

A value-based guide to GRC for complex SME's



Introduction

Value-based Governance, Risk and Compliance (GRC) is not about buying an overly complex platform, copying what a global enterprise does and it is more than penalties avoided or hours saved. For smaller and mid-sized businesses, it is more straightforward than that. It is about **aligning GRC to what matters most**, the organization's strategic **goals and objectives**, while reducing any avoidable drag and making most of the resources available.

That matters because software regret is not theoretical. **Capterra** found that **57% of software buyers regretted at least 1 technology purchase in the previous 18 months**. For an SME, where **every dollar counts**, that kind of miss is not just frustrating. It can mean wasted budget, lost time, internal disruption, and months spent cleaning up a decision that was supposed to make life easier.

“GRC technology should not get in the way of business.”

Michael Rasmussen, GRC 2020 founder and pundit

gRC2020



That line lands especially hard for SMEs. Smaller teams cannot afford systems that create more admin than they remove, force **workarounds**, or make ordinary tasks feel heavier than they should. Particularly if it causes **employee churn** of an already small team.

1.0 For SMEs, value-based GRC should be a growth enabler, not extra red tape

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Before talking about software, it is worth stepping back and asking what GRC should actually do for an SME.

At CoreStream GRC, we believe in a value-based approach. That means taking governance, risk, and compliance (GRC) **out of silos and connecting them to the wider business**. Done well, GRC should not be a drag on the organization. It should help **teams move faster, make better decisions, and build trust as it grows**.

For SMEs, value-based GRC should start with the process, not shiny technology. The goal is not to pile on controls or copy enterprise bureaucracy. It is to **create a way of working that supports growth, protects the business, and uses limited resources more intelligently**.

1.0 For SMEs, value-based GRC should be a growth enabler, not extra red tape

For SMEs, in practice, that usually comes down to 3 things:

1. Business outcomes

GRC should help the business achieve its goals, not slow them down. For a smaller or scaling company, that might mean **supporting expansion, protecting margins, improving resilience, or giving leaders clearer visibility over what could get in the way.**

2. Transparency and trust

SMEs often need to win confidence quickly, as they might not be as well-known as their market leading counterparts. Whether from customers, regulators, insurers, investors, or larger enterprise partners. A value-based approach helps **create clearer accountability, better evidence, and more confidence that the business is operating in a controlled and credible way.**

3. Cost effectiveness

Lean teams cannot afford bloated processes. Value-based GRC should **cut avoidable admin, remove duplication, and focus effort where it matters most.** The aim is not more governance for the sake of it. It is **smarter** governance that **protects** the business without draining it.

That matters even more for SMEs competing with larger enterprises. Their advantage is often **speed, agility, and focus.** Good GRC should **strengthen** those advantages, not smother them.

Once you look at GRC through that lens, the software conversation changes. You stop asking, "What features does this tool have?" and start asking, "**Will this actually help us run the business better?**"



[Download value-based GRC guide](#)

2.0 Why SMEs need a value lens before they choose any GRC software

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Once GRC is seen as a **growth enabler** rather than a box-ticking exercise, the software conversation looks very different.

Most smaller teams do not fail because they lack software. They fail because they buy GRC tools without a **clear definition of value, usability, or fit**.

That usually shows up in familiar patterns. The buying team think because they're small, they assume it is safe and easy to go for the generic, traditional software. However, "off the shelf" doesn't work for all SMEs. Some are complex.

Generic approaches like this explain why **a third of corporate software buyers** said they should have clarified their goals and desired outcomes better. However, this can be avoided before the software is even acquired with a simple mindset shift.

Value-based GRC starts with business outcomes, transparency and cost effectiveness, not a shiny demo. Before choosing technology you need to ignore the list of features.

Instead ask **which of your current processes actually need to be digitized, how they work within your operating model and then decide what your chosen solution should enable**.

Want to learn more about employing a value-based mindset throughout your GRC journey?





2.0 Why SMEs need a value lens before they choose any GRC software

To illustrate this, a good practical example is Pool Re, an insurance company, with less than 100 employees and a client of CoreStream GRC. Although small in headcount, they cover £2.2 trillion of UK based assets, paid out in £1.25 billion (adjusted for inflation) in claims as they serve 85% of the UK terrorism property insurance market. Therefore their **risk coverage is complex and critical**.

When the Head of Risk went to market, he did so with a **clear set of objectives**. On paper, the requirements did not seem especially unusual. In practice, though, they quickly found that many platforms offered a broad list of features while only partly meeting, or completely missing, the things they actually needed.

“We had what I thought were mostly basic requirements, but I was surprised how I couldn’t really find a tool that would give us everything we wanted initially,”

Helio Correa , Head of Risk, Pool Re

Pool Re started with what the business genuinely needed and judged the technology against that. For smaller organizations with complex needs like Pool Re’s, that is a far better route than assuming a generic tool will do.

Want to hear more from them?



The screenshot shows a document with the following sections:

- CHALLENGE:** Legacy risk system hindered progress, driving reliance on spreadsheets.
- Key challenges:**
 - Minimal adoption due to a clunky, outdated interface.
 - Access: Role-based permissions that required logging in to Risk.
 - Workflow system unable to deliver quality to business needs.
 - Limited functionality and access for risk and control owners.
- SELECTION AND IMPLEMENTATION:** A thorough evaluation process followed by a seamless, collaborative rollout.
- Key highlights of the selection and implementation process:**
 - Aggressive procurement: A 3-month process including requirement mapping, vendor proposals, and fit checks.
 - Tailored configuration: CoreStream GRC adapted to niche requirements and unique data processes.
 - Collaborative implementation: Regular feedback loops ensured successful adoption.

Case study

3.0 AI can help lean teams, but only if it solves the right problem

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AI is not magic. It will not fix a broken process, replace human judgment, or make weak governance disappear. For lean teams, its value is much more **practical**. It should **help people review evidence faster, spot gaps earlier, route work more intelligently, and spend more time where judgment actually matters.**

That is especially important for SMEs, where teams rarely have the time or headcount to experiment endlessly.

- **OECD research shows that SME use of AI is still mostly basic:**
- **75% of respondents use off-the-shelf AI applications,**
- **only 5% use customized AI,**
- **just 3.6% use agentic AI.**
- **More than half, 56.6%, use AI only for isolated tasks.**

In that market context, the better question is not, “Are we using AI?” It is, “Is this **helping us do better work?**”

In [CoreStream GRC’s intelligence-first GRC webinar](#), [Anders Søborg](#), Co-CEO of SANNOS, made the point clearly:

“The problem with generic AI in compliance is not that it sounds weak. It is that it sounds convincing without being defensible. In regulated environments, that is exactly the problem. You do not need something that simply gives you an answer. You need something grounded in real documentation and control evidence that can stand up to serious review.”

[Anders Søborg](#), Co-CEO, SANNOS



SANNOS.
The Intelligence Layer

3.0 AI can help lean teams, but only if it solves the right problem

That is the point SMEs should focus on. The real risk is not failing to use AI. It is using the wrong AI, or trusting AI that is not reliable enough for the job. Søborg described the right kind of tool not as a simple match function, but as “a **reasoning engine**” that can act as a **trusted extension of your team**.

Want to learn more about the CoreStream GRC and SANNOS powerhouse partnership?

[Learn more](#)

That ties directly to a wider market warning. Gartner has predicted that at least **30% of generative AI projects will be abandoned after proof of concept because of poor data quality, weak risk controls, rising costs, or unclear business value**. For smaller teams, that risk is even sharper. If AI does not fit the process, the data, or the business case, it quickly becomes another **distraction** instead of a real advantage.

The smarter approach is to **start small and start where the value is clear**. Begin with the mechanical work. Use AI where it can take weight off the team:

- evidence review,
- control assessment,
- repetitive analysis, and
- document-heavy tasks.

That is where it can become a genuine extension of a lean team. Not by replacing expertise, but by freeing people up to do the part that **matters most: deciding what happens next**. SANNOS has found an **80% acceleration in manual tasks when AI is embedded into GRC effectively**. These time savings for a small team can be **transformative**, particularly if the team is too stretched to do a thorough review of documents. The trusted AI system can offer **greater assurance that every single point has been reviewed and actioned on, with a human in the loop**.

4.0 Some SMEs should start off-the-shelf. Some absolutely should not

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Let's be honest. **If your requirements are simple and genuinely light, you probably should start off-the-shelf.**

If you just need a basic checklist tool, a simple policy tracker, or a narrow workflow with minimal reporting and low regulatory exposure, buying a flexible, customized platform may be overkill. In those cases, simplicity wins.

However, not every SME is simple. **If your business has overlapping obligations, evidence-heavy workflows, high-risk assets or multiple case types "off the shelf" can quickly become a trap.**

That is where many smaller and specialist organizations get misread by vendors. They are treated as generic because of their size, even though their operating reality is not generic at all. This is especially true in highly regulated sectors such as; energy, finance and healthcare.

Our client, UNT Health is a good example of this. This was not a simple compliance setup that needed a basic conflict-of-interest tracker. It was operating in a **highly regulated healthcare environment, where trust, transparency, and careful handling of sensitive processes mattered.**

Before CoreStream GRC, the team was managing **highly sensitive healthcare data and processes** while dealing with fragmented compliance workflows, a legacy system that was already creating confusion and manual workarounds. There was no central repository for management plans, HR approval requirements, Open Payments transparency obligations. They needed a system **intuitive enough for their 2,000 employees, including both administrators and non-compliance staff, to use with ease.**

That is exactly the kind of environment where a rigid off-the-shelf tool starts to break down. The issue is not just a lack features. It is whether the platform can **bring multiple moving parts together, fit the way the organization actually works, and give a central team clearer visibility without creating more friction for everyone else.**

4.0 Some SMEs should start off-the-shelf. Some absolutely should not

That is exactly what CoreStream GRC delivered. The result was a **more joined-up, usable process that worked for both employees and the compliance team.**

"If I go off to another compliance office and they don't have anything like this in place, I will be suggesting CoreStream GRC. I think it's a great system. It's an easy process, for employees and for us. We can log in and very easily do what we need to do. I really do enjoy CoreStream."

April Daniel, Director Compliance Operations, UNT Health

UNT Health
FORT WORTH

That is the point. Some organizations may be smaller in scale, but their requirements are still operationally complex. They do not need bloated software. But they do need **flexibility, configurability, and a platform that fits their model instead of forcing them into someone else's.**

Want to learn more about what CoreStream GRC offers SME teams with complex needs? Read our page on **Risk and Compliance SaaS for growing companies.**

[View page](#)



5.0 Strong UX/UI is not a nice-to-have for lean teams

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For SMEs, weak UX is expensive. If users need training just to complete simple actions, the business ends up paying in admin time, support requests, and patchy adoption. This gets worse when the users are not full-time compliance people, which is exactly what happens in many mid-market organizations.

Our client, [Horton Housing](#) is one of the clearest examples of this. The housing association's **number-one requirement was simplicity**. While, many frontline staff (400+ employees) were great with people but not always comfortable with *technology*.

*"Our staff are really good at working with people; they've got that kind of coaching/personable approach. However, they are not always comfortable with laptops, tablets or software. **The system had to be easy to follow, and CoreStream GRC is exactly that.**"*

Darren Butler, Head of ICT



Ease of use is a key pillar for our Chief Product Officer, **[Rich Eddolls](#)**:



"Working at a Big Four firm, I saw firsthand how outdated, rigid GRC systems frustrated users and failed to deliver on their promises. I'd seen enough. Time and again, we were called in to clean up the mess these systems left behind. The problem was clear: a lack of simplicity, scalability, and a genuine commitment to listening to users' needs. I knew there had to be a better way. So, I assembled a team of smart, passionate people, and we built it."

⇒ corestream grc

5.0 Strong UX/UI is not a nice-to-have for lean teams

Horton Housing didn't just "receive" a system, they **co-designed their unique environment**. Working directly with our **expert design team** they transformed a long list of disconnected processes (10 use cases) into **one integrated, intuitive solution**. Once user experience was prioritized and an intuitive platform was in place, reporting shifted from hours spent manipulating spreadsheets to exporting what they needed with a few clicks.

"Colleagues know for incidents, processes, and more, the place I need to go to is CoreStream GRC."

That is what strong UX really means in GRC. Not prettier screens. **Faster, cleaner, lower-friction participation from the people who actually need to use the system.**



Horton Housing
case study



6.0 Value-based GRC
means having the right
support behind your team

Value-based GRC means having the right support behind your team

Most SMEs are short on **time** long before they are short on ambition. Lean teams do not just need software. They need the right **support** around it. That means **fast implementation, practical guidance, and access to people who understand both GRC and the realities of day-to-day operations.**

That is why value-based GRC is not just about buying a tool. It is about **cutting the manual effort spent chasing** updates, formatting reports, consolidating data, cross-checking evidence, and re-explaining the same issues, so teams can **focus more of their time on the strategic work that drives real business value.**

There is also a wider talent and capacity problem behind this. [ISACA's 2026 State of Privacy research](#) research found that **median privacy team size fell from 8 to 5, 37% of legal and compliance roles were understaffed, and 53% reported skills gaps.** Even if your team is not technically a privacy function, the message is clear: risk and compliance demands are growing, while specialist capacity is not.

That is exactly why time to value matters. Lean teams do not have months (sometimes years!) to waste on slow implementations, clunky change requests, or weak support. They need a **GRC software partner that can move quickly, adapt with them, and help them get value fast.**

Just as importantly, they need access to practical expertise and shared learning.

That is where CoreStream GRC is different. Clients are supported by experts and technical professionals, including **solution architects, software specialists, and ex-Big 4 consultants.** Their role is not to force every business into the same model. It is to **shape flexible solutions around each organization's actual needs.**

Clients also benefit from shared learning, not just one-to-one support. CoreStream GRC invests in [customer community events](#), where **complex mid-market teams across a variety of sectors, can learn from peers and bigger enterprises.** We provide a place to exchange ideas and see how others are solving similar problems. The goal is not just to give clients software. It is to support them as **long-term partner in the journey.**

7.0 SMEs need flexibility,
agility, and ability to
expand

SMEs need flexibility, agility, and ability to expand

A good SME GRC setup should not just solve today's workflow. It should **leave room for what comes next.**

That matters at 2 levels. Firstly, to allow your **processes** to change. New obligations show up. New case types emerge. New markets open. Secondly, to allow your **operating footprint** may change. Data residency, integrations, user groups, and reporting expectations can all shift faster than expected.

This is why the CoreStream GRC platform is designed as **flexible, no-code building blocks, "like Lego bricks"**, so organizations can customize what they need without getting locked into rigid modules.

This is also why we ensure your data can be hosted across **Europe, Asia, the UK, the USA, and the Middle East, with additional locations set up on request.**

We are built to allow for growth and flexibility. Our past case studies back that up.

- Horton Housing delivered **10 use cases in 4 months** and described the platform as something that could be "build once and use it across the organization."
- Pool Re is already expanding beyond risk management, benefiting from the conflict of interest and gifts and hospitality solutions also, to enable **comprehensive risk and compliance reporting.**
- UNT Health rolled out in 60 days despite internal delays, **identified 52 conflicts in its first campaign**, and has already has wider expansion in view.

That is what flexibility should look like for SMEs. Start where the pain is. **Prove value.** Expand without ripping everything up.

Conclusion: where unique SMEs should be focusing on GRC today

Start with the business problem, not the feature list. Get specific about where the drag is today.

- Is it reporting?
- Evidence collection?
- Third-party review?
- Conflict management?
- Policy attestation?
- Incident visibility?

Define the pain in operational terms first, then evaluate technology against that.

Use AI where it helps lean teams focus. The best early SME use cases with AI are the ones that remove mechanical review work, improve evidence handling, and surface issues faster, while keeping a human in the loop for judgment and decisions.

Choose off-the-shelf when your needs are simple. However, the moment your requirements become cross-functional, evidence-heavy, regulated, or difficult to standardize, move to something more flexible and expert-led.

Most of all, **judge value by the things that actually show up in day-to-day work:** usability, reporting, speed to value, adaptability, support, and the amount of judgment time you win back for the team.

Think beyond today, and plan for the long-term, keep in mind the 3-5 year plans of the business and ensure the vendor of choice can adjust accordingly.

That is what value-based GRC looks like for SMEs.



For more information please contact:

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