



Recent Case Studies

Selected Engagements: Large Appointed Representative – Risk Transformation & Growth

Large Appointed Representative

Halo Role: Independent Risk Director – Project & Ongoing Retainer

Mandate: Design, embed and provide ongoing oversight of a proportionate Risk & Compliance framework to support safe, scalable growth

Halo Delivered and is currently embedding:

- Education on regulatory accountabilities and Team leader delegations
- Linking risk to strategy
- Designed Governance Framework
- Designed and implementing a Risk Management Framework
- Designed and implementing a Compliance Framework and Monitoring Plan
- Board Risk Reporting aligned to 2030 strategy
- Established a Risk Committee (ToR, cadence, reporting structure)
- Embedding RCSA methodology and Issues Log into BAU
- Designed and embedding Team Leader Oversight framework
- Consumer Duty overlay mapped to Principal expectations
- Transitioned from project delivery to ongoing Risk Director support
- Ongoing Risk Committee support, Board reporting and independent challenge
- Continued oversight of risk, issues, actions and emerging themes as the business scales

Outcome:

- Clear Board Accountability & Control
- Risk Embedded into Strategic Growth
- Operational Governance Spine Established
- Proportionate Risk Framework in BAU
- Board-Level Risk Transparency
- Improved Consumer Duty Evidence
- Embedded, Cost-Effective Risk Leadership

Selected Engagements: Large Appointed Representative – Embedded Risk Leadership

Large Appointed Representative

Halo Role: Independent Risk Director

Mandate: To provide hands-on risk and governance support to the AR

Halo Delivered and embedded:

- Actively participate in weekly Directors meeting and Quarterly Board meetings
- Quarterly Adviser Peer Groups – risk updates/issues/lessons learned
- Regular risk updates to practice – Industry, Principal firm, Key themes
- Regular feedback loop with Principal firm
- Improved Practice Quality Score through regular data analysis, root cause analysis, strengthening processes and control. Adviser/Admin education and awareness
- Outstanding Documents Report from red to green through process improvements
- Introducing controls into workflow e.g. reducing manual error in relation to fund switches
- Introduced proactive risk reporting, providing the Board a real time view of issues and recommendations for mitigation
- Built Conduct & Quality of Advice root-cause monitoring approach
- Established monthly Admin forums to share lessons learned and review best practice

Outcome:

- Embedded Risk Leadership at Board Level
- Measurable Improvement in Adviser Oversight
- Operational Discipline Strengthened
- Real-Time Risk Visibility for the Board
- Enhanced Principal Relationship & Assurance
- Stronger Risk Culture across Advisers & PSS

Selected Engagements: Growing Appointed Representative – Risk & Governance Discovery

Growing Appointed Representative – Risk & Governance Discovery

Halo Role: Independent Risk Adviser

Mandate: Rapid independent assessment of governance, operational risk and control effectiveness to identify priority risks and opportunities for improvement.

Halo Delivered:

- Two-day focused Discovery across governance, operational risk and oversight
- Reviewed key business processes, MI, Business Assurance outcomes and operational controls
- Identified weaknesses in tracking, outstanding documentation and root-cause analysis
- Assessed evidence supporting client outcomes and management oversight
- Identified potential c.£150k–£200k revenue leakage through existing processes
- Delivered prioritised recommendations across immediate control improvements and longer-term enhancements

Outcome:

- Clear View of Priority Risk & Control Gaps
- Potential Revenue Leakage Identified
- Practical, Prioritised Improvement Roadmap
- Stronger Management Oversight
- Clear Basis for Next-Phase Support

Selected Engagements: Adviser and Team Leader Oversight

Large Appointed Representative - Adviser & Team Leader Oversight

Halo Role: Oversight Framework Design & Implementation

Mandate: Strengthen first-line oversight of advisers by establishing clear Team Leader responsibilities, consistent oversight standards and better use of MI to identify emerging risks and performance indicators.

Halo Delivered:

- Designed a proportionate Team Leader Oversight Framework
- Defined oversight responsibilities and escalation expectations
- Established a structured approach to adviser 1:1s and review of MI
- Developed oversight indicators to identify emerging adviser-level risks and trends
- Connected Business Assurance, quality, servicing and other MI to ongoing oversight
- Introduced clearer issue identification, ownership and escalation
- Designed practical guidance and training to support consistent application
- Supported implementation through Team Leader training and follow-up sessions

Outcome:

- Clearer First-Line Accountability
- More Consistent Adviser Oversight
- Earlier Identification of Emerging Risk
- Better Use of MI & Insight
- Stronger Evidence of Management Oversight
- Reduced Reliance on Risk & Compliance to identify Issues

Selected Engagements: Risk Management System

Large Appointed Representative - Risk Management System (Managed Service)

Halo Role: Risk Framework, System Implementation & Managed Service

Mandate: Provide a white-labelled third-party risk management platform, configured and managed by Halo, to move risk management from spreadsheets into a central, actively managed environment.

Halo is delivering:

- White-labelled third-party risk management platform as part of Halo's managed service
- Configuration of the platform around the firm's Risk Management Framework and methodology
- Central management of risks, controls, issues and actions
- Risk appetite and KRI monitoring
- Clear ownership, review and escalation workflows
- Management and Board risk reporting
- Ongoing system administration, support and risk management oversight
- Liaison with the technology provider on functionality and future enhancements

Outcome:

- Single Source of Risk Information
- Reduced Reliance on Spreadsheets
- Risk Framework Embedded into BAU
- Improved Ownership & Action Tracking
- Better Management & Board Insight
- Scalable Managed Risk Capability

Selected Engagements: Regulatory & Senior Management Accountability

Global FS Firm – FCA Skilled Person Review (s.166)

Halo Role: Programme Risk Director

Mandate: Support Board and Executive team prepare for an FCA s.166 review

Halo Delivered:

- Led fact-based reconstruction of period under review
- Mapped governance, control and risk gaps
- Structured Board response and remediation narrative
- Prepared senior leadership for regulatory interviews

Outcome:

- Board Confidence under Regulatory Scrutiny
- Defensible Audit & Evidence Trail established
- Clear Gap Identification & Remediation Roadmap
- Structured Regulatory Engagement
- Stabilised Regulatory Position

Global FS Firm – Senior Managers & Certification Regime (SMCR) Board Effectiveness Review

Halo Role: Programme Risk Director

Mandate: Design and deliver an SMCR effectiveness assessment to evaluate leadership capability, regulatory accountability and Board skill coverage

Halo Delivered:

- Development of Board & Executive Skills and Competency Matrix aligned to SM&CR requirements
- Assessment of Senior Management Function (SMF) accountabilities against business model and risk profile
- Structured interviews with senior leadership
- Identification of capability gaps and succession risks
- Independent feedback to CEO with development recommendations

Outcome:

- Independent evaluation of Board capability against regulatory expectations
- Clear visibility of leadership strengths, skill gaps and development priorities
- Strengthened evidence base supporting SM&CR compliance and accountability
- Actionable recommendations to enhance governance resilience



Protecting what matters. Empowering what's next.