

TI SLOVENIA LETNI FORUM 2018

KORPORATIVNE PREVARE IN VPLIVI NA POSLOVANJE:

predstavitev najpogostejših prevar in učinkovitosti notranjih mehanizmov

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KORPORATIVNE PREVARE - KLJUČNE UGOTOVITVE 2018



2,690 primerov (odkritih) prevar, ki so povzročile več kot 7 USD milijard izgub.

Povprečno je prevara trajala nekaj manj kot leto in pol, korupcija je še vedno najpogostejša oblika.

Manjša podjetja so imela dvakrat višje izgube zaradi prevar.

2,690
real cases of
occupational fraud

from
125 countries

in
23 industry
categories

\$7 BILLION+
IN TOTAL LOSSES

\$130,000
MEDIAN LOSS PER CASE

22%
OF CASES CAUSED
LOSSES OF
\$1 MILLION+



Median duration
of a fraud scheme

16

MONTHS

CORRUPTION

was the most common scheme
in every global region

**SMALL BUSINESSES
LOST ALMOST
TWICE AS MUCH
PER SCHEME
TO FRAUD**

\$104,000
MEDIAN LOSS

100+ EMPLOYEES

\$200,000
MEDIAN LOSS

<100 EMPLOYEES

Vir: ACFE, Report to the Nations, 2018

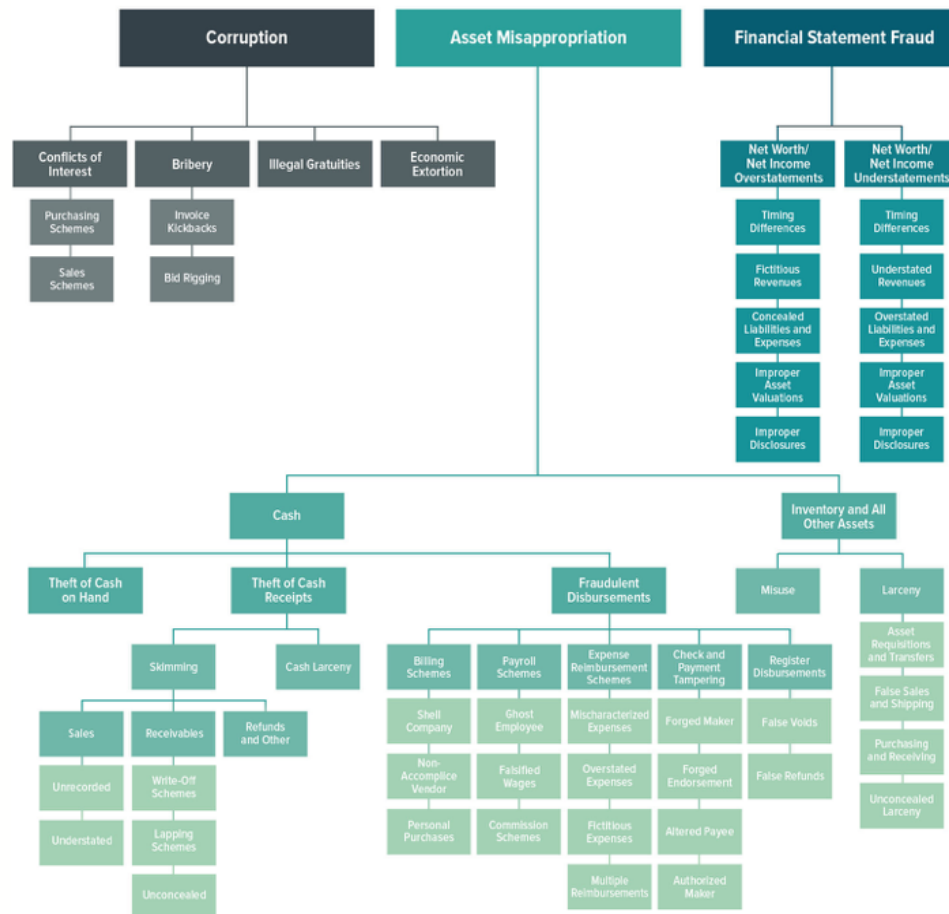
DREVO PREVAR ŠIROKO UPORABLJENA SCHEMA ZA KATEGORIZACIJO PREVAR



FIG. 4 Occupational Fraud and Abuse Classification System (the Fraud Tree)

Drevo prevar se deli na: korupcijo, neupravičeno pridobitev ali uporabo sredstev, in prevarantsko (računovodsko) poročanje.

Korupcijo razdelimo na: konflikt interesov, podkupovanje, podkupnina (nelegalna "zahvala") in ekonomsko izsiljevanje.

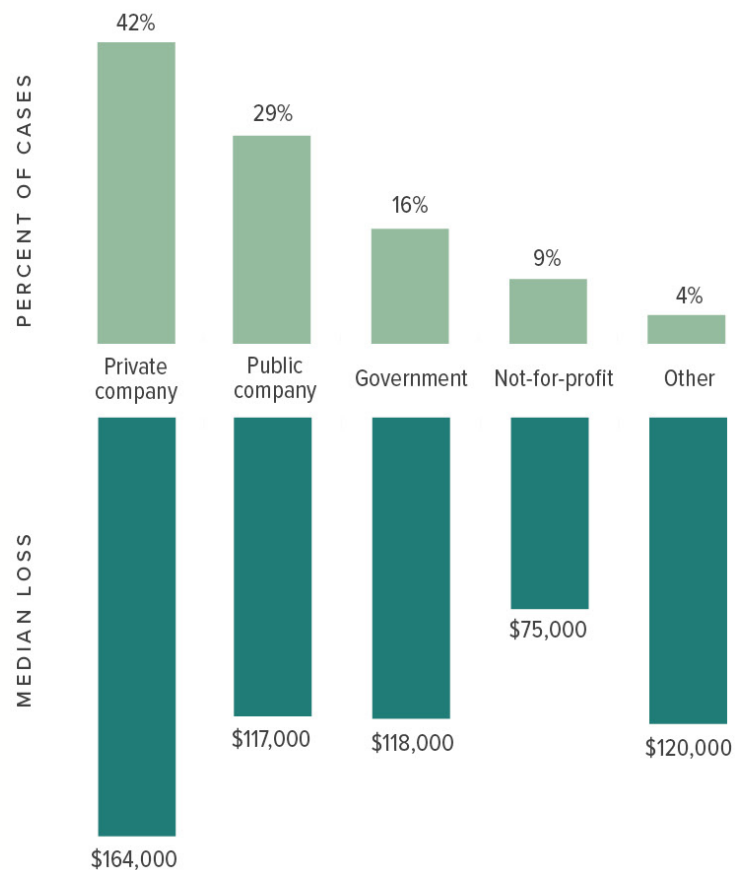


Vir: ACFE, Report to the Nations, 2018

ORGANIZACIJE, KI SO ŽRTVE PREVAR



FIG. 12 What types of organizations are victimized by occupational fraud?



Prevaram so najbolj pogosto izpostavljene zasebne in javne gospodarske družbe (70%).

Vir: ACFE, Report to the Nations, 2018

POGOSTOST RAZLIČNIH OBLIK PREVAR



FIG. 16 What are the most common occupational fraud schemes in various industries?

INDUSTRY	Cases	Billing	Cash larceny	Cash on hand	Check and payment tampering	Corruption	Expense reimbursements	Financial statement fraud	Noncash	Payroll	Register disbursements	Skimming
Banking and financial services	338	11%	14%	23%	12%	36%	7%	8%	11%	2%	3%	9%
Manufacturing	201	27%	8%	15%	12%	51%	18%	10%	28%	5%	3%	7%
Government and public administration	184	15%	11%	11%	9%	50%	11%	5%	22%	7%	2%	11%
Health care	149	26%	7%	13%	13%	36%	16%	11%	19%	17%	1%	12%
Retail	104	20%	10%	19%	9%	28%	8%	12%	34%	5%	13%	13%
Education	96	23%	19%	19%	6%	38%	18%	6%	19%	6%	0%	14%
Insurance	87	20%	9%	3%	18%	45%	8%	7%	11%	3%	1%	11%
Energy	86	20%	2%	10%	12%	53%	10%	3%	27%	7%	2%	10%
Construction	83	37%	12%	8%	19%	42%	23%	16%	23%	14%	1%	13%
Transportation and warehousing	79	25%	8%	8%	9%	46%	15%	8%	28%	3%	3%	13%
Food service and hospitality	75	17%	16%	20%	11%	29%	12%	12%	24%	7%	0%	23%
Technology	62	26%	5%	10%	8%	42%	21%	16%	32%	8%	0%	6%
Religious, charitable, or social services	58	40%	9%	22%	19%	34%	29%	10%	19%	22%	3%	17%
Services (professional)	54	26%	17%	15%	26%	17%	30%	13%	13%	15%	0%	15%
Arts, entertainment, and recreation	50	14%	20%	36%	6%	32%	12%	8%	18%	4%	8%	28%



Najpogostejša oblika prevare je korupcija, ki zajema vse panoge in ne samo javnega sektorja.

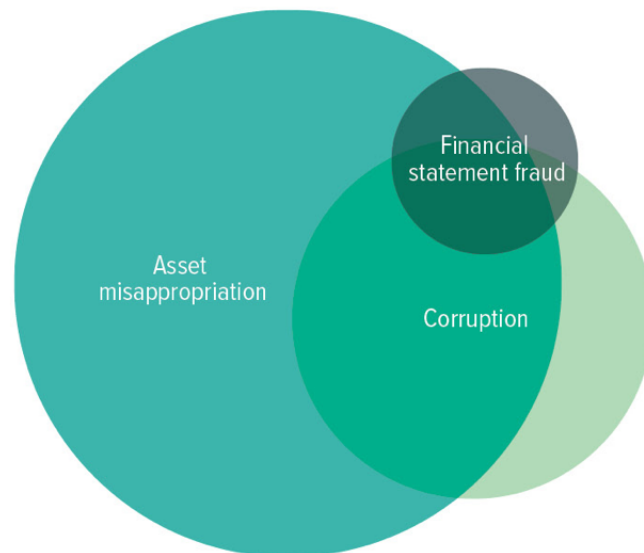
Vir: ACFE, Report to the Nations, 2018

POGOSTOST ENE ALI VEČ OBLIK PREVAR V POSAMEZNIH PRIMERIH



FIG. 5 How often do fraudsters commit more than one type of occupational fraud?

Skoraj tretjina primerov prevar je vključevala več kot eno obliko prevare.



Asset misappropriation only	57%
Asset misappropriation and corruption	23%
Corruption only	9%
Corruption, asset misappropriation, and financial statement fraud	4%
Asset misappropriation and financial statement fraud	3%
Financial statement fraud only	1%
Corruption and financial statement fraud	1%

Vir: ACFE, Report to the Nations, 2018

VPLIV PREVAR NA RAZLIČNE GOSPODARSKE PANOGE



Agregatno sta prevaram najbolj podvrženi predelovalna industrija in finančne storitve.

Največji kriminalni posli povprečno se dogajajo v založništvu, energetiki, profesionalnih storitvah, industriji, gradbeništvu in rudarstvu.

FIG. 15 How does occupational fraud affect organizations in different industries?



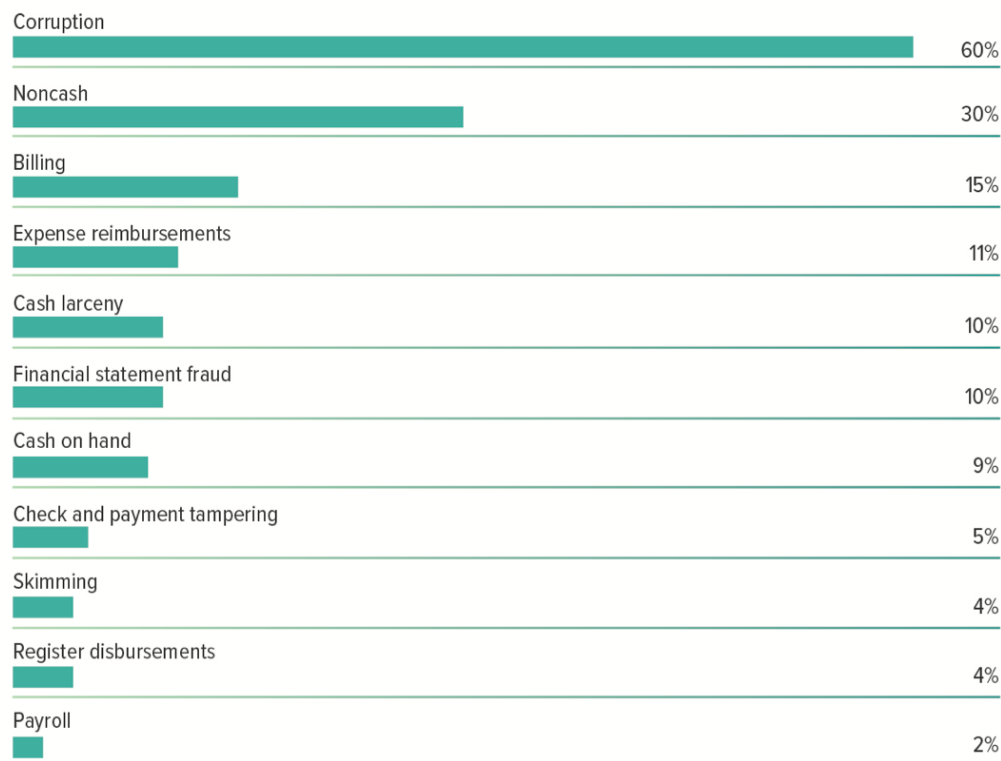
Vir: ACFE, Report to the Nations, 2018

VRSTE PREVAR V VZHODNI EVROPI IN CENTRALNI AZIJI



Korupcija kot oblika prevare je najbolj pogosta v Vzhodni Evropi in Centralni Aziji.

FIG. 60 What are the most common occupational fraud schemes in Eastern Europe and Western/Central Asia?



Vir: ACFE, Report to the Nations, 2018

ŠTEVILO PREVAR PO POSAMEZNIH DRŽAVAH V. EVROPE IN C. AZIJE



Število primerov v posameznih državah Vzhodne Evrope in Centralne Azije:

Največ primerov je v Rusiji, Turčiji, Romuniji in Srbiji.

FIG. 64 Cases by country in Eastern Europe and Western/Central Asia

Country	Number of cases
Bulgaria	3
Czech Republic	3
Georgia	1
Hungary	1
Kazakhstan	4
Kosovo	2
Latvia	2
Lithuania	1
Macedonia	2
Montenegro	1
Poland	5
Romania	11
Russia	15
Serbia	9
Slovakia	4
Slovenia	4
Tajikistan	1
Turkey	13
Ukraine	3
Uzbekistan	1
Total cases:	86

Vir: ACFE, Report to the Nations, 2018

ŠTEVILO PREVAR PO POSAMEZNIH DRŽAVAH ZAHODNE EVROPE



FIG. 93 Cases by country in Western Europe

Country	Number of cases
Austria	4
Belgium	7
Denmark	2
Finland	2
France	4
Germany	16
Greece	22
Iceland	1
Ireland	2
Italy	8
Netherlands	10
Norway	2
Portugal	1
Spain	4
Switzerland	11
United Kingdom	34
Total cases:	130

Število primerov v posameznih državah Zahodne Evrope:

Na vrhu so V. Britanija, Grčija in Nemčija.

Vir: ACFE, Report to the Nations, 2018

ODDELKI STORILCEV IN POVPREČNE IZGUBE



Računovodstvo in operativa sta obe odgovorni za 14% vseh primerov prevar, vendar pa je povprečni obseg prevar v računovodstvu skoraj 3-krat večji kot v operativi.

Prevare s strani vodstva in vrhnjega menedžmenta so sicer manj pogoste, vendar veliko večje.

Department*	Percent of cases	Median loss
Accounting	14%	\$ 212,000
Operations	14%	\$ 88,000
Sales	12%	\$ 90,000
Executive/upper management	11%	\$ 729,000
Customer service	8%	\$ 26,000
Administrative support	8%	\$ 91,000
Other	6%	\$ 77,000
Finance	6%	\$ 156,000
Purchasing	5%	\$ 163,000
Facilities and maintenance	3%	\$ 175,000
Warehousing/inventory	3%	\$ 200,000
Information technology	3%	\$ 225,000
Marketing/public relations	2%	\$ 80,000
Manufacturing and production	2%	\$ 200,000
Human resources	1%	\$ 76,000

**Departments with fewer than ten cases were omitted.*

Vir: ACFE, Report to the Nations, 2018

POGOSTOST RAZLIČNIH PREVAR PO POSAMEZNIH ODDELKIH



Na splošno se kar 77% prevar zgodi v 8 različnih oddelkih.

Korupcija je najbolj pogosta oblika prevar, predvsem v službah nabave in vodstvu družbe.

FIG. 29 What are the most common occupational fraud schemes in high-risk departments?

INDUSTRY	Cases	Billing	Cash larceny	Cash on hand	Check and payment tampering	Corruption	Expense reimbursements	Financial statement fraud	Noncash	Payroll	Register disbursements	Skimming
Accounting	290	29%	14%	17%	30%	23%	12%	13%	7%	14%	2%	19%
Operations	266	15%	8%	15%	8%	36%	11%	4%	20%	5%	2%	11%
Executive/upper management	223	35%	14%	16%	15%	62%	29%	30%	20%	12%	3%	9%
Sales	216	10%	12%	12%	6%	34%	13%	6%	25%	2%	5%	14%
Customer service	155	5%	16%	31%	8%	19%	4%	1%	15%	3%	5%	14%
Administrative support	147	33%	7%	21%	14%	26%	22%	8%	19%	13%	3%	14%
Finance	110	17%	15%	21%	16%	37%	13%	16%	15%	6%	2%	10%
Purchasing	94	18%	5%	6%	5%	77%	10%	3%	31%	3%	2%	4%



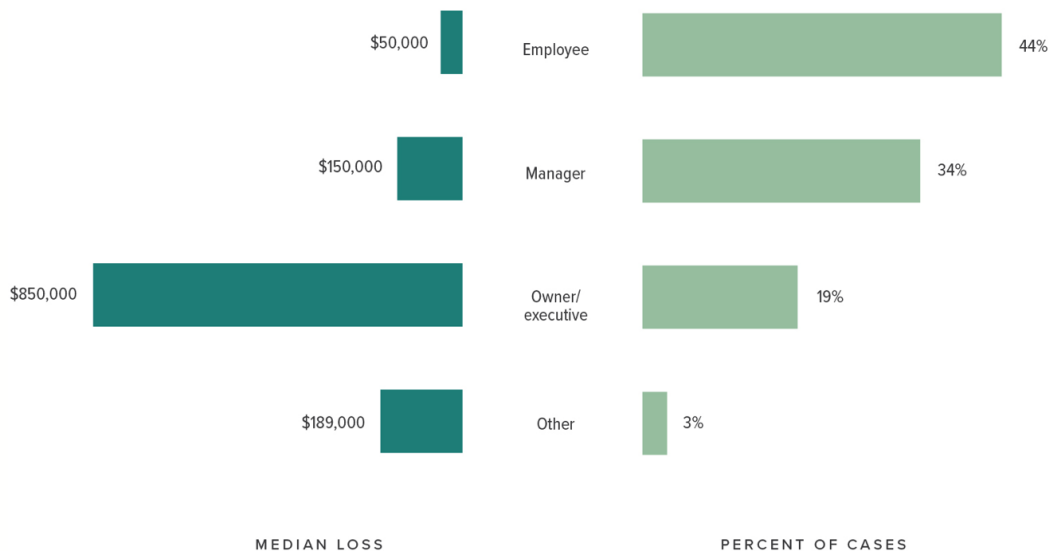
Vir: ACFE, Report to the Nations, 2018

POVEZAVA MED POLOŽAJEM STORILCA IN OBSEGOM PREVARE



Medtem ko so lastniki/vodstvo storili samo 19% prevar, so povzročili izgube skoraj šestkrat večje od povprečnih izgub, ki so jih povzročili menedžerji, in 17-krat večje od povprečnih izgub povzročenih s strani zaposlenih na nižjih ravneh.

FIG. 24 How does the perpetrator's level of authority relate to occupational fraud?



Vir: ACFE, Report to the Nations, 2018

POGOSTOST IN IZGUBE V PRIMERJAVI Z DOLŽINO TRAJANJA PREVARE



Posamezna prevara traja okrog 16 mesecev. Dlje časa, ko ostane neodkrita, višje so izgube.

Prevare, ki trajajo več kot 60 mesecev, so več kot 20-krat dražje kot tiste, ki so odkrite v prvih šestih mesecih.

FIG. 7 How does the duration of a fraud relate to median loss?



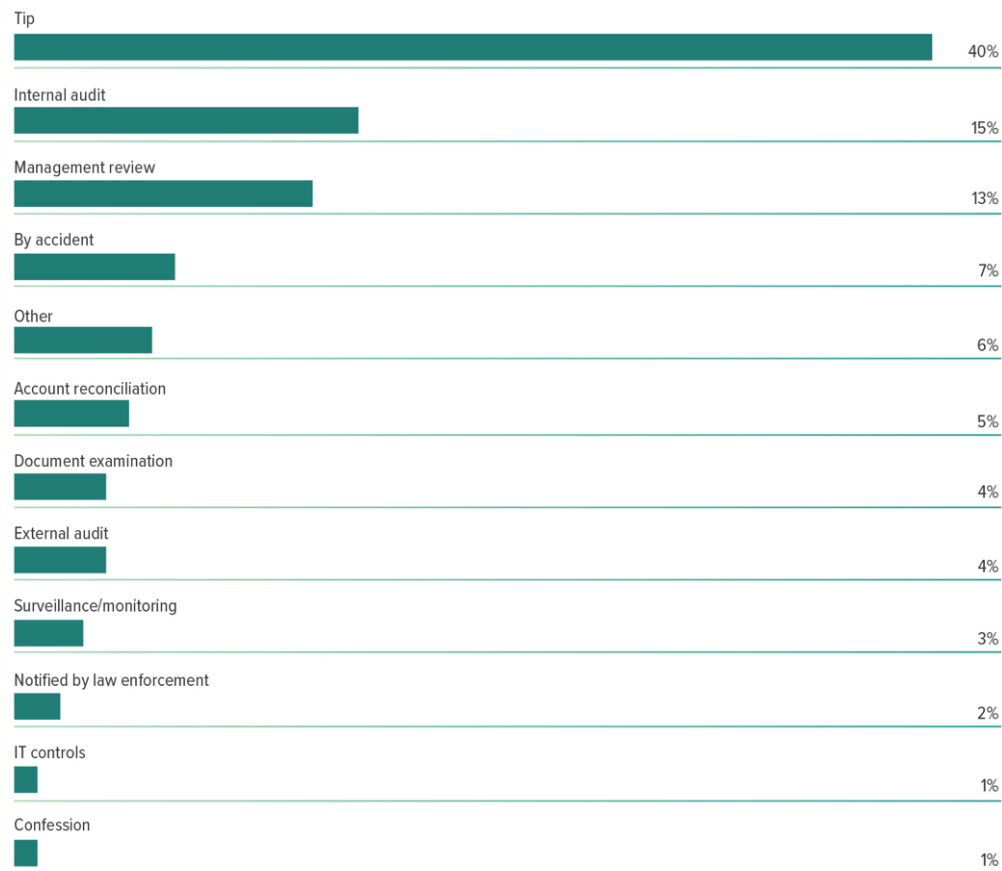
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METODE ODKRIVANJA PREVAR

Daleč največji delež prevar se odkrije z namigom ali katero drugo obliko internega komuniciranja (interna revizija, managerski pregledi).

FIG. 9 How is occupational fraud initially detected?

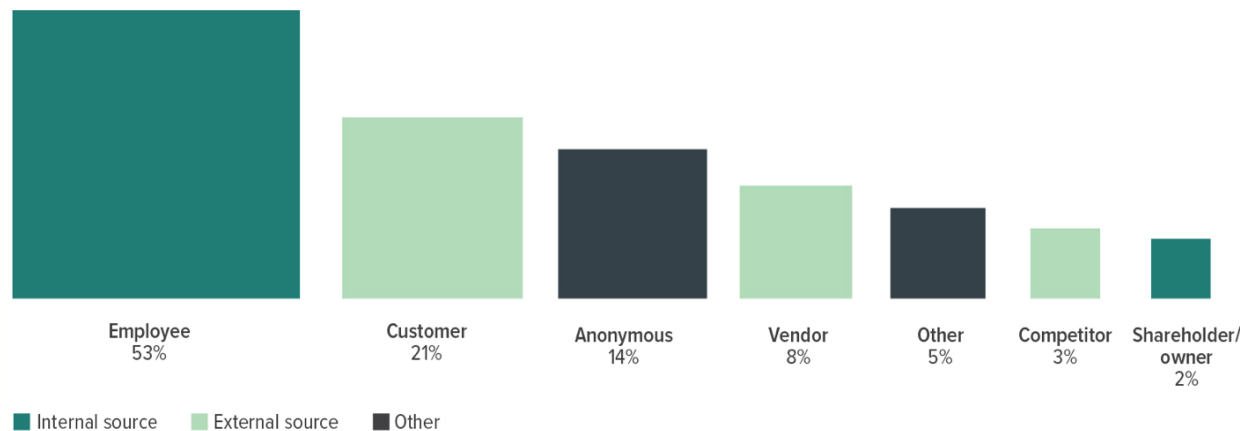


Vir: ACFE, Report to the Nations, 2018



METODE ODKRIVANJA PREVAR

FIG. 10 Who reports occupational fraud?



Najpogosteje prijavijo zaposleni iz samih organizacij.

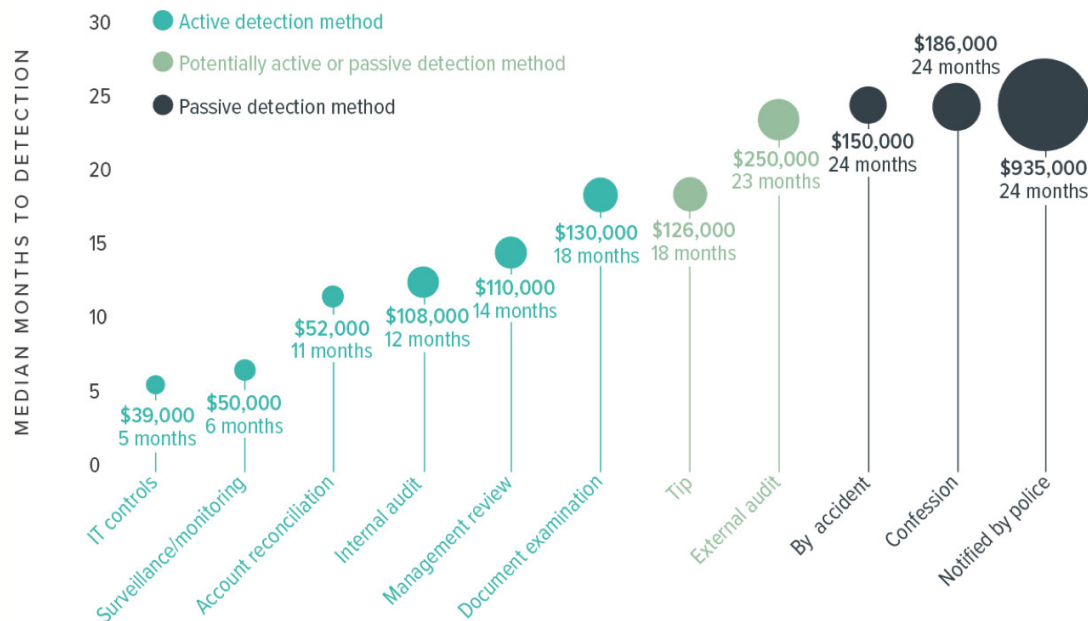
Vir: ACFE, Report to the Nations, 2018

DOLŽINA TRAJANJA PREVARE IN VIŠINA IZGUBE GLEDE NA METODO ODKRIVANJA KRŠITEV



Prevare so relativno kratko trajale in povzročile manjšo izgubo, če so bile zaznane proaktivno. Tiste, ki so bile odkrite pasivno, so trajale dlje in imele večje izgube.

FIG. 11 How does detection method relate to fraud duration and loss?



Vir: ACFE, Report to the Nations, 2018

POGOSTOST PREVENTIVNIH MECHANIZMOV IN KONTROL



Najpogostejši preventivni mehanizmi in kontrole v družbah so kodeks ravnanja, zunanja revizija računovodskih izkazov, notranja revizija in potrditev računovodskih izkazov s strani vodstva družbe.

Na drugem koncu spektra je le peščica družb zahtevala rotacijo delovnih mest ali obvezen dopust, prav tako nagrade za prijavitelje nepravilnosti.

FIG. 17 What anti-fraud controls are most common?



Vir: ACFE, Report to the Nations, 2018

UČINKOVITOST PREVENTIVNIH MEHANIZMOV IN KONTROL



Vsak preventivni mehanizem in kontrola sta zmanjšala izgube zaradi prevar.

Proaktivno spremljanja in analiza podatkov ter nenapovedana revizija so za več kot 50% zmanjšali izgube zaradi prevar.

Control	Percent of cases	Control in place	Control not in place	Percent reduction
Code of conduct	80%	\$ 110,000	\$250,000	56%
Proactive data monitoring/analysis	37%	\$ 80,000	\$ 165,000	52%
Surprise audits	37%	\$ 75,000	\$ 152,000	51%
External audit of internal controls over financial reporting	67%	\$100,000	\$200,000	50%
Management review	66%	\$100,000	\$200,000	50%
Hotline	63%	\$100,000	\$200,000	50%
Anti-fraud policy	54%	\$100,000	\$ 190,000	47%
Internal audit department	73%	\$108,000	\$200,000	46%
Management certification of financial statements	72%	\$109,000	\$ 192,000	43%
Fraud training for employees	53%	\$100,000	\$ 169,000	41%
Formal fraud risk assessments	41%	\$100,000	\$ 162,000	38%
Employee support programs	54%	\$100,000	\$ 160,000	38%
Fraud training for managers/executives	52%	\$100,000	\$ 153,000	35%
Dedicated fraud department, function, or team	41%	\$100,000	\$ 150,000	33%
External audit of financial statements	80%	\$120,000	\$ 170,000	29%
Job rotation/mandatory vacation	19%	\$100,000	\$ 130,000	23%
Independent audit committee	61%	\$120,000	\$ 150,000	20%
Rewards for whistleblowers	12%	\$ 110,000	\$ 125,000	12%

Vir: ACFE, Report to the Nations, 2018



ZAKAJ BI TO MORALO SKRBETI GOSPODARSKE DRUŽBE?
(SPLOH, ČE DOBIJO POSEL ...)



... ZATO, KER ...

*“NE DOVOLI KAMELI, DA POMOLI SVOJO GLAVO V ŠOTOR, KER BOŠ KMALU IMEL VSO KAMELO V NJEM”
(ARABSKI PREGOVOR)*

POZORNOST KUPCA OD KVALITETE PRODUKTA PREUSMERIJO NA VREDNOST DARILA IN PRIHODNIH PODKUPNIN
IZGUBIJO NADZOR (NASLEDNJIČ BODO MORALA PLAČATI VEČ)
NIMAJO GARANCIJE (SE NE MOREJO PRITOŽITI, ČE NE DOBIJO, “KAR SO PLAČALA”)
KRŠIJO ZAKONE IN POSTANEJO RANLJIVA ZA IZSILJEVANJE
SE BODO TEŽKO IZVLEKLA IZ TEGA CIKLA
TVEGAJO RESNE POSLEDICE (KAZNI, IZGUBA UGLEDA, KONEC NJIHOVE DRUŽBENE ODGOVORNOSTI...)



... GOSPODARSKE DRUŽBE IN OBVLADOVANJE TVEGANJ ...

*“ZMAGOVITA VOJSKA JE NAJPREJ ZMAGOVITA, ŠELE NATO GRE V BITKO,
PORAŽENA VOJSKA PA SE NAJPREJ BOJUJE, NATO PA POSKUŠA DOSEČI ZMAGO.” (SUN TZU)*



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