



**ATIPIIC INSIGHT SERIES**  
Continuous Opportunity and Risk Dynamics  
*Article 4 of 7 — Funding the Right Action*

# Opportunities Don't Just Happen — and Comfort Is the Reason

*Why a company's comfort zone, not its risk appetite, decides whether it captures opportunity or quietly goes extinct.*

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## The Problems This Approach Addresses

- Opportunities are assumed to arrive on their own; in reality they go unidentified and unmanaged, and the value is lost.
- Low-risk, high-value moves are left on the table because of indecision and a misplaced sense of caution.
- An oversized comfort zone leaves a company — and often an entire sector — stagnant and exposed to extinction.
- Spin-offs and spin-ins are created and then abandoned, so the value of integration and divestment is never realised.
- Risk-neutral leadership sees no issue until the moment the opportunity, or the threat, has already passed.

## Summary

Opportunities do not simply happen — they must be identified, timed, implemented and have their spin-offs and spin-ins managed. The decisive variable is not risk appetite but the comfort zone: the territory where a company knows things yet does nothing. If this comfort zone is kept large, it leaves whole sectors stagnant and exposed; kept deliberately small, it makes an organisation agile enough to move first and capture the value competitors leave on the table.

Opportunities can be large or small, but none of them simply happen. They have to be identified and then managed. For some organisations this is second nature; for most it is a struggle. The question worth asking is behavioural rather than procedural: if I want my company to reliably identify and capture opportunity, what must I be aware of, and what can I — as a risk manager — do to animate that process?

Innovation, inspiration and value capture all flow from a decision-making culture that rewards them. The largest opportunities may be spotted at the top of the organisation, but a high frequency of smaller opportunities captured by middle and front-line management adds disproportionate stability, resilience and reliability. A whiteboard near the coffee area or the control room — where people post problems and ideas, and where solutions are actively encouraged — looks trivial, yet it begins the cultural shift that matters: management signalling that every team's ideas are wanted, and ideas duly emerging. From there, structured ideation workshops let creativity flow more deliberately.

*Risk management and opportunity management share an architecture but diverge in intent: one contains, the other cultivates. The elements of opportunity are timing, the idea, successful implementation, and the management of spin-offs and spin-ins.*

This is the precise point at which opportunity management departs from risk management. A risk, once identified, is contained. An opportunity, once identified, must be timed, developed, implemented and — critically — have its spin-offs and spin-ins actively managed. Most organisations do the first step and abandon the rest, which is why so much identified opportunity never becomes realised value.

## 1. The comfort zone: the risk no one measures

Everyone knows the Johari window — known knowns, unknown unknowns and the quadrants between. Far fewer think about the comfort zone laid over it. From a company's standpoint, the comfort zone describes the territory where you know things but do nothing about them: overconfidence, or the quiet underestimation of an advantage. Your competitors share the same blind spot. And here is the uncomfortable insight: if the comfort zone grows large enough to span the entire known-known area, the whole sector eventually goes extinct, because no one acts on what everyone can see.

In the known-unknown quadrant sit low-risk opportunities that are missed purely through low risk appetite — low-hanging fruit left to rot because of indecision and risk-neutrality. The symmetry is the point. Your competitors are aware of the same favourable conditions and also decline to act. Because you are equally unaware, the entire market is exposed at once — and the first mover takes it all.

## 2. Two dials, two cultures

Company culture can move two dials, and the combination determines competitive fate.

- **Shrink the unknown-unknown.** Through scenario planning, brainstorming and genuine listening, keep the territory of pure surprise as small as possible.
- **Shrink the comfort zone.** Keep it small enough to stay agile and resilient, so the organisation can embrace change, move first, and take advantage of competitors who are stagnating inside their own oversized comfort zones.

A small comfort zone is not recklessness. It is the disciplined willingness to operate in the known-unknown and unknown-known quadrants — to take *calculated* risks and opportunities that risk-neutral

competitors will not. The reward is twofold: the value of the moves you make, and the strategic advantage of forcing competitors into reaction mode while you lead.

### 3. Spin-offs and spin-ins: the unmanaged value

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There is a striking asymmetry in how companies treat the two directions of strategic change. Spin-ins — M&A integration — are launched with fanfare and then frequently left unmanaged, which is why integration failure rates are reported at somewhere between 70 and 90 percent and the promised synergies so often fail to appear. Yet even this counts as a “success” compared with spin-off management, which barely exists. How many companies have a spin-off function, a defined process, or even an appetite statement for it? Sustainable opportunity management treats both directions as deliberate value-capture activities, not afterthoughts.

### 4. How to Initiate This in Your Organisation

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1. Animate continuous, low-friction idea capture — physical or digital — close to where work happens, and visibly act on what is captured so the behaviour reinforces itself.
2. Run structured ideation workshops that deliberately push beyond the trended view, treating timing and implementation as part of the opportunity, not separate projects.
3. Measure and manage the comfort zone explicitly: name the known-knowns the organisation is sitting on, and set the expectation that the team operates comfortably in the yellow and blue quadrants.
4. Establish spin-off and spin-in management as real functions, with an owner, a process and an appetite statement — so integration value and divestment value are captured rather than assumed.
5. Start meetings with opportunities, not problems: a simple, repeated ritual that shifts the culture from contained risk toward cultivated value.

### Conclusions

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So the real question is not “how large is your risk appetite?” It is “how large is your comfort zone?” The companies that thrive in an uncertain decade will be the ones that keep it deliberately small — agile enough to move first, resilient enough to absorb the consequences, and disciplined enough to manage the value all the way through.

### Key Takeaways

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- Opportunities must be identified, timed, implemented and have spin-offs and spin-ins actively managed.

- The comfort zone, not risk appetite, decides competitive fate; kept too large, a whole sector can go extinct.
- Two dials matter: shrink the unknown-unknown through scenario work, and shrink the comfort zone to stay agile.
- Spin-in (M&A) integration is launched and abandoned — hence 70–90% failure rates; spin-off capture barely exists.
- Start meetings with opportunities, not problems, to shift culture from contained risk to cultivated value.

## About This Series: ATIPIIC Insight — Seven Articles for Business Leaders

### The Overarching Message

Your organisation makes risk decisions daily with tools designed thirty years ago. They score severity. They do not measure direction. They record what is at risk — not whether you still have time to act. This series shows business leaders how to move from static risk registers to a dynamic, causally-grounded risk and opportunity intelligence system that integrates with the frameworks you already have.

**Why this matters to CEOs, CFOs and boards:** Risk misread as stable when it is accelerating destroys value silently. Opportunity visible in the data but invisible in the framework is value permanently foregone. ATIPIIC provides the temporal and causal layer that converts existing risk data into forward-looking strategic intelligence.

### Article 1 | Funding the Right Action

**Problem:** Competing CapEx requests are judged by advocacy and seniority, not value, so the actions that create the most holistic value are never the ones funded.

**Key message:** A transversal management system places every action on a level playing field and prioritises by value created and vulnerability reduced.

### Article 2 | Accelerators and Amplifiers

**Problem:** Severity and probability cannot explain why some minor events escalate catastrophically while others fade.

**Key message:** Two forces — internal accelerators and external amplifiers — are measured to reveal weak-signal escalation before it moves.

### Article 3 | Foresight: The Other Half

**Problem:** Risk management still looks backwards and is repeatedly blindsided by predictable surprises.

**Key message:** Foresight watches how the world is moving, not just where the company stands, answering ‘where do we need to be?’.

### Article 4 ◀ YOU ARE HERE | Opportunities & the Comfort Zone

**Problem:** Opportunities go unmanaged and an oversized comfort zone leaves whole sectors stagnant and exposed.

**Key message:** Keeping the comfort zone deliberately small turns identified opportunity into captured value.

### Article 5 | Push to Pull

**Problem:** Risk management is reported after the fact and cannot show its value, so it stays a push rather than a pull.

**Key message:** Embedding risk into everyday decisions through transparency, value measurement and foresight makes it visible and sustainable.

### Article 6 | What We Need to Survive

**Problem:** Resilience is confused with robustness and resistance, and the buffer erodes invisibly until one event too many.

**Key message:** Resilience is engineered in the system, the balance sheet and — decisively — the behaviour of people under crisis.

### Article 7 | Procurement: A Golden Key

**Problem:** Procurement is measured on cost while expected to deliver resilience, ESG and growth.

**Key message:** A managerial bridge turns the supply chain from a cost centre into a value-creation engine.

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