Risk Culture Training Course: Ownership, Escalation and Everyday Decisions

28 December 2026 – 1 January 2027
Barcelona

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Programme Summary

Risk culture is the subject of this one-week training course for heads of risk, function leaders and assurance leads, taught at managerial level and ending in a risk culture action file for one business unit. Written policies fail when staff do not own risks, hesitate to escalate bad news or weigh risk differently under pressure. The programme moves from culture indicators to diagnosis, ownership design, escalation routes and decision habits, using prepared survey and incident records from banking and manufacturing units. Mars Training Centre UK delivers this programme on risk culture to mixed-organisation cohorts.

The Business Case

Leaders who can show who owns each risk, when a concern must travel upward and how everyday decisions weigh risk can answer boards and auditors with evidence rather than slogans. Where culture is judged by a single survey score, weak signals are missed and incidents are reported late. Managers then face the same lessons repeatedly. The programme works on the measures below.

- Early Escalation: Improves when thresholds, routes and safe reporting are agreed and tested.
- Risk Ownership Clarity: Rises when each process has a named owner and defined responsibilities.
- Repeat Incident Rate: Falls when near misses and decisions are reviewed for behavioural causes.

Principles and Evidence Base

- ISO 31000 Risk Management: International principles, framework and process that stress leadership, communication and integration into decisions, applied in Session 4 to design decision prompts.
- Financial Stability Board Risk Culture Guidance: International guidance that groups indicators under tone from the top, accountability, effective communication and challenge, and incentives, applied in Session 1 to structure the diagnostic.
- Process Risk Ownership Practice: A practice of assigning a named owner to each process risk, applied in Session 2 to build the ownership map.

Intended Participants

- Heads of risk who report on culture to boards and committees.
- Function leaders who carry risk decisions in their own units.
- Assurance and compliance leads who test whether behaviour matches policy.
- Human resources and learning leaders who set incentives and expectations.

Typical settings include banking, manufacturing, energy and public services.

Learning Outcomes

1. Participants will be able to evaluate risk culture indicators from survey, interview and incident evidence.
2. Participants will be able to diagnose cultural causes behind late reporting and repeated incidents.
3. Participants will be able to construct a risk ownership map with defined responsibilities.
4. Participants will be able to design escalation routes with clear thresholds and safe reporting.
5. Participants will be able to prioritise decision prompts that lead managers to weigh risk consistently.
6. Participants will be able to justify a risk culture action plan to a board committee.

Programme Structure

Day 1: Risk Culture Indicators and Diagnostics

What does evidence say about how a business unit treats risk?

- Financial Stability Board Indicator Grid
- Survey and Interview Evidence Plan
- Incident and Near-Miss Data Review
- Leading Indicator Dashboard
- Culture Heat Map by Unit

Day 2: Risk Ownership and Accountability

Who owns each risk, and how is that ownership made visible?

- Process Risk Ownership Map
- Accountability Statement Drafting
- Incentive and Consequence Review
- Role Clarity Responsibility Table
- Tone from the Top Behaviour Checklist

Day 3: Escalation Routes and Speaking Up

How does a concern travel upward quickly and safely?

- Escalation Threshold Matrix
- Safe Reporting Channel Design
- Blame-Free Review Protocol
- Escalation Failure Case Study
- Effective Challenge Meeting Format

Day 4: Everyday Risk Decisions

How are routine decisions made with risk in view?

- ISO 31000 Decision Integration Map
- Risk-Aware Decision Prompt Cards
- Trade-Off and Pressure Scenarios
- Manager Coaching Conversation Guide
- Decision Log with Rationale

Day 5: Risk Culture Action File for One Unit

Do the earlier results join into an action file that a board committee can approve?

- Applying the Session 1 Diagnostic Findings
- Testing the Session 2 Ownership Map
- Checking the Session 3 Escalation Thresholds
- Reconciling the Session 4 Decision Prompts
- Completing the Risk Culture Action File

Methodology

The programme is a structured exercise built on prepared records from a bank and a manufacturing plant: survey extracts, interview notes, incident logs, escalation timelines and policy documents. Participants score indicators, trace causes, draft ownership and escalation rules and defend their conclusions to peers acting as a board risk committee.

- Suggested activity: Scoring a culture heat map from survey and incident extracts.
- Suggested activity: Rewriting an escalation rule that staff ignored in a case.
- Suggested activity: Coaching a manager through a pressured decision in paired roles.

Capstone Output

Each participant completes a risk culture action file for one business unit. It holds a diagnostic summary, an ownership map, an escalation rule set, a decision prompt card and a draft committee paper. At work the file guides the next culture review and serves as a template for other units.

Frequently Asked Questions

Is risk culture suitable for leaders who have not run a culture review before?

Yes. Risk culture is taught from prepared records and templates. You need responsibility for risk, assurance or team leadership, but no background in behavioural analysis.

Which standards does risk culture rest on in this programme?

Risk culture here rests on ISO 31000 for risk management and the Financial Stability Board guidance on risk culture indicators, with a process risk ownership practice for assigning responsibility.

How is the file from risk culture work used at work?

You take the action file to your board committee, repeat its diagnostic and ownership map in other units and use its escalation rules and decision prompts as templates.