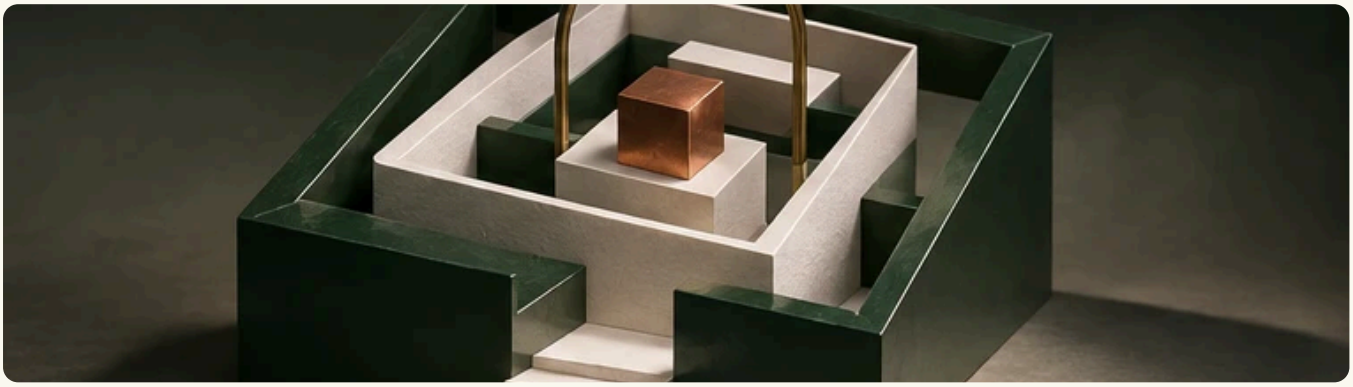
BUSINESS CASE WHITEPAPER · FND-014

Bank application readiness review

Find the gaps in your bank pack before you submit it.



The decision

A bank checklist is available, but the applicant cannot tell which of its records are ready to submit.

What the fee buys

We review one provider's published checklist against a redacted document list and return a gap report and action call. The applicant controls submission and the provider decides whether to open the account.

When to commission

Buy when the bank is already chosen and resolving the outstanding evidence matters more than further provider comparison.

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SCOPE AND OPERATING CASE

How the work changes the decision

Starting position

The bank requests a current ownership chart. The file named final has no date.

In this illustrative case

Mark the record as held and its date as unconfirmed. Ask the director responsible for the register to verify it.

Inputs and ownership

Supply the chosen provider's published checklist and a redacted list of the documents you already hold.

1. Identify chosen provider
2. Review redacted evidence list
3. Discuss gaps

Using the handover

Use the gap report to make the evidence list easier to check before the applicant submits it.

An alternative to buying

Do a line-by-line internal check if a staff member owns the current provider checklist.

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INVESTMENT AND EVALUATION

Test the case before approving spend

£149 GBP · one-time catalogue fee excluding applicable VAT

Full cost to the buyer

Government, agent, address and bank charges are separate where applicable. Include the cost of preparing inputs, reviewing the output and implementing any subsequent changes.

A time-only comparison

At an illustrative £40 per staff hour, the fee alone equals 3.73 hours. Replace £40 with your own fully loaded hourly cost. Divide the full incremental cost by that rate to find your break-even hours. Count only effort you can reasonably avoid. This illustration predicts no saving.

What to measure

Count checklist items marked verified, missing or requiring clarification before and after review. Record a baseline before work begins. Use the same scope and definition at follow-up, and note changes outside this service.

Timing and dependencies

Pay upfront at the external checkout. You can prepare immediately. We track clearance and start intake when payment clears, which can take up to seven business days depending on the payment system. The estimate after start and receipt of complete inputs is 2–3 working days for our work. Provider and applicant waiting time is additional.

Approval test

Buy when the bank is already chosen and resolving the outstanding evidence matters more than further provider comparison. Assign an owner for the handover and a date for checking the measure. If the inputs or owner are missing, defer the purchase.

Basis: Routine Works service specification FND-014, GBP catalogue fee and an illustrative working case. View service scope.

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