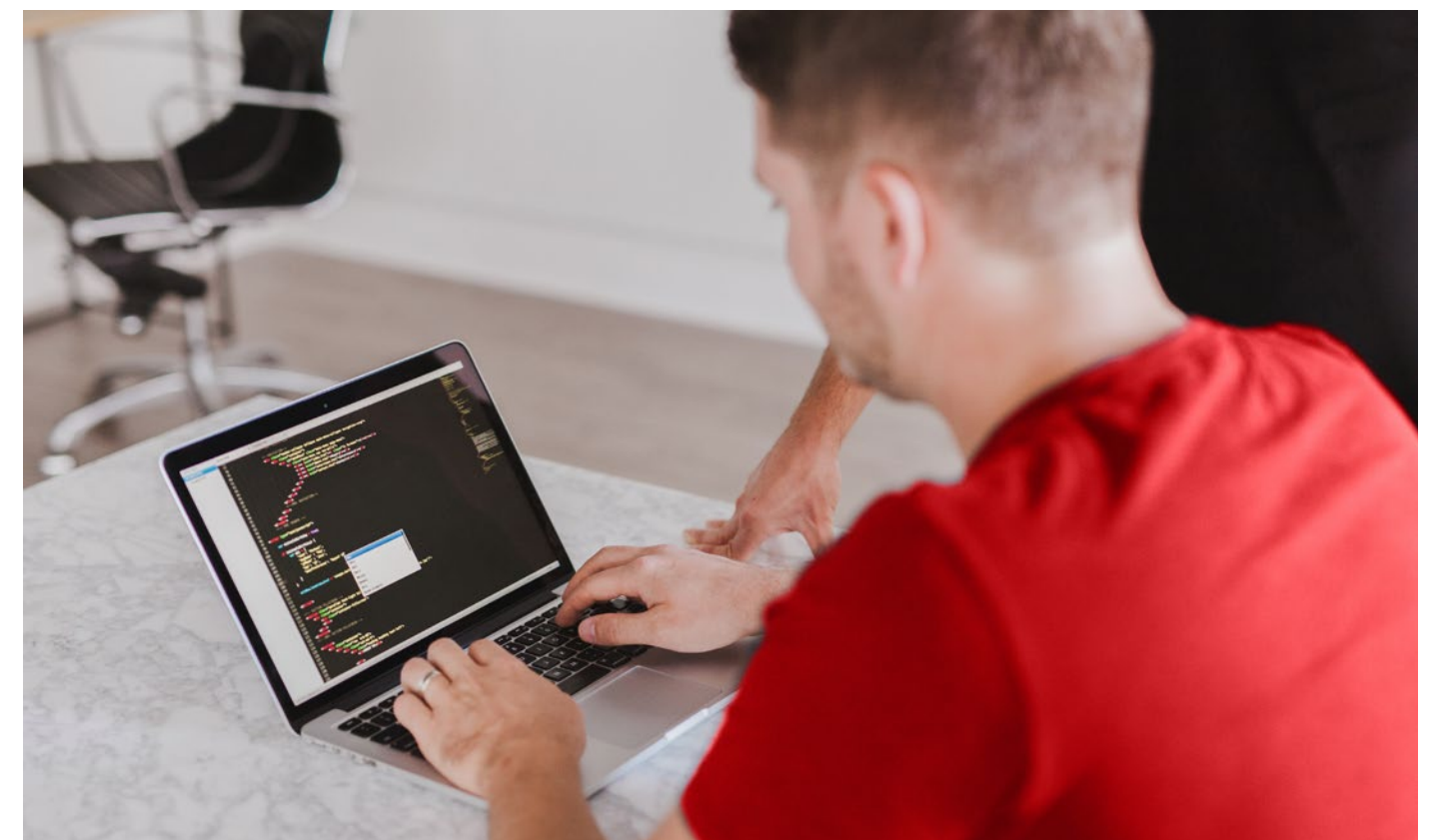
Phishing attacks on the rise?

At the beginning of 2016, a report from the **APWG** (Anti-Phishing Working Group) identified 123,555 phishing websites. Further, they discovered that in the last quarter of 2016, 95,555 'templates' of phishing email campaigns were reported and received by their customers. The report also conveyed that phishing attackers had a preference of baiting for

companies in the financial sector with a whopping of 19.6 percent. This report exemplifies the undeniable fact that the number of phishing campaigns is growing each and every day. This is a result of the well-organized development of phishing attacks that is possibly due to the user's lack of awareness.

Summary

Generally, phishing attacks unveil the fact that users are not well informed on how such attacks operate and the methods employed to successfully commit fraudulent acts. You can always help your friends or colleagues by enhancing their awareness of scams such as phishing and what they can do to avoid it. Further, regular awareness sessions in companies are more than necessary. Considering that these types of scams are constantly evolving, we have to hold continual and updated awareness sessions.



THE STORY OF A TRAINING WITH AN "AIDED STRATEGY"

PECB ISO 37001 LEAD IMPLEMENTER TRAINING COURSE

03-07 APRIL 2017

BUCHAREST, ROMANIA



iQuality Services



Every time I have the opportunity to promote and talk about the Anti-Bribery Management System based on ISO 37001 standard, the real interest people show in fighting the risk of bribery in their organizations impresses me. For me, this is a clear sign that people in general, are interested to understand how they can fight it, but they don't always know how to implement it.

Good news! PECB ISO 37001 Lead Implementer training offers the necessary expertise to assist an organization in planning, implementing, managing and maintaining an Anti-Bribery Management System based on ISO 37001.



I believe that teaching others is one of the biggest challenges that an individual may face. You have to really believe that what you say is correct, useful, and interesting, because there is always the possibility that not everyone is there to listen.

I usually ask the students at the beginning of a training session, if there is anyone who does not know why they are present in the room. Surprisingly or not, it has happened, once or twice, to find out that some of the trainees do not even know the subject of

the course. They have attended the training simply because they were recommended to do so. This further encourages me to better organize my teaching techniques, and the way I present the material, so that these individuals would as well get something from this course; however, undoubtedly this is not always that simple.

But what do you do when you have to teach the ISO 37001 Lead Implementer Course to lead auditors and experienced trainers, employees of one of

the largest Certification Bodies in the world? Their professional expertise covers an impressive number of certified ISO standards. Being aware that I will be lecturing in front of such professionals has certainly given me many sleepless nights.

However, I felt honoured to have been invited to teach this course. Given that I knew I had to address and approach this session differently, self-preparation was one of the techniques that I employed to be ready for lecturing.



"Aided Strategy", and I asked a very good friend of mine to help me. My friend is a highly respected businessman, who runs a company with a turnover of tens of millions of dollars. He accepted my request to assist me with practical and, above all, real bribery examples. As such, one day he came to the classroom, and for more than an hour, using some personal experience examples, managed to make trainees understand the reality of this phenomenon, the extraordinary implications, and its consequences. He started his presentation with a question: "Do you know the

difference between bribing and making a gift?"

His answer made this distinction much easier to understand.

- A gift is when the one who receives says "Thank you!" and the one who gives says, "Let's not talk about it!"
- A bribe is when the one who gives says, "Thank you!" and the one who receives says, "Let's not talk about it!"

My friend's presentation was a success. We received a warm applause from these wonderful people, who are used to the rigidity and rigors of an audit,

and therefore truly appreciated my friend's disarming sincerity.

Do you know what was the big win for me as a trainer? All trainees passed the PECB Exam. That proved that PECB's training material, and as I like to believe, the efficiency with which I presented it, contributed to the participants being able to truly understand Anti-bribery.

My advice: Make use of "Aided Strategy", whenever you need additional support to deliver an effective training course.

Author: Ion Iordache is the Managing Director at iQuality Services from Melbourne, Australia, consultant, speaker and trainer for RQM Certification from Romania. He is a security consultant, a professional trainer in adult education, PECB Certified ISO 9001 & ISO/IEC 27001 Lead Auditor and PECB Certified ISO 28000 & ISO 37001 Lead Implementer. Ion has over 20 years of experience in consulting services and training in management systems.

Nonetheless, I had some aces up my sleeve. One was that this course was scheduled in Bucharest, Romania, my home country. Provided that I am familiar with the Romanian cultural context, I knew how this training should be conducted. As in Australia, in Romania as well, emphasis should be placed on always respecting the participants. But the anti-bribery, as a topic, is of particular sensitivity, and this further enhanced the anxiety while preparing for this session. Romania is one of the countries, where high degrees of corruption are continuously reported. So, the approach in this case had to be completely different from my recent training

conducted in Australia, and because all the training material was in English, I had to develop a completely unusual "RO-English" language. Another advantage was the course material provided by PECB. It covered all the points needed to implement an Anti-Bribery Management System, based on an interesting case study and many exercises. I reviewed the entire content of the course, and arranged the five-day course agenda. I got in touch with the manager of the certification body and with each trainee, and through brief discussions I tried to understand everyone's expectations in terms of the training. Their responses motivated me, and I suddenly

realized that their experiences and professional expertise would only enrich my presentation. I could finally sleep again!

However, I felt that I would miss something while lecturing this course. Assuredly, my trainees will not be willing, or will make it very hard, to support the presentation with practical anti-bribery examples. Who would want to talk about this subject by giving examples of his/her personal experience? Then, I remembered one of the Frank Smith's sayings: "The best teachers are the best storytellers. We learn in the form of stories" (To Think: In Language, Learning and Education, Routledge, 1992). As a result, I decided to use an



TRAINER INTERVIEW WITH ION IORDACHE

Managing Director at iQuality Services & PECB Trainer



What methodologies do you use while teaching and preparing a curriculum?

I try to find out more about the trainees' needs, expectations, skills, and experience, and understand the relevance of the training for them. Depending on these, I can choose to use a collaborative method to get trainees take responsibilities for their own learning.

Which subject do you teach more often? What are the advantages of this training course?

My training portfolio includes courses for implementing, managing and auditing a significant number of ISO standards, but also management, logistic and acquisition, sales and human resources courses. In the last year, the subject I taught the most was anti-bribery. This training course is interactive and based on theory, case studies and practical examples.

Did you have any situation where the training results were not as you expected? If yes, what happened and what did you learn?

It happened that at one of my first lead auditor courses, I did not manage the time correctly and this caused some discontents at the end. The reason was that I went into too much detail for some subjects and neglected some practical exercises. At my future trainings, I reorganized my teaching time and, that is very important, I managed students' questions better.

Give us an example of a successful training program you taught. What made it so successful?

I remember with great pleasure a training event dedicated to quality managers and engineers in the automotive industry "Anti-bribery policies and value added to the organization". The basis for this successful training was the correct assessment of training needs, the creation of a list of learning objectives, adherence to adult learning principles and the use of an interactive learning material. Instead of powerpoint, we used PREZI (a web-based presentation software).

Provided that people have different learning styles and techniques, how do you ensure that everyone that attends one of your trainings acquires the necessary knowledge and skills?

How do you increase student engagement in a training course?

What do you consider the key criteria for conducting an effective training session?

What advice would you give to the new trainers in enhancing their training dynamics?

The correct choice of training methods and techniques is the key to this problem.

Establish a series of positive expectations for the trainees and show them the relevance of the things they will learn. I try to get the trainees to participate actively, I ask them questions and make them focus on what they have to do. Whenever possible, I value group dynamics and encourage them to learn from each other. In this situation, my role is to make sure they do this right.

Trainees engagement is a real challenge for any trainer. I ask trainees to share their experiences with the course theme. Many of them are experienced, and their information can be extremely valuable. I create activities that encourage learners to use their personal experience to find a solution on their own, or they organize themselves in groups and work together to find a solution to the situation in the case study. In order to allow students to learn from mistakes, I offer them feedback as soon as they make a mistake.

I agree with Kirkpatrick's Four-Level Model of Evaluation.
Level 1: Reaction, how useful and relevant the trainees thought the training session was.
Level 2: Learning, to what extent do trainees acquire knowledge and skills following their participation in the training session.
Level 3: Behavior, to what extent do trainees apply what they learned during the training session.
Level 4: Results, to what extent are the results of the training session achieved.
I consider that Evaluation by Return on Investment (ROI) to be one method for determining the results of Kirkpatrick's fourth level of evaluation.

Use visual presentations only if the images are relevant and appropriate to the message you send. Do not mix relevant information with irrelevant information because it reduces the ability of a person to remember any of these.

The Dream Spot



Since the beginning of my business career, I have had the privilege to deal with customers from all corners of the world. Be it at a training center in Colorado Springs, a construction site for a swimming pool championship in Madrid, giving a presentation in Taipei, fixing a measurement problem in a mountain cableway station in Switzerland, meeting customers in Pune (India), manning a stand at an exhibition in Germany, speaking at conferences in places as diverse as Bogotá (Colombia), Kuwait City or Seoul (Korea), I have always enjoyed learning about the different cultures of the world. Travelling has enormously broadened my horizon – and you are bound to lose any preconceptions about the (Western) way of living.

As I am typing, I am at one of my favorite dream spots – Dubai. It's hot outside, may be 45°C (or 113 F), buildings and cars are comfortably cooled, but the temperature shock (both ways) is striking. The Emirate of Dubai is one of the largest emirates of the United Arab Emirates (UAE) and carries the same name as its capital city, the location from which I am reporting today.

The city of Dubai is an ancient trading port (learn more about its history at the attractive “Dubai Museum”). However, only in the past five decades, after gaining independence, it has enjoyed a phenomenal growth. A wise leadership at that time embarked on a wise development plan for the region, focusing mainly on trade and tourism, and also on manufacturing.

The development of the emirate and the city was planned

at several stages. Today, we witness an engineering marvel of infrastructure (roads, railway systems, airports, etc.) and business as well as residential buildings, on a very large scale. While in European city centers, most of the buildings are more than a hundred years old, the ratio here is quite the opposite: apart from the tiny old Dubai, most of the buildings are probably less than ten years old. And yes, it's no typo: the plural “airports” is correct as one is not enough, and

both are or are going to be huge, dwarfing most existing airports (if this is going to be easy for the passengers, we'll see). One of the reasons for the growth and success of the airlines of the Gulf region is the fact that most (populated) areas in the world can be reached non-stop, an advantage that European and US airlines do not possess.

And yes, the (currently) tallest building in the world, the Burj Khalifa (828 m or 2717 ft), is in

Dubai. However, it appears that the record will be disrupted by a higher building in Saudi Arabia in 2018.

Dubai was also developed as a prime holiday destination with an enormous accommodation capacity for all classes. Numerous outdoor attractions (water parks) and an ice rink and ski slopes, both indoor, await the adventurous tourists. And don't forget the gigantic and prestigious shopping malls, whereby the majority of

them are superior to most malls in other parts of the world, especially considering their interior design.

It's obvious that the creation and the operation of this city are based on both the construction technology and the enormous workforce. As the indigenous population (the Emiratis) could not have done it all alone, numerous people from different regions of the world were employed and continue to be employed: Arabs from

other countries, South Asians, Westerners and East Asians, to name a few. Foreigners are employed at most job levels, such as: construction workers, chambermaids, sales clerks, taxi drivers, cooks, airline staff, security specialists, etc.

Talking security, it is noteworthy that the UAE have created their own Business Continuity Standard (AE/SCNS/NCMA 7000:2015), that, while based on international standards such as ISO 22301:2012 and the BCI's Good Practice Guideline, reflect the nation's specific needs. While Business Continuity is a topic for professionals, the National Emergency Crisis and the Disaster Management Authority also published a guide on how to prepare for emergencies: <https://www.ncema.gov.ae/en/home.aspx>.

Last but not least, the great diversity of people in Dubai is reflected on its culinary offerings. The app of the Dubai Mall alone, currently lists two hundred (!) establishments, sporting 77 cafés, 60 fast food chains and 63 restaurants. Maybe your taste buds will not adapt well to the type of foods offered at restaurants, or maybe they will. Checking out the rest may take longer than the duration of your intended stay. And we just talked about one shopping mall... Just come back again!



Wolfgang H. Mahr
Owner and Managing Director at
Governance and Continuuuity





Nights in Dubai

Even though not advertised as much, Dubai has a vibrant night life. All the tourists, business man and woman are drawn into the world's best clubs. If you want to go to a good club, you must first find a decent hotel, because the best clubs and pubs are found inside the extraordinary luxury hotels. The Dubai's hotels are unique and exciting, and as such are well worth visiting.

For instance, the Vii club, with its terrace transformed into a unique temperature controlled greenhouse, is found inside the famous Conrad Hotel. Similarly, the famous Fairmont hotel is the home to the Cavalli club which is owned by the famous Roberto Cavalli. All these clubs have a restaurant and a lounge area, which are usually very exclusive, and the tables need to be booked in advance.

Dubai is very beautiful during the day, but it certainly becomes more glamorous during the night, especially if you have the chance to enjoy the view from the tallest buildings of the city. If you go to the 27th floor of the Skybar, you can have a memorable experience by spending the warmest nights drinking iced tea or cocktails. Therefore, at the end of a day filled with community theatre and live music venues, you can always admire the beautiful view of Dubai and the Arabian Gulf, and be able to see the values and sights that we may ordinarily ignore.

There is not a thing that you cannot do in Dubai, the city of contrasts and inspiring skyscrapers that never fails to beat the odds.

Dubai has a fascinating energy, and open society towards people from all over the world. Let's look at some of the insights!

Summer days in Dubai

Dubai, as a melting pot of nationalities, languages and cuisines, may not be one of the best places to comfortably lie on the beach during the summer time. Certainly, the beaches are beautiful and clean, but imagine being in a place where the weather is 50°C and the water is considerably warm.

During the day, the beaches in Dubai tend to not be crowded, while the fancy hotels and resorts with exclusive pools and cooled down water are full of tourists. As such, Dubai, the city that reconciles the seemingly incongruous, spends more energy to cool down the pool water than most countries do to heat them up!

Exclusive meets traditional

Being the home of different nationalities and a top rated tourism hub, Dubai's culture has been transformed into a cosmopolitan culture where everything is possible. This diversity is portrayed in the architecture, fashion, cuisine, music etc. While walking on the streets of Dubai, one gets the feeling of being part of something bigger than oneself - the tall buildings, huge shopping malls, man-made islands on the shape of the palm, unique ski resorts in one of the warmest city of the world, all contribute to offering a richer, more rewarding experience. You can also sense the smell of shisha, meet people who sell merchandise on the streets, hear the sounds coming from mosques before the prayer time, ride a camel into the desert, and enjoy the beautiful and unique Arabic calligraphy, where the latter is a specifically unique oriental decoration. The oriental habits, culture, or cuisine are more apparent in the Old city of Dubai, but you can still find them even in the modern parts.



Management and certification systems in the United Arab Emirates

PECB's commitment and persistence in achieving its vision of becoming the global benchmark for the provision of professional certification services, is being recognized by countries, such as United Arab Emirates, that appreciate the difference triggered by the implementation of various ISO standards.

The capability to keep the organization, employees and clients safe from the emerging threats, is the key to surviving in a rapidly changing environment. As such, PECB provides professional training and evaluation services to increase security awareness, and capacity to handle security threats.

With 42 partners around the Arab Emirates, PECB is proud to say that the number of certified individuals and organizations is exceeding our expectations. Through the provision of best practices, field-proven methodologies, and professional development opportunities, certificates delivered are continuously growing in number. The establishment of the new partnerships around Emirates is further contributing to the delivered certification services..

The tall sky scrapers, palm shaped islands, exclusive beaches and resorts, and the particularly unique culture of UAE, unveil the fact that businesses and organizations play a crucial role in the development of economically powerful countries. Certainly, the impressive development of these countries is facilitated by the implementation of policies that contribute to the creation of business-friendly environments.





Let's take a look at some insights on the development of UAE economy:

United Arab Emirates is a federation of seven emirates, namely Abu Dhabi, Ajman, Fujairah, Sharjah, Dubai, Ras Al Khaimah, and Umm al Quwain.

- Capital: Abu Dhabi
- Population: 9 million
- Area: 77,700 sq. km (30,000 sq. miles)
- Major language: Arabic
- Major religion: Islam

The UAE has one of the most open economies in the world, with highly modernized states, and high standard of living. For more than thirty years, UAE's economic and social development has been driven by the oil sector, but the financial crises of 2008, just like in other developed countries, caused severe damages to UAE's economy.

According to CIA publications from the world fact book, being one of the largest oil suppliers, UAE has maintained a considerably high GDP; however, its distinct dependence on oil remains a long-term challenge, which UAE has been trying to fight throughout the years. Therefore, during the last decades, it has been trying to diversify its economy by investing in sectors like global trade and tourism hub, and private sector. Such efforts have resulted to be successful, given that the oil and gas sector contribution to the UAE's GDP has been reduced by approximately 30%.

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A full-page background image of an underwater cave. A large opening at the top allows bright blue light to stream down, illuminating the scene. Two divers are visible: one in the center, larger and more detailed, and another smaller diver further down. Bubbles trail from the divers. The cave walls are dark and rocky.

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