

# CASE STUDY

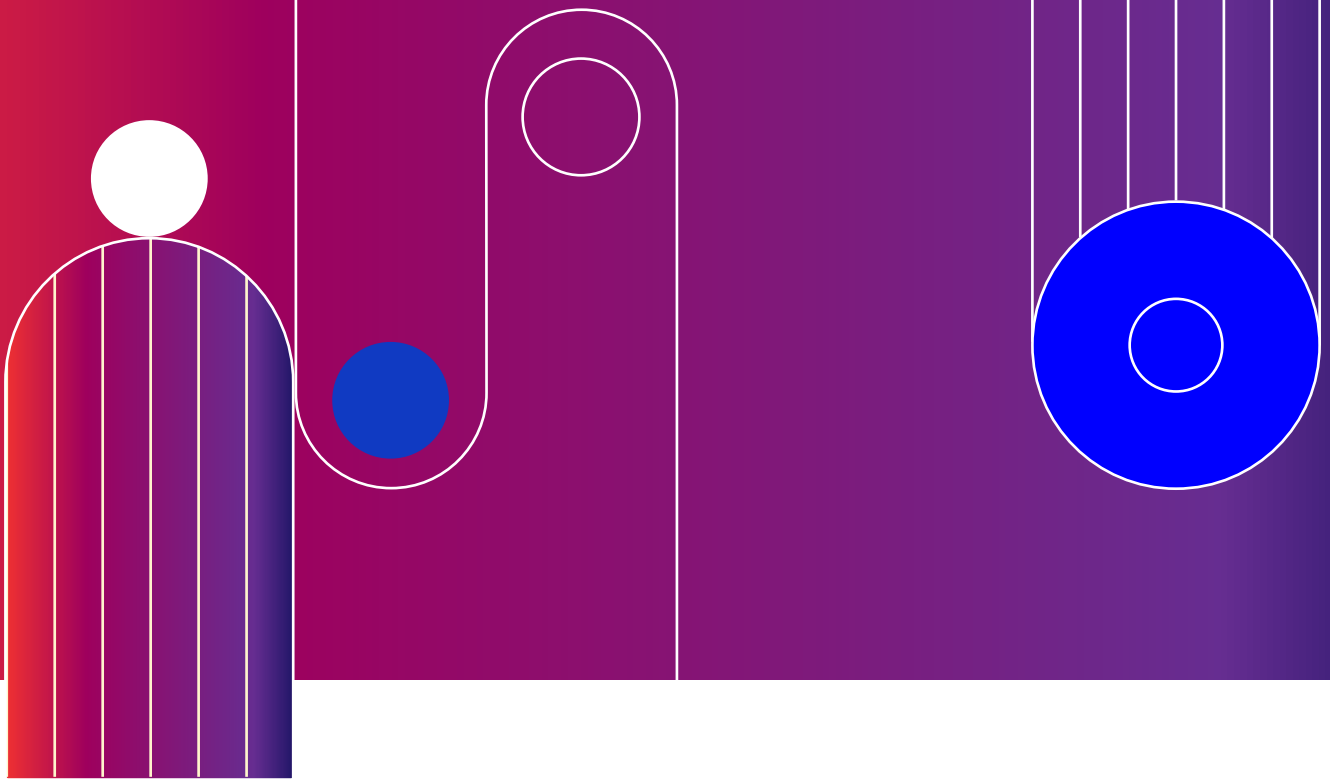
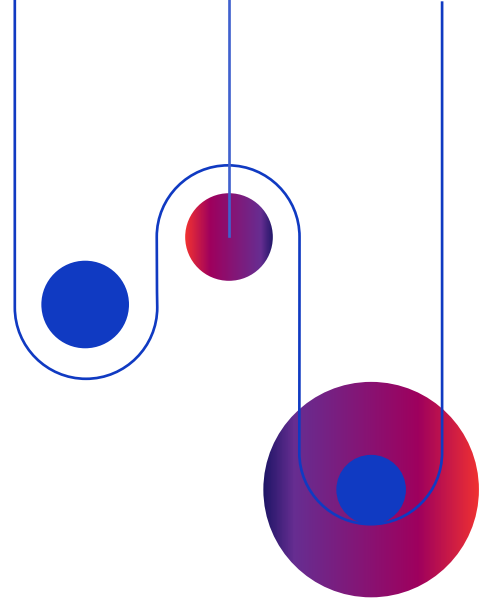
**Elevating growth:  
Our strategic blueprint and actionable  
steps improve the outlook for an  
established fintech business**

**Phase  
One**

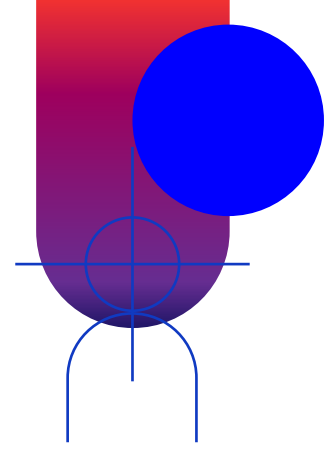
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# BACKGROUND

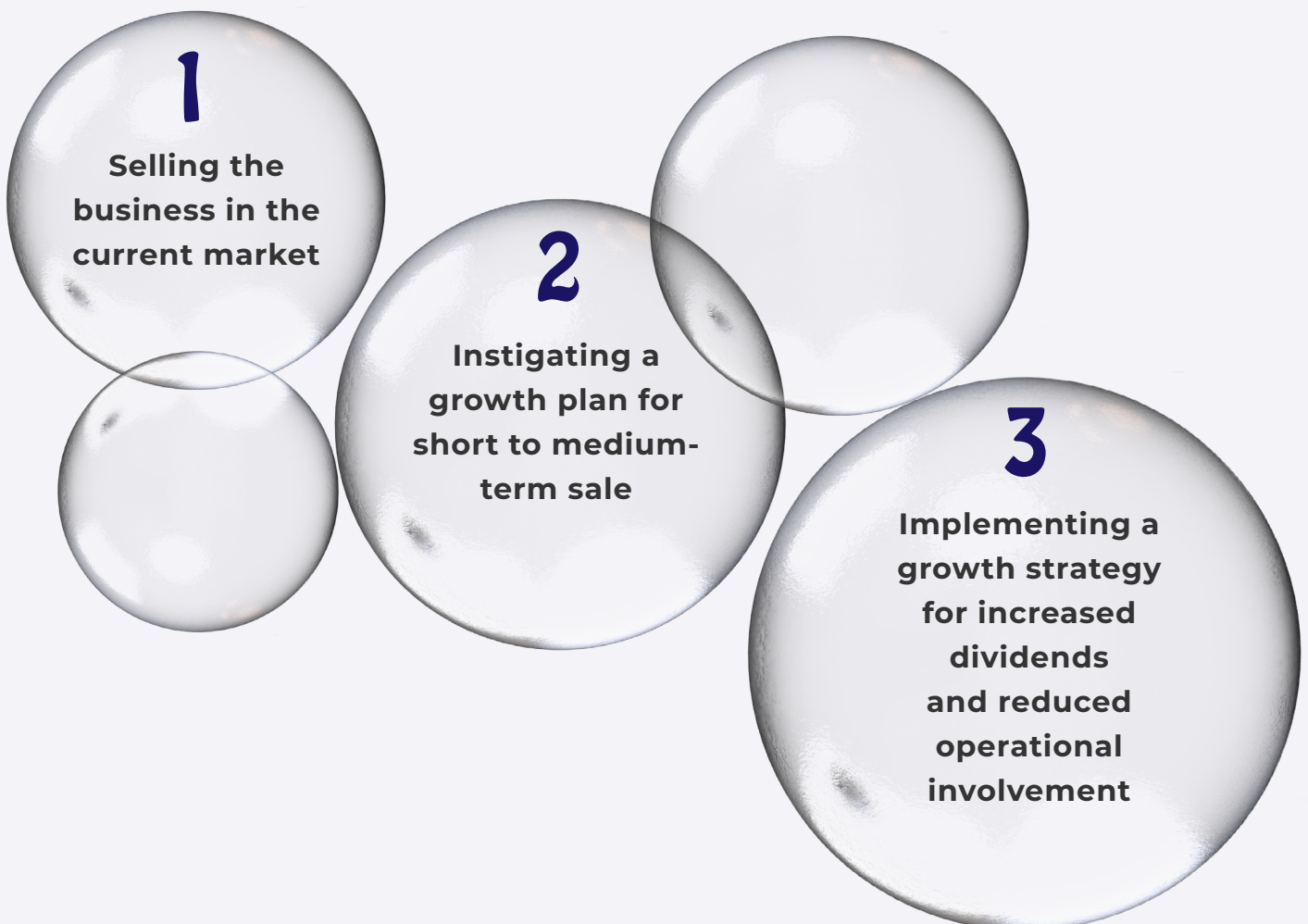
The business is a prominent player in the financial services sector, founded about 10 years previously and headquartered in London. Boasting impressive growth and profitability, the shareholders used our strategic blueprint to further elevate growth and best realise the assets they had created in the short, medium, and longer term.



# THE PROBLEM

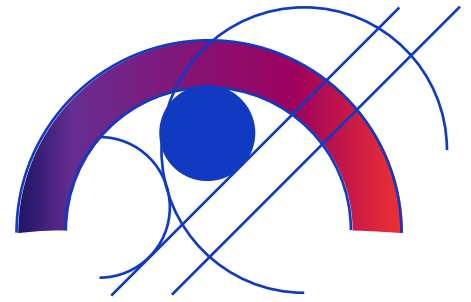


The shareholders had a clear understanding of the options available but were keen to ensure that they adopted the one that ultimately would ensure they would maximise the return on their worldwide business plan. Combining our strategic blueprint and industry practitioners, we proposed a comprehensive and tailored approach and actionable steps to understand the viability and implications for the shareholders for the following three scenarios:



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# THE SOLUTION



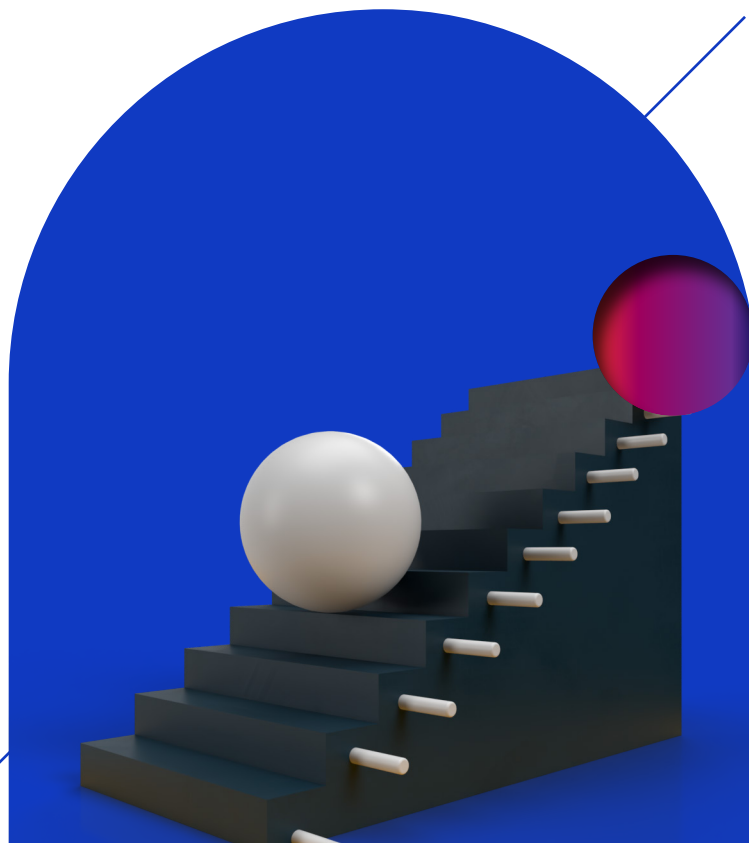
Our business audit involved four levels of depth to ensure a granular understanding of the business model and key data. Also, to agree on business outcomes and actionable steps. The stages were designed as follows:

## **STAGE 1: PERFORMANCE METRICS ASSESSMENT**

In this phase, the project delved into the historical and current key performance metrics and indicators for the business. Various data sources, including financial records and customer feedback, were analysed to gain a comprehensive understanding of the company's operational performance.

## **STAGE 2: OPERATING MODEL ANALYSIS**

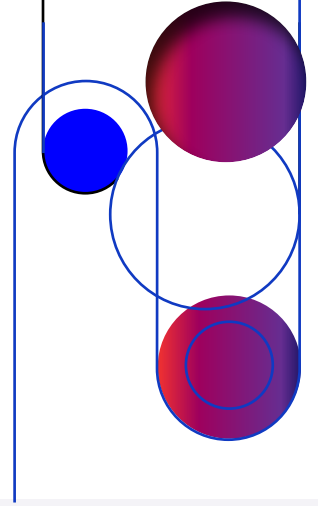
Our strategic blueprint audit evaluated the fundamental dynamics of the firm's then-current operating model. This assessment provided insights into the company's strengths and areas that required enhancement to drive growth and optimise profitability.



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# THE SOLUTION

## Continued

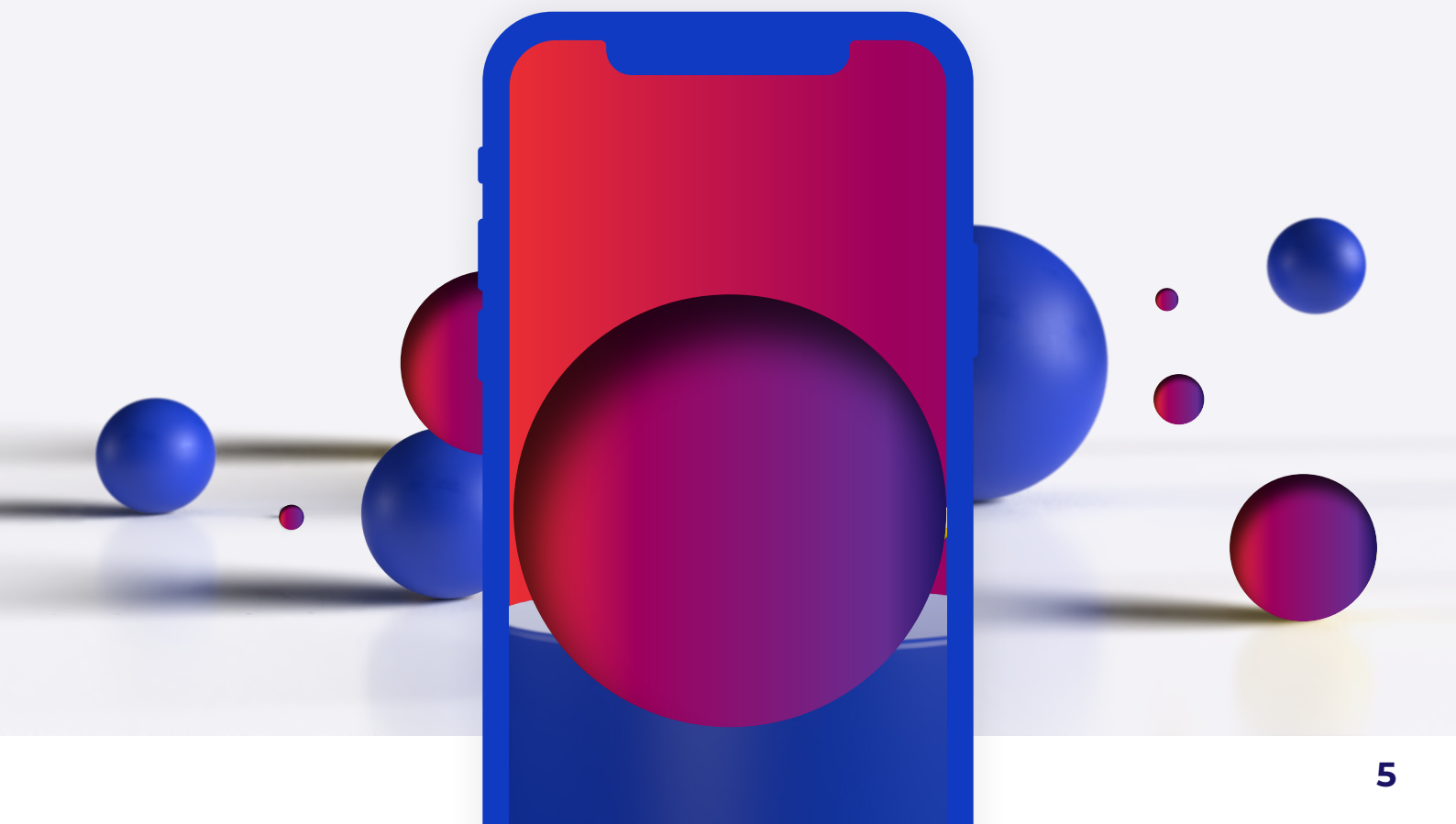


### STAGE 3: SWOT ANALYSIS AND WORKSHOP

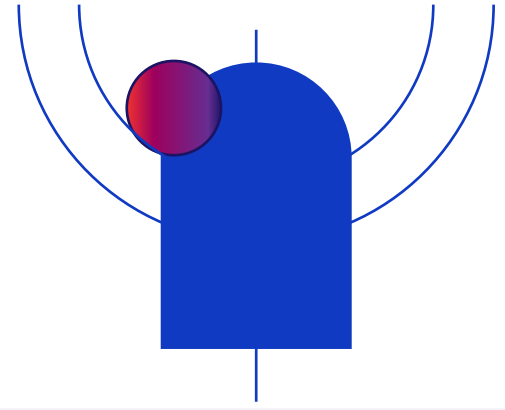
The audit findings from the performance metrics assessment and operating model analysis were synthesised into a SWOT analysis. This analysis served as the foundation for a structured workshop where key stakeholders convened to discuss and validate the findings. The workshop facilitated collaborative decision-making based on data-driven insights.

### STAGE 4: DEFINED MEDIUM-TERM OBJECTIVES

Following the workshop, the project identified pivotal considerations for shareholders when defining short to medium-term objectives (1-3 years). These objectives were aligned with the company's strengths, opportunities, challenges, and regulatory landscape, ensuring a strategic roadmap for future growth and profitability.



# THE RESULTS



The project findings revealed that the business exhibited robust performance with a strong customer base and competitive pricing and technology. However, challenges such as heightened competition and complex regulations were identified. To elevate growth further, the following actionable steps and recommendations were proposed:

## ACTIONABLE STEPS & KEY RECOMMENDATIONS

- ▶ **A Customer Focus:** Continued investment in technology to improve customer acquisition and retention.
- ▶ **Continued Product Innovation:** Develop new products and services to cater to customer needs.
- ▶ **Market Expansion:** Explore new markets to diversify revenue streams.
- ▶ **Enhanced Regulatory Compliance:** Collaborate with regulators to ensure adherence to evolving regulations.



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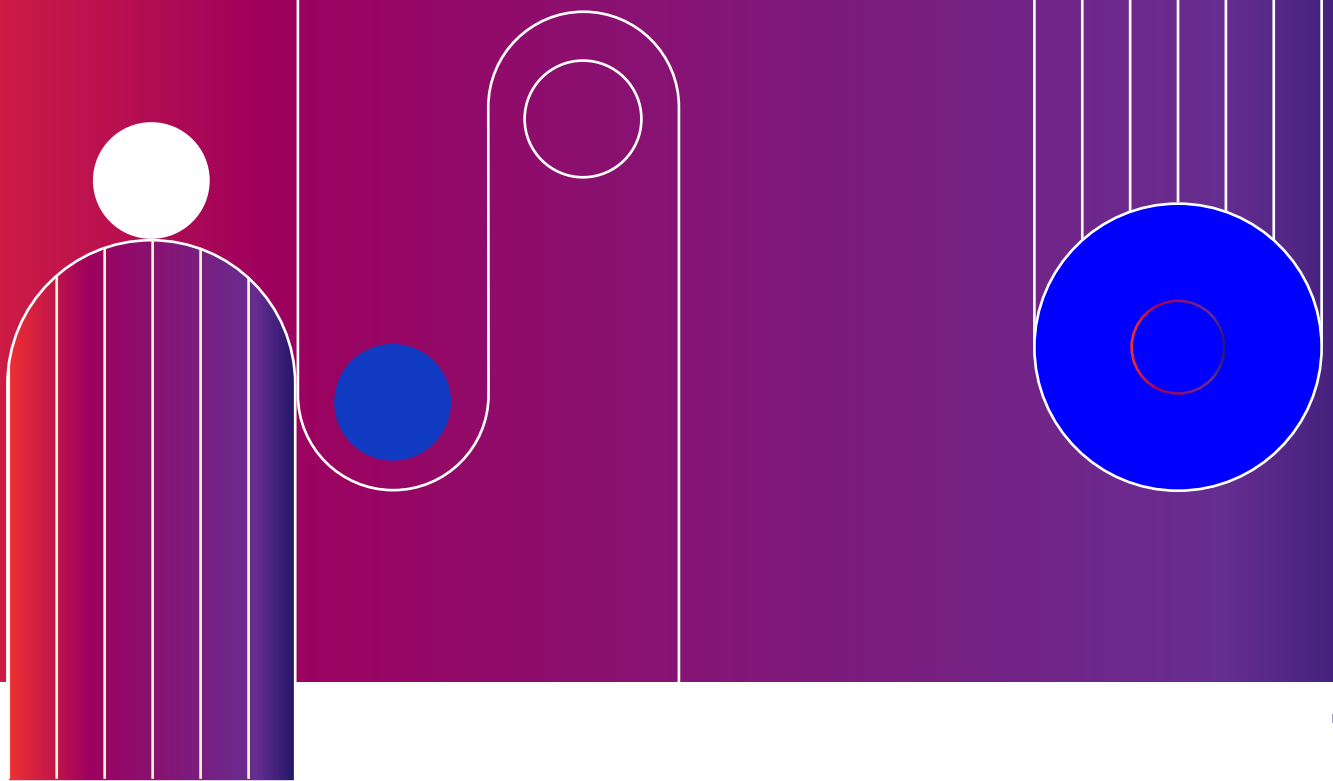
# CONCLUSION



The strategic blueprint review and actionable steps equipped the shareholders with a more comprehensive and insightful understanding of their payments and travel money business. Recommendations garnered from the findings underscored key growth areas, which were discussed and validated during a structured workshop. These recommendations formed a robust foundation for the company's strategic decisions.

Ultimately, the shareholder decision was to align with a series of considerations, including the current valuation, the potential for enhanced growth, its unique market offer, and the re-structuring of its governance and operational and regulatory oversight.

This ultimately led to an agreement for our practitioners to continue to an additional phase of the project that would include adding a more detailed plan on actions to be completed in order to deliver the new Strategy.



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