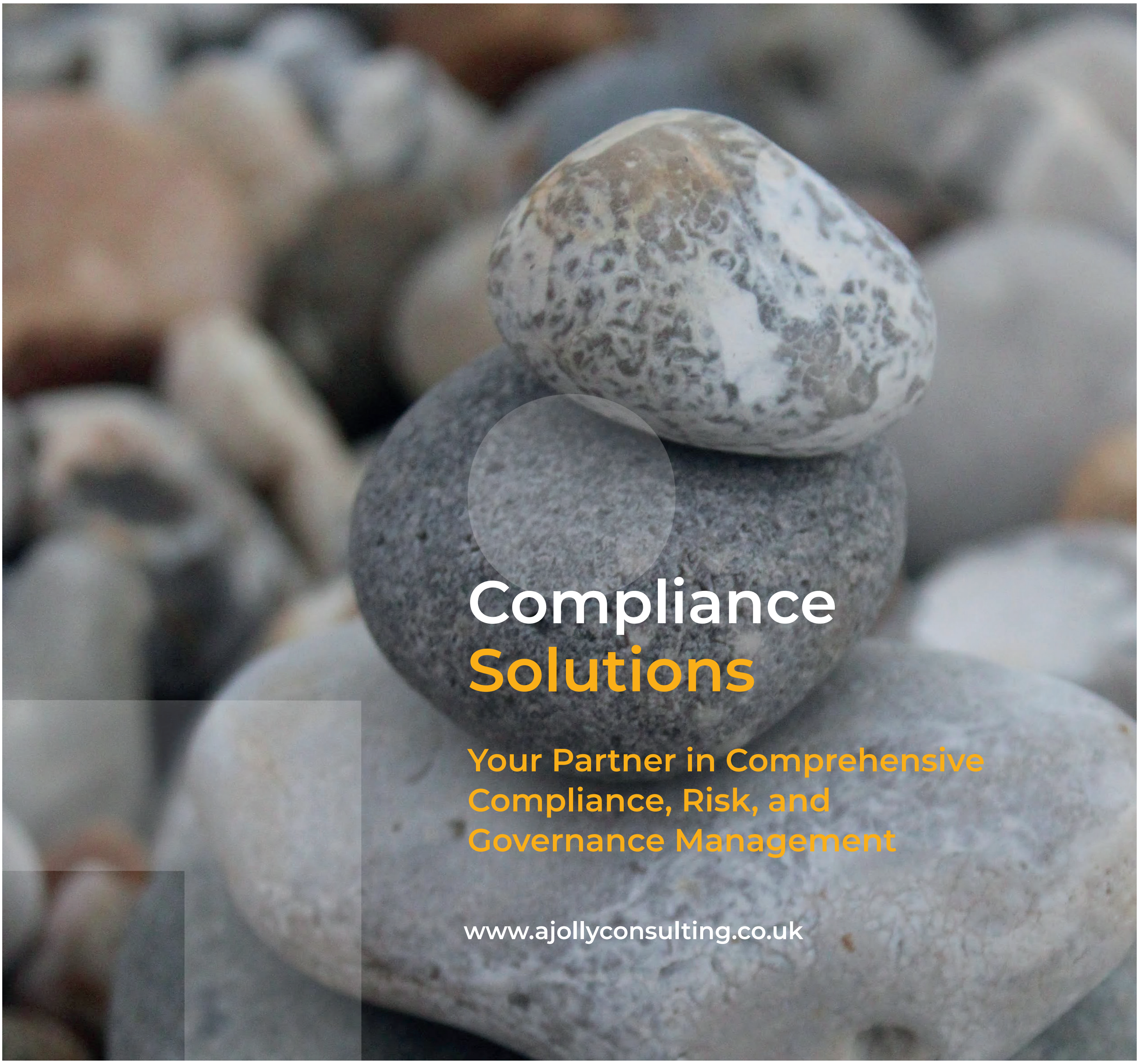
Regulatory Compliance
and KYC/AML



Compliance Solutions

Your Partner in Comprehensive Compliance, Risk, and Governance Management

www.ajollyconsulting.co.uk

In today's business environment, managing compliance and risk has become increasingly complex. Regulatory scrutiny has grown, and companies are now expected to demonstrate not just adequate, but robust and proactive compliance programs. Gone are the days when minimal efforts were sufficient. Now, organisations must commit significant resources to fostering a positive risk culture that emphasises compliance, ethics, and risk management, ensuring long-term sustainability.

The Evolving Compliance Challenge

The regulatory environment, particularly in financial services, has changed dramatically over the past decade. Increased oversight, stricter regulations, and the rapid pace of technological advancements have forced businesses to rethink their approach to compliance and risk management. Many organisations still rely on outdated systems, manual processes, and siloed data that hinder efficiency. This often leads to an overwhelming workload, where teams spend more time gathering information than managing actual risks.

In such a climate, companies face growing pressure to not only meet compliance standards but to also stay agile in the face of shifting regulations. Managing compliance effectively is not just about avoiding penalties; it's about building an organisational framework that supports operational integrity, drives strategic growth, increases shareholder value, and delivers benefits to customers.

Guidance,
Protection,
Peace of Mind.

How AJC Can Help

At AJC we understand these challenges. Our role is to partner with organisations to develop tailored compliance and risk management programs that are aligned with current regulatory expectations. With our help, businesses can move beyond basic compliance to foster a culture of ethics and accountability, ensuring that risk management becomes an integral part of their operations.

Tailored Solutions for Every Organisation

For Smaller Companies: If your organisation lacks a dedicated compliance department, AJC can step in to handle your day-to-day compliance activities efficiently and cost-effectively. We work as an extension of your team, ensuring that your compliance needs are met without the need to add full-time staff or rely solely on expensive external counsel.

For Larger Companies: Even if you already have a Chief Compliance Officer or in-house team, AJC provides additional support during peak times or when extra expertise is needed. Our team can assist with overflow work, ensuring continuity and offering peace of mind that your compliance programs are functioning optimally.

Our Expertise

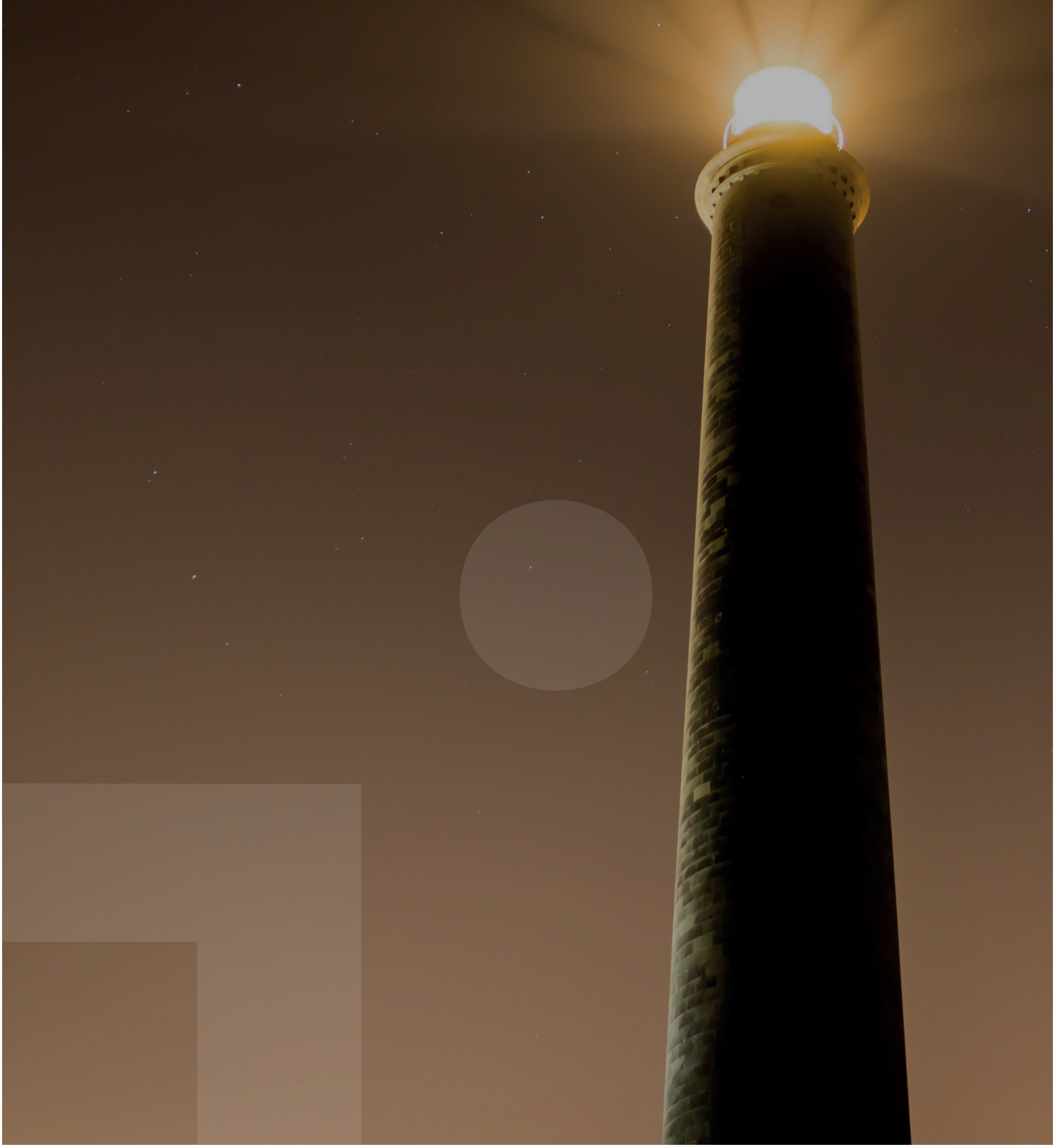
At AJC, we bring together a team of senior consultants with extensive experience in compliance, risk management, and regulatory frameworks. We offer services that range from advisory support to full program implementation, ensuring that your business not only complies with regulations but thrives in a competitive and complex market.

We can help with the following:

Consumer Duty Risk Assessment: Designed to help regulated financial organisations evaluate and manage risks associated with fulfilling regulatory obligations for consumer protection. Our assessment identifies potential gaps in fair treatment of customers and assesses how products or services might impact consumer outcomes.

Conduct Risk Assessment: This assessment is used by regulated financial services organisations to identify, evaluate, and manage risks related to employee or corporate behaviour that could negatively affect customers, markets, or the organisation itself. It aims to ensure that businesses operate ethically, comply with regulations, and remain focused on customer interests.

Regardless of your company’s size or structure, AJC offers comprehensive support to meet your specific compliance needs.



Key Areas of Support Include:

- **Compliance Operational Risk Management:** Operational risk, often referred to as "enterprise risk management," encompasses all operational activities, including frameworks, periodic reviews, complaint and issues management, as well as associated risks. We provide comprehensive advisory services, reviewing risk management frameworks and aligning compliance with corporate objectives. This includes implementing the Three Lines of Defence model, integrating cybersecurity risk management, and ensuring strong data governance.
- **Conduct Risk Management:** We cover key areas such as Consumer Duty, ESG (environmental and social governance), SM&CR (senior managers and certification regime), market abuse, D&I (Diversity & Inclusion), competition, treatment of vulnerable customers, product design, service delivery, marketing, and client assets and monies
- **Risk Advisory and Control Environment:** Our strategic risk advisory services focus on identifying and mitigating risks while helping you establish a strong control environment to ensure compliance with ever-evolving regulations. We also assist with policy and procedure development to streamline internal processes.
- **Product Lifecycle Compliance:** We offer customised solutions for every phase of the product life cycle, from design and development to launch, ensuring regulatory compliance at every critical stage.
- **AI-Powered Compliance:** Using AI technology, we can help automate second-line compliance functions, enabling real-time monitoring, predictive risk modelling. We offer timely gap analysis of regulatory requirements to existing risk and control management frameworks. This helps businesses anticipate future compliance challenges and address risks before they materialise.
- **End-to-End Technology Integration:** AJC ensures seamless integration of technology tools to track and report on compliance across all business units. Our solutions include automated reporting and data analytics, offering real-time insights into your compliance status.
- **Global Compliance Advisory:** With expertise that spans local, regional, and global regulations, AJC supports organisations across various industries, including financial services, to ensure that they remain compliant with the specific regulatory frameworks governing their sectors.

A Collaborative Approach to Compliance

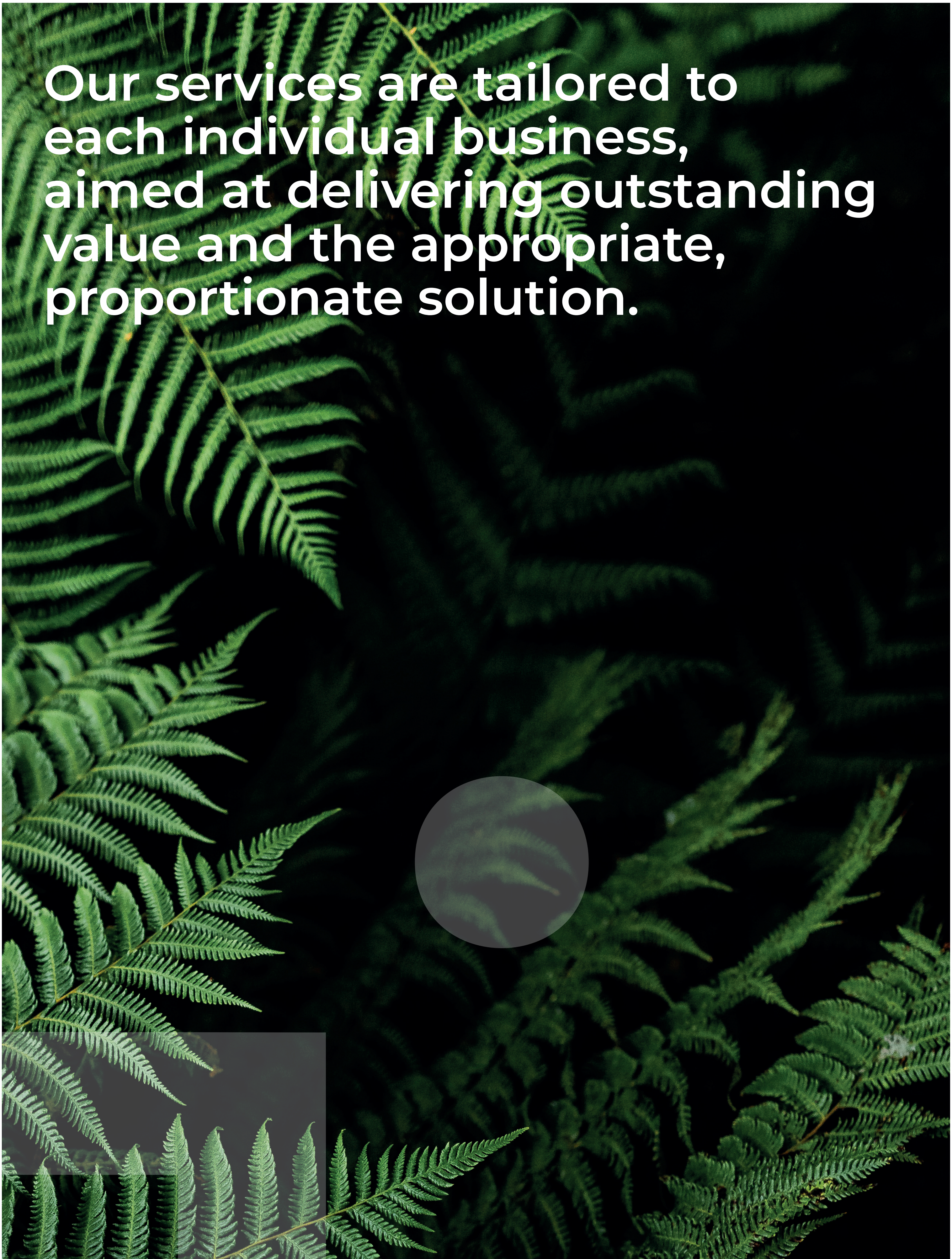
At AJC, we believe in fostering true partnerships with our clients. Our approach is not just about meeting compliance requirements; it's about creating a positive risk culture where compliance, ethics, and risk management are embedded into the organisation's DNA. By working together, we help businesses navigate the complexities of compliance while positioning them for long-term success.

Transform Compliance from a Necessity to a Competitive Advantage

Managing compliance is an ongoing challenge, but it also presents opportunities. With the right approach, businesses can use compliance as a lever to drive operational efficiencies and innovation. At AJC, we work with organisations to either implement new technology where needed or review and optimise their existing technology estate. This ensures that compliance operations are streamlined and effective, making regulation more straightforward. By supporting smarter use of technology, we help optimise workflows and create programs that not only ensure compliance but also support growth and business objectives.

If your organisation is ready to take the next step in its compliance journey, AJC is here to provide the expertise and support you need. Let us help you turn compliance into a competitive edge, ensuring that you stay ahead of regulatory changes and create a resilient, sustainable business.

Our services are tailored to each individual business, aimed at delivering outstanding value and the appropriate, proportionate solution.



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