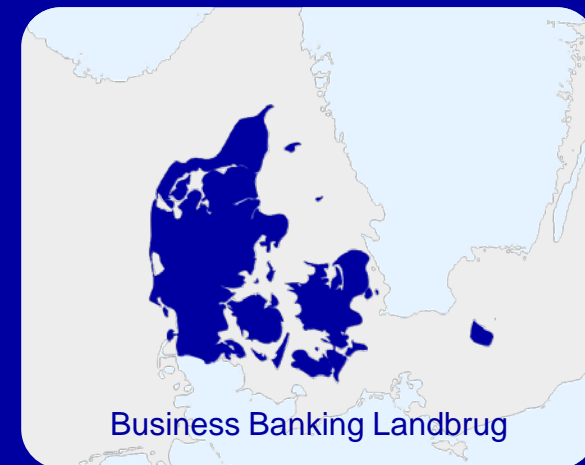


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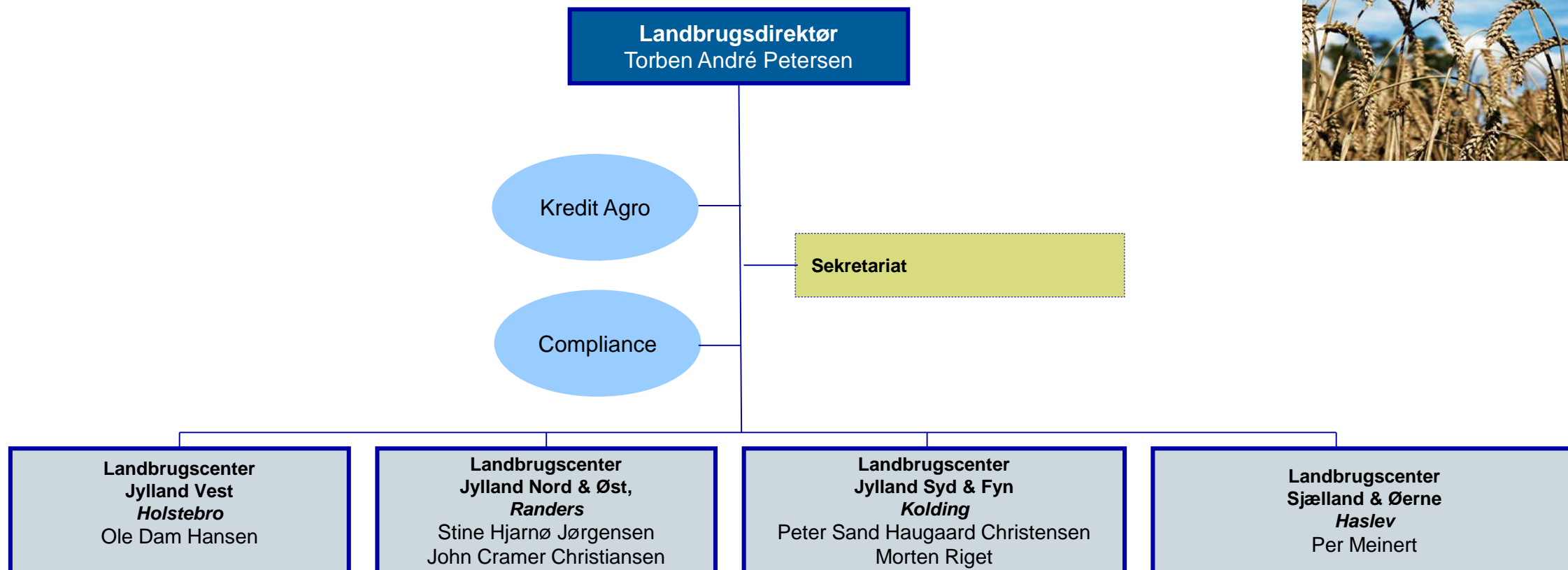


Efterårskonference 2018

Risikostyring i landbruget – behov og muligheder fremover v/Per Meinert



Business Banking Landbrug

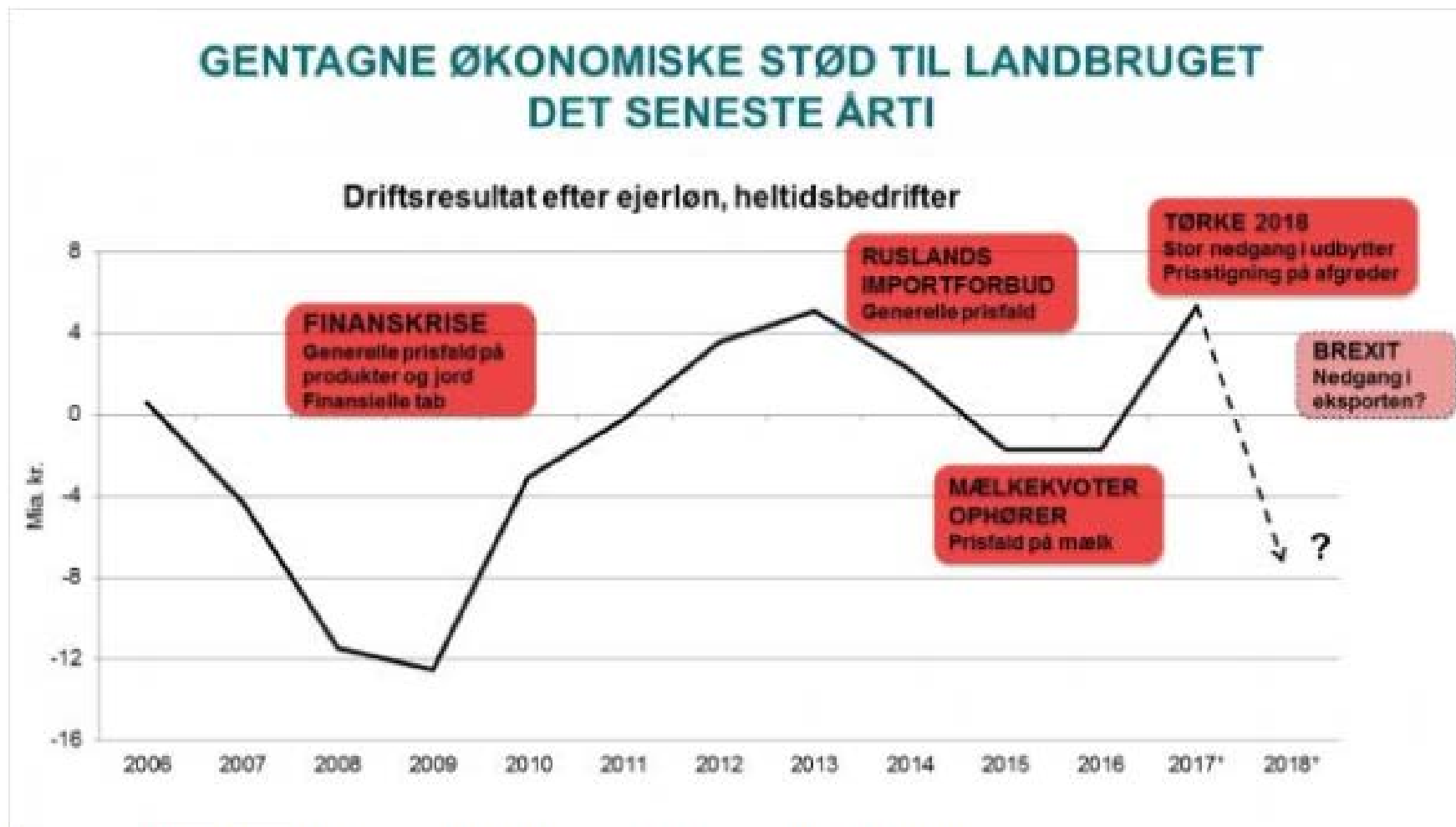


- Landbrugscenter Sjælland & Øerne
- 20 medarbejdere
- 15 rådgivere, heraf 2 under uddannelse
- Satellit - kontor i Nykøbing F.



Landbrugschef Per Meinert

Risiko i en volatil verden



Fem kriser i landbruget på en kort årrække er meget usædvanligt. Illustration: Seges.

Risikofaktorer – set med bankens øjne

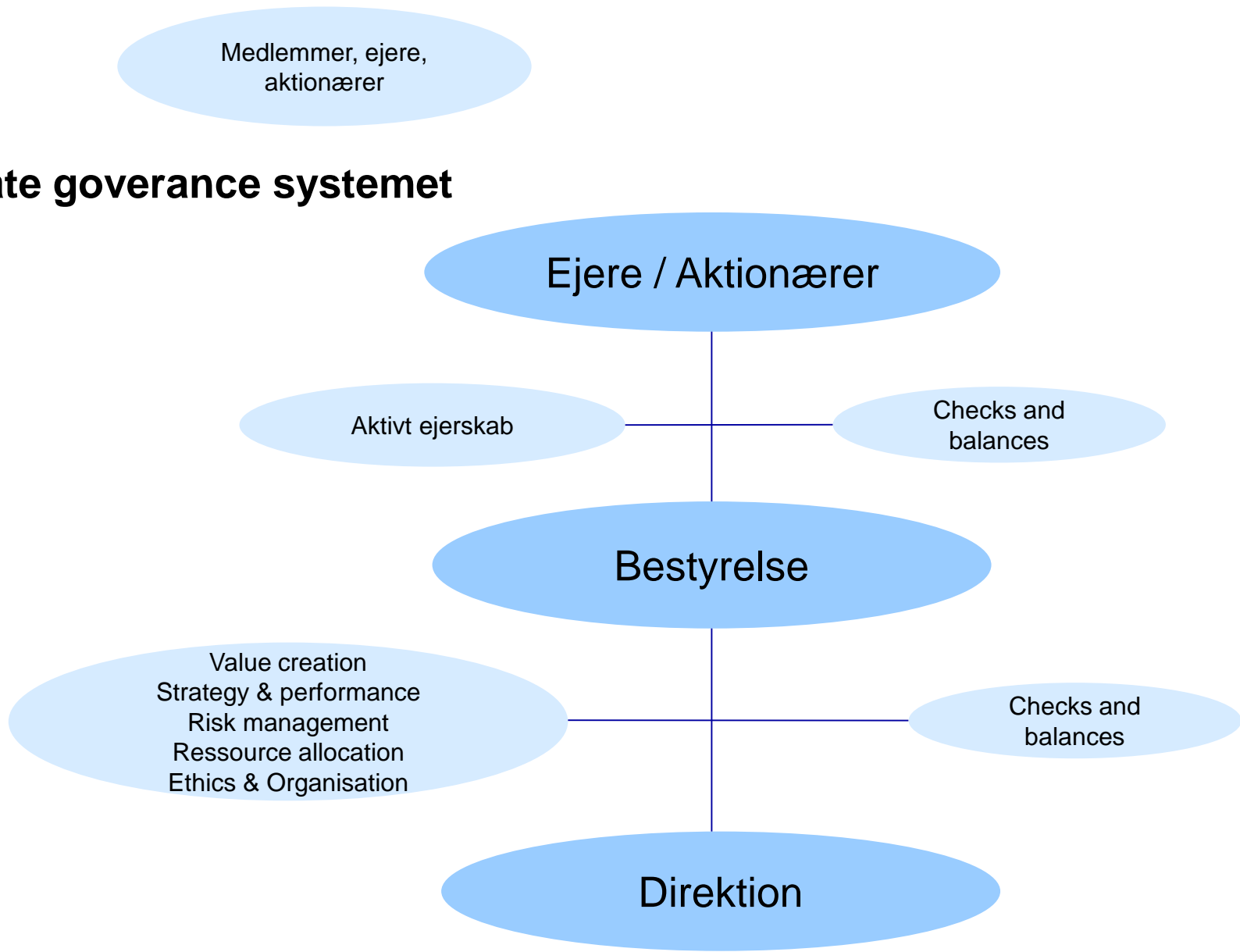
De gamle travere – f.eks.

- Virksomhedslederevner
- Effektivitet
- Sygdomsudbrud (mere aktuelt)
- Pris - udsving – in- og output - volatilitet
- Finansiell robusthed – eks. at kunne håndtere midlertidige prod./salgsstop
- Miljølovgivning
- Anden lovregulering
- Rente

”Nye” risikofaktorer

- Klima
 - Klimaforandringer
 - Klimadagsorden ”license to deliver”
- Bæredygtighed
 - Forbrugerholdninger (trends)
 - Ressourceforbrug / miljøpåvirkninger
 - Etik
- Governance (større og større bedrifter)
 - Ejerstrategi (ejerskifte)
 - Forretningsstrategi (lønsomhed)
 - Risikostyring

Corporate governance systemet



Bestyrelsens ABC

- Fortrolighed / tavshedspligt
- Uafhængighed
- Kommunikation mellem møderne
- Arbejde som et team
- Det er bestyrelsens medlemmer, der har ansvaret for de beslutninger, de træffer
- Bestyrelsen har det overordnede ansvar – Direktionen har driftsansvar
- Hvilken governance ønsker vi ?

Røde Lamper

- Sammenblanding af roller – ejer, bestyrelse, ledelse
- Selskabets interesse og optikken på ejerinteresse Vs. Stakeholder interesser
- Uklar ejer-strategi eller flere ejere som er grundlæggende uenige om retningen
- Utilstrækkelige kompetencer og uafhængighed i bestyrelsen
- Mangel på orden i penalhuset
- Ingen strategi – opportunistisk
- Manglende viden om konkurrenter og kunder/marked
- Mangelfuld risikostyring
- Mangelfuld forståelse for værdiskabelse og finansiel ledelse
- Informationsniveau i Årsrapport
- Uforklarlig sammenhæng i nøgletal eller negativ økonomisk udvikling

Sustainability Report

Nordea

Sustainability Report 2017

Nordea's CEO on sustainability

Sustainability on the Board's Agenda

...something that has to be on the basis of evidence, what are the most important macro trends you are seeing in the short and long term?

...the most important macro trends in particular in the fourth industrial revolution is not only digitalisation, but also computing power, the internet and mobility. It will fundamentally change the way we live, work and play. The customer needs that we will see in the future are not the same as the needs we have today. How will customers behave in the future? How will customers behave in the future? How will customers behave in the future?

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Value Creation

Financial: EUR 548,296M Total liabilities, EUR 33,316M Total equity

33,170 employees (47% men, 53% women)

~10 million customers (8.4 million household customers, 560,000 Corporate & Institutional)

Purpose
Together we lead the way, creating dreams and everyday experiences for a greater good.

Values
Collaboration, Flexibility, Courage, Ownership.

Resources
Human, Energy, Data, Talent

Our business

What is ESG?

Relevant ESG topics are industry specific and these are example of topics that may be addressed in the analysis:

- Environment**
 - Climate Change & Carbon Risk
 - Use of Raw Materials, Water & Energy
 - Biodiversity & Land-use
 - Generation of Wastes & Noise
- Social**
 - Human Rights
 - Labour Rights, Equal Opportunities
 - Occupational Health & Safety
 - Government and Community Relations
 - Consumer Protection, Product Safety
 - Personal Data Safety & Privacy
- Governance**
 - Transparency, Reporting on Material Issues & Audited Reports
 - Board Composition and Independence
 - Accounting risk, & Audit Committee Structure
 - Bribery and Corruption
 - Aggressive Tax Planning

FN'S VERDENSMÅL
for bæredygtig udvikling

RISE's måde at måle bæredygtighed på kan genkendes i FN's Verdensmål for bæredygtig udvikling. Se eksempler af mål og delmål under temaerne.

1	2	3
4	5	6
7	8	9
10	11	12
13	14	15
16	17	

De tre bundlinjer, hvordan arbejder du med dem?



Nordea

Spørgsmål / dialog

