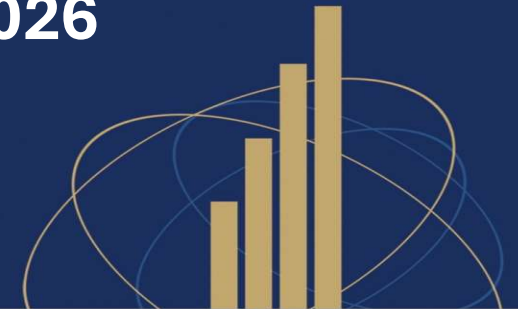




**21 April 2026**

**EMBEDDING COMBINED ASSURANCE IN THE PUBLIC SECTOR:  
A MULTI-SPHERE, FIVE LINES OF ASSURANCE APPROACH  
WITH PRACTICAL IMPLEMENTATION TOOLS**



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**SAQA Recognised Professional Body**

# INTRODUCTION



South Africa a failed stated. This is one of the top ten risk by the Institute of risk management South Africa. The business tech news issued an article on the 2 May saying that South Africa is already a failed state. According to Magda Wierzyca , the reason for this view is that SA municipalities are failing, and many have already failed. Municipalities are the core of the country and the backbone of the government.



# MATERIALIZED RISK AS PER THE AG REPORT



- Lack of accountability
- Lack of consequence management
- Service delivery failures
- Financial health
- Poor governance
- Instability
- Irregular expenditure
- Poor quality of submitted financial statements and performance reports
- Highest level of non-compliance with key governance laws



# LEGISLATIVE FRAMEWORK



## KING IV- Principle 15

41. The governing body should satisfy itself that a combined assurance model is applied which incorporates and optimises the various assurance services and functions so that, taken as a whole, these support the objectives for assurance.

42. The governing body should oversee that the combined assurance model is designed and implemented to cover effectively the organisation's significant risks and material matters through a combination of ... assurance service providers and functions as is appropriate for the organisation



# UNPACKING COMBINED ASSURANCE



- INCREASE ASSURANCE PROVIDERS
- ASSURANCE INEFFIENCES
- ASSURANCE FATIGUE



# WHAT IS COMBINED ASSURANCE



**Integrating and aligning** assurance processes in an organisation to maximise management of **risk** and **opportunity, governance** oversight and **control efficiencies**, and optimise **overall assurance** to the audit and risk committee, considering the company's **risk appetite and tolerance**



# WHY COMBINED ASSURANCE

Helps to inform  
better decision  
making

Prioritised approach  
in tracking remedial  
action for  
improvement

Brings comfort  
regarding  
management of key  
risks

Increases knowledge  
of the business and  
risk awareness  
among management

Helps to eliminate  
silos

Increases  
accountability and  
transparency

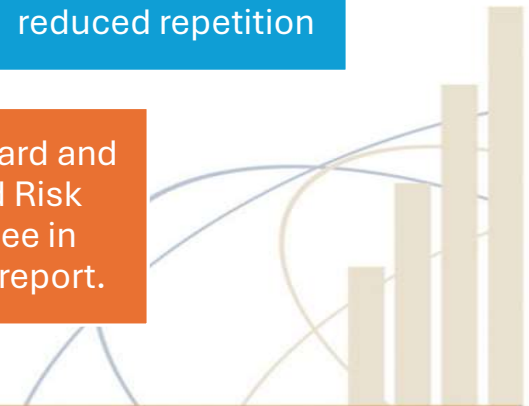
Assistance with  
closure of assurance  
gaps.

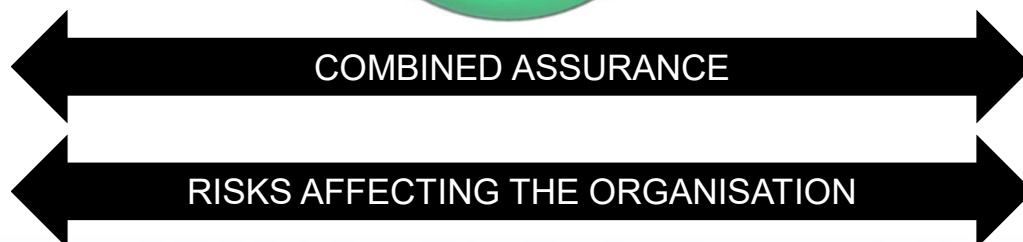
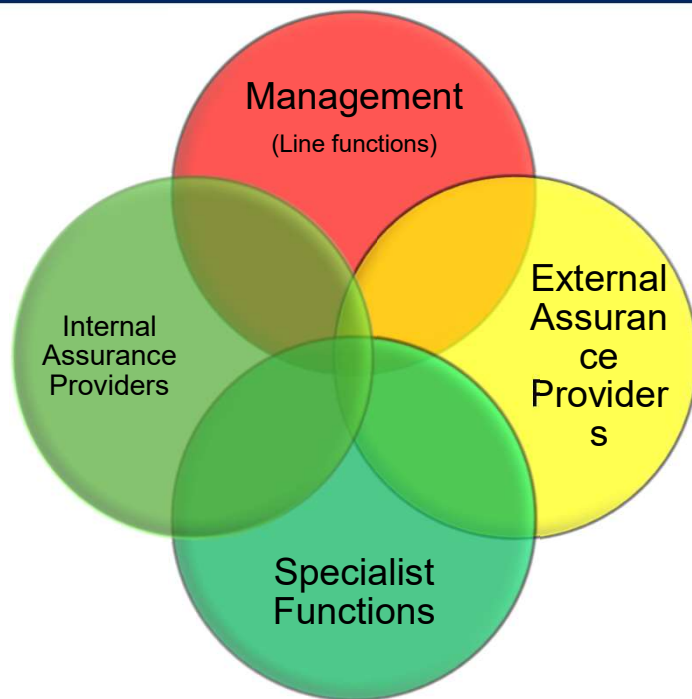
Improved reporting  
to the Board and its  
Committees and  
reduced repetition

Greater  
transparency, ease  
of information  
sharing and action.

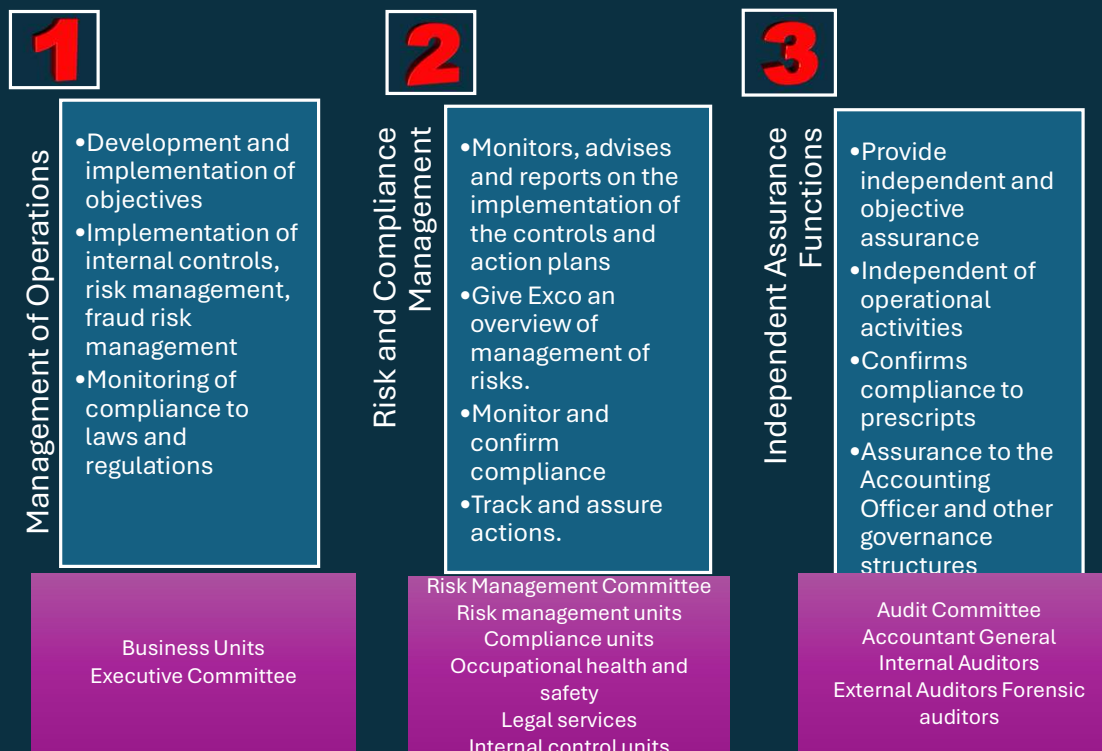
Possible reduction in  
assurance costs.

Support Board and  
Audit and Risk  
Committee in  
integrated report.





# Role players: First Three lines of assurance



# FIVE LINES OF ASSURANCE

## 1<sup>st</sup> line of Assurance

### Line Functions

Risk and control owners – managing and reporting on risk.

## 2nd line of Assurance

### Specialist Functions

Risk management process owners – implementation of risk management practices and appetite & tolerance definition.

## 3rd line of Assurance

### Internal Assurance Providers

Objective assurance on how well the organisation manages and assesses risks.  
e.g. audit, forensic examiners, fraud examiners, statutory bodies.

## 4th line of Assurance

### External Assurance Providers

External audit, sustainability and environmental auditors, regulatory inspectors, external actuaries and external forensic examiners etc

## 5th line of Assurance

### Governing Body

Overall responsibility for ensuring effective risk management processes in place and the other four lines of assurance are effectively managing risk.

# CHALLENGES IN IMPLEMENTATION

Trial and error

No one-size-fits-all approach

Not knowing what the end product looks like

Not creating an integrated view

Not understanding the concept

Not understanding the meaning of assurance

Risk management maturity

# CRITICAL IMPLEMENTATION SUCCESS FACTOR

Tone from the top –  
executive buy-in

Management buy-in

Mature risk management  
process

Communication amongst  
assurance providers

Clearly understanding  
accountabilities

Common language, data  
repository and  
methodologies

# CRITICAL IMPLEMENTATION STEPS TO CONSIDER

## 1. Create Awareness

Define what it is

Explain the benefits

## 2. Identify a Champion

Some organisations use Head of Audit

Others have been known to use the Chief Risk Officer

## 3. Develop an Assurance Strategy

Identify business objectives and risks that affect their attainment

Prioritise the risks

# CRITICAL IMPLEMENTATION STEPS TO CONSIDER

## 4. Identify all assurance providers and get their buy-in

Get them on-board and secure their commitment to cooperate

Internal Audit is important – so are other assurance providers

## 5. Map risks to assurance providers

You cannot afford to stop at assigning assurance providers for each risk

Describe the assurance mission of each provider. Draft assurance activities to be undertaken and the frequency

## 6. Decide on optimum model

Design blueprint. Consider top-down or bottom-up approach

Build infrastructure – risk assessment process, assessment methodology, follow-ups etc..

# COMBINED ASSURANCE APPROACH

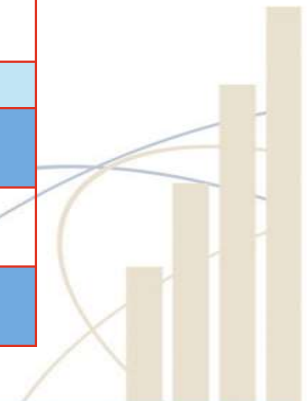


# COMBINED ASSURANCE MAP



Processes	Five lines of assurance providers								
	First line of assurance – Line Functions			Second line of assurance – Specialist Functions			Third line of assurance – Internal assurance providers		
	Control self assess	Mgt review	Special project	ERM	King IV	Compliance	Internal audit	Fraud	Forensics
Strategic									
Funding	Moderate	Extensive	Not applicable	Moderate	Extensive	Not applicable	Inadequate	Inadequate	Not applicable
Sustainability	Extensive	Extensive	Extensive	Moderate	Moderate	Inadequate	Extensive	Not applicable	Not applicable
Growth	Extensive	Extensive	Extensive	Moderate	Inadequate	Not applicable	Extensive	Not applicable	Not applicable
Operational									
Treasury	Inadequate	Moderate	Not applicable	Inadequate	Extensive	Extensive	Moderate	Moderate	Moderate
Products and services	Inadequate	Moderate	Not applicable	Inadequate	Extensive	Not applicable	Not applicable	Not applicable	Not applicable
Finance	Inadequate	Moderate	Extensive	Moderate	Extensive	Not applicable	Extensive	Extensive	Moderate

Extensive assurance
  Moderate assurance
  Inadequate assurance
  Not applicable



# COMBINED ASSURANCE RATING



Assurance Rating	Description
Extensive Assurance	No improvement required
Moderate Assurance	Improvement required
Inadequate Assurance	Significant improvement required
Potential inefficiencies	Oversight/assurance overload



# COMBINED ASSURANCE REPORTING



- Combined Assurance Forum
- Risk management committee
- Audit & Performance Committee
- Governing body/Council



# ROOT CAUSE: WORKING IN SILOS





# SOLUTION: ONE VOICE, ONE VIEW

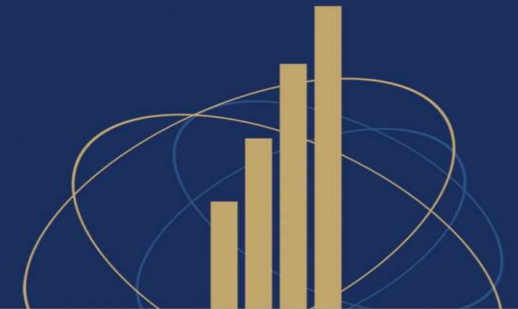






“Coming together is a beginning,  
keeping together is progress,  
working together is success”-

Hendry Ford



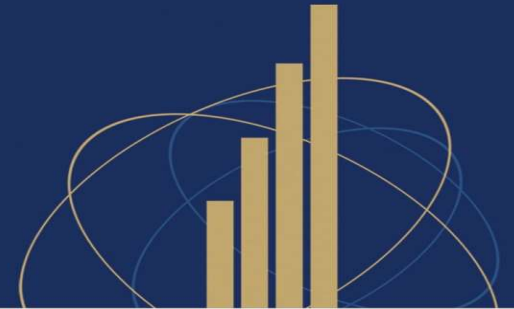
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# Thank You!



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