BUSINESS CASE WHITEPAPER · FND-015

Business activity statement

Give your bank a factual account of how the business trades.



The decision

A bank needs a factual explanation of trading activity and the founder's current description is too general.

What the fee buys

We draft a two-page description of actual products, customers, markets and trading arrangements for founder approval. The applicant controls submission and the provider decides whether to open the account.

When to commission

Proceed if the founder can verify how the business earns and receives money.

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SCOPE AND OPERATING CASE

How the work changes the decision

Starting position

A studio earns recurring support fees and one-off design fees from shops.

In this illustrative case

Describe each product, the type of buyer and its payment arrangement in a separate sentence.

Inputs and ownership

Describe what you actually sell, who buys it, where sales take place and how money moves.

1. Review products and trading arrangements
2. Draft the factual account
3. Return it to the founder for approval

Using the handover

Use the draft to record a consistent, factual description that the founder can check before sharing it.

An alternative to buying

Write the statement internally when a recent approved description already covers the provider's questions.

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INVESTMENT AND EVALUATION

Test the case before approving spend

£249 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 6.22 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 products, customer groups and payment flows that can be traced to a verified business fact. 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

Proceed if the founder can verify how the business earns and receives money. 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-015, GBP catalogue fee and an illustrative working case. View service scope.

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