

GRC for Life: “Everyday Lessons from the Barber Shop and Beyond”

A Humanized Perspective on Governance, Risk, and Compliance

Disclaimer:

Views are personal and does not reflect the views of the organization I am employed.

My Five Principles of Life

Principle 1 – *I start my day by saying I know “Nothing”. It aids me to Learn, Unlearn and Relearn*

- We Learn When We Reflect
 - Embracing the idea that we “know nothing” opens us up to reflection. This mindset encourages humility and ongoing growth—by unlearning the old and welcoming new insights.

Principle 2 – *Change is Constant, Embrace it*

- We Learn What We Experience
 - Change brings new experiences. When we engage with change, we build new understanding from lived situations, making learning real and practical.

Principle 3 – *Use Common Sense*

- We Learn When We Can Relate
 - Common sense is rooted in familiarity. People learn best when they can relate to what they already know or have seen in action—it’s the foundation of intuitive learning.

Principle 4 – *Keep it Simple*

- We Learn When It’s Made Simple
 - Simplicity clears mental clutter. Stripping away jargon and focusing on the core message enables anyone—regardless of background—to understand and apply what they learn.

Principle 5 – *Learning never ends till you meet your creator*

- We Learn When It’s Told as a Story
 - Lifelong learning thrives on meaningful stories. Stories help us connect lessons over time, passing down wisdom and embedding learning in memory.

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Introduction- why this document?

This document is written for everyday people—whether you’re a student, a parent, a shop owner, a teacher, or anyone else—who may have heard the term GRC (Governance, Risk, and Compliance) and thought, “That sounds too technical for me.”

But here’s the truth: GRC is already part of your daily life, whether you realize it or not.

This article will use simple examples, personal stories, and real-life situations—like getting a haircut, following traffic rules, or managing a household—to show how GRC works in the background of our everyday decisions.

No complicated terms. No corporate buzzwords. Just clear, practical explanations to help you understand how GRC fits into your world.

What is GRC?

GRC stands for Governance, Risk, and Compliance.

At first, it might sound like something out of a business textbook—or something only big companies and government offices need to worry about. Maybe it even sounds like rocket science or a foreign language.

But here’s the surprising truth:

GRC is something we all practice—every single day.

Governance

- Setting goals and making sure things are done the right way.
- It’s about planning, making decisions, and ensuring everyone is on the same page.
- Example:
 - When you decide to save money for your child’s education or plan the week’s groceries, you’re governing your resources and priorities.

Risk

- Understanding what could go wrong—and taking steps to reduce or avoid it.
- Example:
 - You wear a helmet while riding a bike, you don’t lend money to strangers, and you avoid walking alone in unsafe areas. That’s risk management.

Compliance

- Following rules, laws, or expectations—whether at home, in school, or at work.
- Example:
 - You obey traffic signals, follow school dress codes, wear a mask during a pandemic, or submit tax returns. That’s compliance.

In Simple Words:

GRC is about:

- Doing the right thing (Governance)
- Preparing for what might go wrong (Risk)
- Following the rules (Compliance)

It's a way to make better decisions—at home, at work, or in everyday life. You don't need to be an expert to understand GRC. In fact, you're probably already using it without realizing it.

My journey with GRC

GRC is an Acronym that stands for Governance Risk and Compliance.

I first came across the term GRC back in 2008 through a leading software company. At the time, it felt abstract and highly corporate—something reserved for boardrooms, policy makers, and compliance officers.

But over the years, as I worked with clients from diverse industries and lived through personal experiences across different cultures and regions, something began to shift.

I started noticing GRC wasn't confined to formal institutions. It was happening all around me, every single day—just under different names.

I saw governance in the way families planned their budgets or parents set expectations for their children. I recognized risk management in how we crossed roads cautiously, bought insurance, or chose schools for our kids. I understood compliance in the quiet discipline of following traffic rules, wearing a mask during a pandemic, or respecting social boundaries in a community.

Then one day, during a routine haircut, it hit me: even this simple act involved layers of GRC—setting expectations (governance), maintaining hygiene (compliance), and avoiding hazards (risk).

That was my turning point.

That's when it truly clicked: ***GRC is not just for professionals—it's a way of thinking and living that applies to all of us.*** This realization inspired me to write this article—not for experts, but for everyone who makes decisions, takes precautions, or follows rules in everyday life.

Purpose and Intent

Humans (**Homo sapiens**), or modern humans, are widely recognized as the most intelligent species on Earth. We have established dominance over other living beings across land, sea, and sky—and have even ventured into space, reaching the Moon and Mars.

Yet, in our pursuit of advancement, we have also created a world that is increasingly complex. Today, we are surrounded by:

- Technical jargon
- Acronyms and emojis
- Information overload
- Contradictory interpretations

These layers often obscure our ability to understand the systems that govern our decisions and behaviors.

This document has one simple goal:

To make GRC (Governance, Risk, and Compliance) easy to understand for everyone—no matter what you do or where you come from.

Here's what it aims to do:

- Break down GRC into simple, everyday language that anyone can relate to.
- Explain Governance by showing how we set rules, make plans, and guide behavior—even in family life or personal goals.
- Make Risk easy to understand through real-life situations and familiar examples—like crossing the road, buying insurance, or avoiding danger.
- Show how Compliance is something we've all practiced—by following school rules, wearing seat belts, or respecting health guidelines.
- Prove that GRC is already part of your life, even if you've never heard the term before.

GRC in everyday Life – Are we GRC Professionals?

Each of us plays multiple roles in society, such as:

- **Within the family:** parent, sibling, grandparent, uncle, or aunt
- **In the community:** neighbor, sometimes acting as a caretaker or babysitter
- **In education:** teacher or student
- **In the workforce:** carpenter, barber, delivery agent, electrician, healthcare provider, driver, etc.
- **In professional roles:** board member, manager, engineer, office assistant, consultant, or advisor

Though diverse, these roles inherently involve governance, risk consideration, and adherence to certain expectations. **In that sense, we are all GRC practitioners—consciously or not.**

This may sound surprising, even unconventional—but the truth lies in the details.

When we make decisions, assess uncertainty, or follow societal and organizational rules, we are already engaging in Governance, Risk, and Compliance.

Governance-Related Tasks in Everyday Life

We define governance in a personal or informal context as: ***“Setting direction, defining goals, allocating resources, and monitoring progress to ensure desired outcomes are achieved.”***

Governance Happens Through Everyday Decisions Like These:

| Task | Governance Element |
|---|--|
| Planning to buy a new house | Strategic goal setting, long-term planning, Deciding how to use time or money (resource allocation) |
| Planning a career path | Vision alignment, goal definition, evaluation of progress |
| Budgeting at home (housewife, bachelor, head of family) | Resource planning, cost governance, financial accountability |

| Task | Governance Element |
|--|--|
| Buying groceries | Operational planning, list creation, prioritization, cost control |
| Adhering to requests from kids or others | Stakeholder management, responsiveness, value alignment |
| Complimenting someone on work well done | Positive reinforcement, recognition strategy, promoting desired behavior |
| Monitoring the progress of kids at school | Oversight, performance tracking, early intervention |
| Reviewing progress with school authorities | Governance reviews, external stakeholder engagement, outcome alignment |
| Providing timely and constructive feedback to family/friends/peers | Communication protocols, accountability feedback loops, behavior shaping |
| Monitoring service providers (e.g., carpenter, plumber) | Quality assurance, task supervision, vendor management |

What Makes This “Governance”?

Governance is not only about institutions, laws, or corporate structures—it’s also about how individuals set expectations, assign responsibilities, and track outcomes in any setting.

These examples reflect:

- **Decision-making authority** (e.g., home budgeting, career planning)
- **Making sure your goals and actions match -In GRC we call it Strategic Alignment** (e.g., planning a house purchase with family needs)
- **Performance oversight** (e.g., child’s school progress, service provider quality)
- **Behavioral reinforcement** (e.g., feedback, compliments)
- **Stakeholder engagement** (e.g., listening to kids’ or family members’ needs)

Risk Management: A Natural Part of Everyday Life

Risk Management is often perceived as a formal corporate practice involving assessments, models, and controls. However, the reality is quite different.

It's something we all engage in, ***often unconsciously, as part of daily life —often without even realizing it.***

From simple daily routines to long-term planning, we constantly make choices that weigh potential dangers against desired outcomes. These decisions reflect the core principles of risk management, whether or not we use that label.

Understanding Risk Management - The Four Key Risk Management Strategies

Risk Management isn't just a corporate or technical exercise—. It revolves around four fundamental strategies:

Let's look at each through real-life examples:

1. Risk Elimination

This strategy involves completely removing the source of risk, leaving no chance of exposure.

Example:

- If a ladder is wobbly and unstable, throwing it away rather than using it eliminates the risk of injury altogether.
- If a faulty electrical appliance is prone to sparking, disposing of it altogether is a form of risk elimination.

This strategy involves completely removing the source of risk so that there's no possibility of it occurring.

2. Risk Avoidance

Avoidance means not engaging in activities or environments where risk is known to be high. This involves steering clear of situations that carry risk, thereby reducing exposure.

Examples:

- Choosing not to live in a high-crime neighborhood
- Installing secure locks, CCTV cameras, or hiring a security guard
- Avoiding busy intersections or accident-prone roads during peak hours
- Crossing the road only when the traffic light turns green
- Avoiding roads prone to accidents during heavy rain

These actions are guided by common sense and situational awareness—and are rooted in risk-avoidance thinking. These are proactive decisions designed to sidestep the risk entirely.

3. Risk Transfer

This approach shifts the responsibility or financial burden of risk to another party, often through contracts or insurance.

Examples:

- Buying life, health, or vehicle insurance
- Hiring a third-party logistics company that assumes liability for delivery losses
- Entering into agreements where the vendor bears the performance or safety risk
- Buying life insurance is a classic instance of risk transfer—you're protecting your family against financial uncertainty by moving the burden to an insurer.

The risk still exists, but you are no longer solely responsible for the consequences.

4. Risk Mitigation (or Reduction)

Mitigation doesn't remove risk but aims to minimize its likelihood or impact.

Examples:

- Wearing a helmet when riding a two-wheeler
- Using a fire extinguisher or smoke detector at home
- Following a healthy lifestyle to lower the risk of illness
- Lending money only to people you know or trust, based on perceived reliability

In each case, you're taking steps to reduce the exposure or consequence, without entirely avoiding or eliminating the activity itself. In other words, rather than eliminating the risk, you are making it more manageable.

Everyday Wisdom as Risk Management

These strategies are not exclusive to enterprises; they are ingrained in our personal instincts and everyday choices.

When we make informed, precautionary decisions—consciously or not—we are actively managing risk, just like a trained risk officer would.

Compliance : Already Part of Who We Are

From a young age, we are taught values that form the foundation of compliance—even if we never called it that.

- In school and throughout our formative years, we learn:
 - Not to harm others
 - To respect rules and laws
 - To behave ethically
 - To show consideration and courtesy to those around us

These teachings are not merely moral instructions—they are early lessons in compliance. Whether it's following the law, adhering to school rules, or respecting traffic signals, these behaviors reflect our alignment with external expectations and societal norms.

Compliance in Action: Everyday Examples

During COVID-19

The pandemic offered one of the clearest real-world illustrations of global compliance:

- Wearing face masks in public places
- Maintaining social distancing
- Following lockdown guidelines or curfews
- Using hand sanitizer before entering establishments
- Getting vaccinated as per government advisories

These weren't just safety measures—they were acts of social compliance to protect oneself and the community.

As a Student

- Wearing a school uniform as per the dress code
- Submitting homework on time
- Respecting classroom rules (e.g., no phones, no talking during lectures)
- Following exam protocols (no cheating, seating arrangements)

These build a sense of accountability, discipline, and respect for institutional structure.

As a Barber or Salon Professional

- Sanitizing tools between customers (especially during COVID)
- Wearing masks or gloves during haircuts
- Adhering to hygiene and health regulations mandated by the government

- Respecting appointment times and customer preferences

These actions reflect professional compliance with health codes, customer service expectations, and ethical practices.

As a Driver

- Obeying traffic signals and speed limits
- Wearing a seatbelt or ensuring passengers wear theirs
- Carrying a valid driver's license and vehicle insurance
- Not using a mobile phone while driving
- Following designated lanes and road signs

These are all legal and safety obligations that fall under transportation compliance.

As a Worker or Employee

- Following organizational policies (attendance, ethics, reporting lines)
- Signing and adhering to a code of conduct or non-disclosure agreement (NDA)
- Logging working hours truthfully
- Respecting workplace safety rules (e.g., wearing PPE in hazardous areas)
- Attending mandatory training programs (e.g., security awareness, anti-harassment)

These activities reflect corporate and operational compliance, which ensures both personal integrity and organizational governance.

The Genesis of this article

The idea for this article first took shape during a routine haircut. My barber, a young and enthusiastic professional, approached his work with precision and care

As I sat watching the process unfold, I realized something unexpected: the entire haircut experience—when broken down—mirrors the core principles of GRC.

Let's explore.

- You explain your requirements:
 - Tapered sides, trimmed sideburns, medium-length hair, etc.
 - You may need to meet grooming standards for school, uniformed services, or corporate guidelines.
 - You might even bring a reference photo to set expectations.
- You sit back and let the hairstylist do their job.
- Periodically, the stylist checks in to ensure alignment with your expectations.
- Alternatively, you monitor the process through mirrors.

At first glance, a haircut (simple grooming session)seems like an everyday activity. But beneath the surface lies a clear structure of governance, risk, and compliance decisions.

A Haircut Through the GRC Lens

You're probably thinking, ***"Okay, but where's the GRC?"*** That's exactly the connection I want to draw your attention to.

What appears to be a simple act—like getting a haircut—can, upon reflection, reveal the hidden layers of governance, risk, and compliance in our everyday decisions.

Now, let's look at the same experience from a fresh perspective—through the eyes of GRC.

Governance Tasks

1. Requirement Definition

The decision to get a haircut often stems from specific personal or institutional needs. These may include:

- **Organizational policies:** Workplace grooming standards (e.g., neat, professional appearance)
- **Rules set by your school or workplace (In GRC we call it Institutional rules):** School or military uniform codes
- **Cultural or religious norms:** Festivals, rituals, or traditions
- **Social occasions:** Weddings, interviews, public events
- **Personal hygiene goals:** Maintaining a regular grooming routine for self-confidence and comfort

2. Goal Setting

Clearly defined goals guide the haircut experience:

- **Style expectations:** A specific look- example- tapered sides, layered cut, or maintaining a long style
- **Frequency:**
 - Monthly, bi-weekly, or weekly cuts as part of a personal maintenance schedule
- **Focused on the end result (In GRC we call it Outcome orientation) :**
 - Looking presentable
 - Feeling fresh and rejuvenated
 - Conforming to external appearance standards

3. Standards and Preferences

Governance also involves defining “acceptable outcomes.” In a haircut, this may include:

- **Length preferences:** Short, medium, or long
- **Symmetry and shaping:** Even cuts, clean sideburns, sharp fades
- **Hygiene expectations:** Sanitized tools, clean towels, well-ventilated salon
- **Communication standards:** Clarity between the client and the stylist (sometimes with reference photos)

4. Resource Management

Resources must be managed effectively to achieve the desired haircut:

- **Stylist Availability:** Booking the preferred stylist ahead of time
- **Salon Operating Hours:** Choosing a time that aligns with both your and the salon's schedules
- **Travel Logistics:** Planning for commute time and proximity of the salon
- **Tools & Equipment:** Use of appropriate tools (e.g., clippers, scissors, razors) suited to the style desired

5. Budgeting

Financial planning is also part of governance:

- **Cost Assessment:** Evaluating whether the haircut is affordable within your budget

- **Service Tiers:** Choosing between premium salons vs. neighborhood barbers
- **Value-for-Money:** Aligning quality of service with cost expectations (including tips)

6. Checking progress and giving suggestions (Monitoring and Feedback) Resource allocation

Governance is incomplete without oversight and course correction:

- **Real-time feedback:** Checking progress in the mirror during the cut
- **Stylist consultation:** Midway checks by the barber to confirm satisfaction
- **Post-cut evaluation:** Final approval, possible corrections, or adjustments
- **Learning for next time:** Storing preferences or learning what not to repeat

Governance Conclusion: A Haircut with Hidden Planning

Believe it or not, getting a haircut is more than just trimming hair—it's a small act of governance in everyday life.

We start by thinking about why we need the haircut—maybe for work, a school rule, a family event, or just to feel good. That's our requirement. We then decide how we want it to look, when to do it, and who should do it—that's goal setting and planning.

We have standards in mind—like how short the hair should be, how neat the sides should look, or even how clean the salon should be. We manage resources too—like making time in our schedule, choosing the right salon, or making sure the haircut fits our budget.

Finally, while the haircut is happening, we check in—maybe through a mirror or by giving feedback. After it's done, we decide if we're happy with it or want something different next time. That's monitoring and learning.

So, without realizing it, we're making thoughtful choices, managing time and money, setting expectations, and giving feedback—all key parts of governance.

In simple terms, every time we plan something in life—big or small—we are practicing governance. It's not just for companies or governments; it's something we all do, every day.

Risk Management in the Barber Shop

Just like in corporate environments, risk is present even in the most routine daily activities—like getting a haircut. The goal isn't to eliminate life's conveniences but to understand and minimize the chances of something going wrong.

Here's how risk plays out at the Salon:

Identifying Risks

- Infection Risk
 - Using unsterilized tools or shared towels can spread skin infections or viruses (like flu or COVID-19).
- Physical Injury Risk
 - Faulty clippers, sharp scissors, or sudden movements can cause accidental cuts.
- Operational Risk
 - Power outages during haircuts or poor lighting may affect service quality.

- Customer Dissatisfaction Risk
 - Miscommunication about the desired hairstyle can lead to unsatisfactory results or complaints.

Managing Risks

The barber may not call it “risk management,” but he applies these strategies intuitively:

| Identified Risk | What the Barber Does (Risk Response) |
|---|--|
| Getting an infection from dirty tools or towels | Uses disposable blades and cleans tools after each customer |
| Getting cut by sharp scissors or clippers | Handles tools carefully and pays close attention during the cut |
| Power goes out while cutting hair | Schedules during safe hours or keeps backup lighting ready |
| Misunderstanding the haircut style | Asks clear questions and sometimes uses photos as a guide |
| Germs spreading between customers (like during COVID) | Wears gloves/masks and cleans the chair and tools after each session |
| Slipping on loose hair on the floor | Sweeps regularly and keeps the floor clean and safe |
| Too many customers at the same time, causing delays | Spreads out appointments to avoid rushing and give full attention |

Practical Risk Behaviors

- Using disposable blades to avoid cross-infection
- Asking for clarification before starting the haircut to avoid mistakes
- Maintaining proper lighting and workspace ergonomics to prevent slips or injuries
- Keeping a first aid kit handy for minor cuts or emergencies

Conclusion – Risk Management in Everyday Life

Risk isn’t limited to IT systems or banking operations. In the barber shop, it's about health, safety, and customer satisfaction.

Every preventive measure—whether it’s sterilizing scissors or confirming haircut preferences—is an act of risk management in practice

Compliance Tasks

Compliance isn’t just about following rules—it’s about building trust, safety, and professionalism. Here are examples that this young professional follows every day, often without realizing he’s practicing “**compliance**”:

- Washing hands before attending to me as customer
 - Aligns with hygiene regulations and promotes customer safety.
- Not using the same towel for multiple customers
 - Fulfills sanitation norms and prevents cross-contamination.

- Keeping the work area clean and free of hair and debris
 - Follows cleanliness mandates under health & safety codes.
- Switching off sharp tools when not in use (e.g., trimmers, razors)
 - Reduces physical hazards and meets occupational safety guidelines.
- Respecting my privacy during sensitive grooming sessions
 - Adheres to ethical codes of professional conduct.
- Sticking to appointment times or notifying me in case of delays (I always call him before I visit his place)
 - Promotes punctuality and service discipline.
- Listening carefully to my instructions (I rarely have any)
 - Reflects customer service standards and respects informed consent.
- Attending mandatory health inspections or salon audits
 - Complies with regulatory checks and keeps the business legally operational.
- Displaying price lists or service boards openly
 - Ensures transparency and fair practice—no surprise charges.
- Posting licenses, permits, or certifications in public view
 - Satisfies local government or health department compliance norms.

Conclusion – Compliance in Daily Practice”

Even in a humble barber shop, GRC principles are deeply embedded. From defining expectations (governance), managing hygiene and customer safety (risk), to aligning with public health and regulatory requirements (compliance)—a haircut is a textbook case of everyday GRC in action.

Final Thoughts

Governance Summary

Governance is not limited to boardrooms—it begins in our homes, in how we manage our time, relationships, money, and priorities.

Whether planning dinner or a dream home, setting academic goals for children or professional goals for us, we are all governors of our personal ecosystem

Risk Management Is Instinctive

Risk awareness and mitigation are instinctively embedded in our daily decisions—even if we don’t recognize them as such.

These aren’t abstract concepts from a corporate playbook—they are intuitive, real-world behaviors that mirror the exact strategies professionals apply in enterprise risk management. In essence, we’ve been practicing risk management all along—at home, at school, in social settings, and in everyday life.

This document simply helps us recognize it, name it, and begin to apply it more consciously.

Compliance is Not Just Following Rules—It's Respecting Shared Boundaries

Whether enforced by law, culture, profession, or conscience, compliance is how we harmonize with society. It safeguards trust, protects collective wellbeing, and ensures a level playing field.

When we wear a mask during a pandemic, follow a dress code at work, or stop at a red light—we are all, in essence, compliance practitioners.

In essence, we’ve been living with GRC all along—at home, at school, in social settings, and in daily life. ***This document simply helps put a name to it.***

GRC at a Glance – Everyday Life Edition

| Governance | Risk Management | Compliance |
|--|--|---|
| Setting goals and managing responsibilities at home, school, or work | Making choices to reduce uncertainty or harm in daily life | Following rules, norms, and ethical expectations in society |
| Planning a family vacation within a budget | Wearing a helmet while biking | Stopping at red lights |
| Setting kids’ study schedules | Avoiding lending money to unreliable people | Wearing a mask during a pandemic |
| Organizing a birthday party: food, guests, activities | Keeping a fire extinguisher at home | Washing hands before meals or after public contact |
| Budgeting for groceries or EMI payments | Using seatbelts, safe roads, or handrails | Following classroom rules (student or teacher) |
| Tracking children’s school performance | Buying health/life insurance to transfer risk | Signing an NDA or code of conduct at work |
| Giving feedback to family or employees | Avoiding unsafe shortcuts during commutes | Sanitizing barber tools between customers |

Bottom Line

Even if we don’t wear the title, we all practice GRC every day. We govern, we manage risks, and we comply with social and legal expectations—naturally and often unconsciously.