ClearFlow Consulting

FIXED-SCOPE PROCESS AUDITS

PROCESS AUDIT · REPORT EXCERPT

Client onboarding at Halewood Grange Wealth Management

Five pages from the Standard engagement deliverable: executive summary, current-state process map, bottleneck analysis, simulation forecast and sequenced recommendations.

DEMONSTRATION DOCUMENT · FICTIONAL CLIENT · FICTIONAL DATA

Prepared by	Engagement type	Excerpt of	Status
ClearFlow Consulting	Standard · Fixed scope	42-page audit report	Sample for prospective clients

EXECUTIVE SUMMARY

Onboarding takes a median 23 working days; three bottlenecks account for 63% of that time, and all three are fixable within 90 days without new headcount

SITUATION

Halewood Grange onboards 22 new clients a month. Median time from signed agreement to funded account is 23 working days; one case in ten takes more than 31.

COMPLICATION

Advisers absorb the delay through chasing and apologising, so it never surfaces as a cost. Meanwhile referral partners quote two weeks to prospects, a promise operations cannot currently keep.

QUESTION THIS AUDIT ANSWERS

Where exactly does the time go, what does each delay cost, and which fixes are worth doing first?

FINDING 1 · KYC REWORK

58% of cases loop back

Incomplete documents drive a rework loop worth 6.4 days per affected case

No document checklist is keyed to client type, so compliance discovers gaps after review starts. The loop runs over email and consumes 96 staff-hours a month.

FINDING 2 · BATCH RE-ENTRY

2.6 days waiting, weekly batch

Cases queue for the CRM-to-platform re-entry batch, not for effort

The manual re-entry itself takes 25 minutes per case. The delay is the batch cadence: cases wait up to five working days for a run that could be triggered daily.

FINDING 3 · SIGN-OFF QUEUE

5.0 days at one desk

Every case waits on a single approver with no delegation threshold

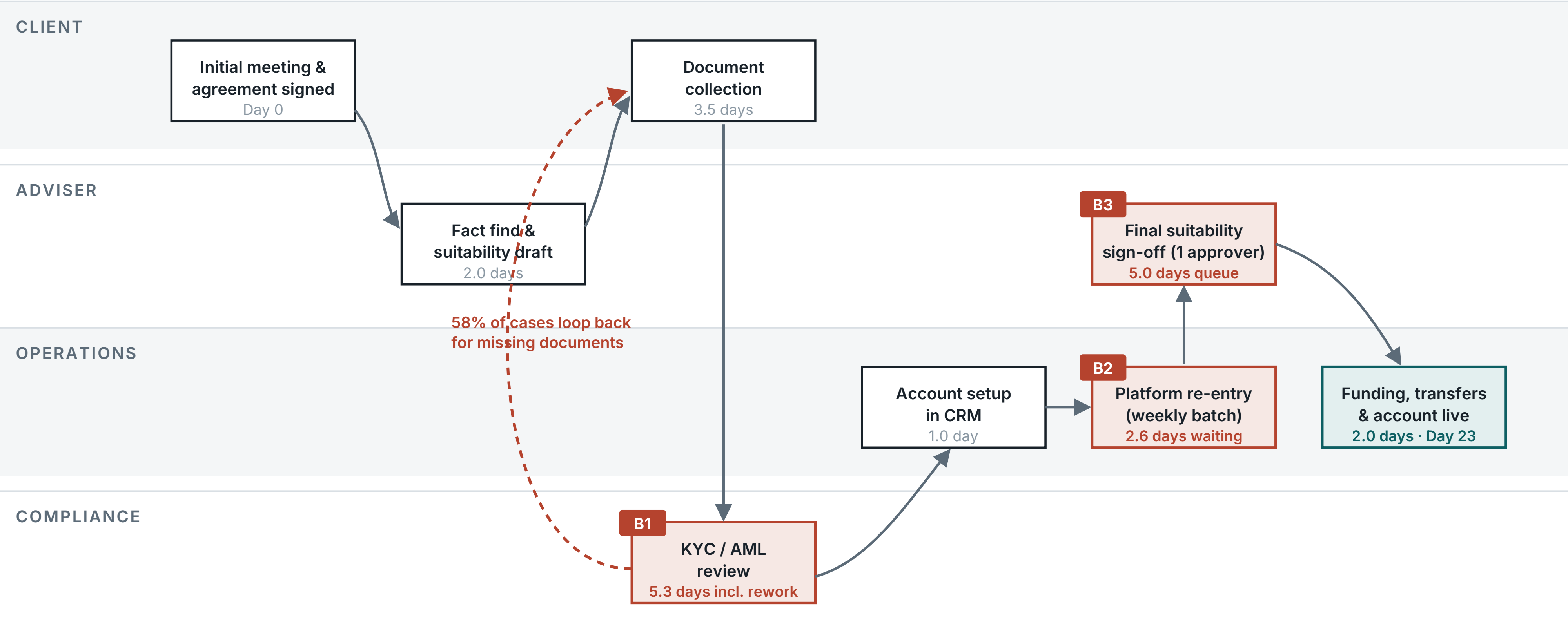
Final suitability sign-off sits with one role. Leave, travel or a busy week stalls the entire pipeline, and no service standard exists for turnaround.

> **The answer:** fix the three bottlenecks in sequence and the simulation forecasts a median onboarding of **13 working days (45% faster)**, roughly **130 staff-hours a month recovered (about 0.8 FTE)**, and capacity headroom rising from **14% to 84%** above current volume. Detail on pages 3–6.

CURRENT STATE

The onboarding path crosses four teams eleven times; the three longest waits sit at the handoffs, not inside the work itself

EXHIBIT 1 — CLIENT ONBOARDING, CURRENT STATE (MEDIAN WORKING DAYS PER STAGE)



Source: fictional demonstration data. In a live engagement this exhibit is built from six months of case records and timestamps drawn from the client's CRM and workflow systems. Durations shown are stage medians.

Each bottleneck has a distinct root cause; none of the fixes requires new hires, and two of the three cost nothing but configuration and policy

EXHIBIT 2 — THE THREE BOTTLENECKS: COST, ROOT CAUSE AND SIMULATED EFFECT OF THE FIX

BOTTLENECK	DELAY ADDED	STAFF-HOURS / MONTH	ROOT CAUSE	RECOMMENDED FIX	SIMULATED EFFECT
B1 **KYC rework loop** 58% of cases returned to client for missing or invalid documents	**6.4 days** median, affected cases	**96**	No document checklist keyed to client type; gaps found only after compliance review begins; loop managed over email with no ownership or ageing view	**Front-load the checklist** Type-specific document list issued at agreement stage; compliance pre-screen within 24h of receipt; loop tracked in workflow, not inboxes	**−4.3 days median** rework rate 58% → 15%
B2 **Platform re-entry batch** CRM data manually re-keyed into portfolio platform in a weekly batch	**2.6 days** queue time, all cases	**34**	Delay is cadence, not effort: re-entry takes 25 minutes per case, but cases wait up to five working days for the next scheduled batch run	**Kill the batch** Trigger re-entry on case-ready, same day; scope the existing platform API for direct integration as the durable fix	**−4.1 days median** queue → same-day
B3 **Single-approver sign-off** All suitability sign-offs held by one role, no turnaround standard	**5.0 days** queue time, all cases	**—**	Approval authority never delegated as volume grew; queue is invisible because it lives in one person's task list; leave or travel stalls every case in flight	**Delegate below a threshold** Second approver authorised for standard-risk cases; 48-hour sign-off service standard with weekly ageing report to the COO	**−1.9 days median** sessions weekly → twice-weekly

Combined effect, modelled together rather than summed: median onboarding falls from 22.9 to 12.6 working days, p90 from 31 to 17. Reductions are attributed sequentially in implementation order, so the three figures sum exactly to the total. Around 130 staff-hours a month are released, roughly 0.8 FTE of capacity returned to client-facing work.

Source: fictional demonstration data. In a live engagement, delay and effort figures are measured from case timestamps and the client's own records; simulated effects come from the calibrated model described on page 7.

The model puts numbers on the future: 13-day median onboarding after the fixes, and a pipeline that no longer breaks at 25 clients a month

EXHIBIT 3 — WHERE THE DAYS COME FROM (MEDIAN WORKING DAYS, SEQUENTIAL ATTRIBUTION)

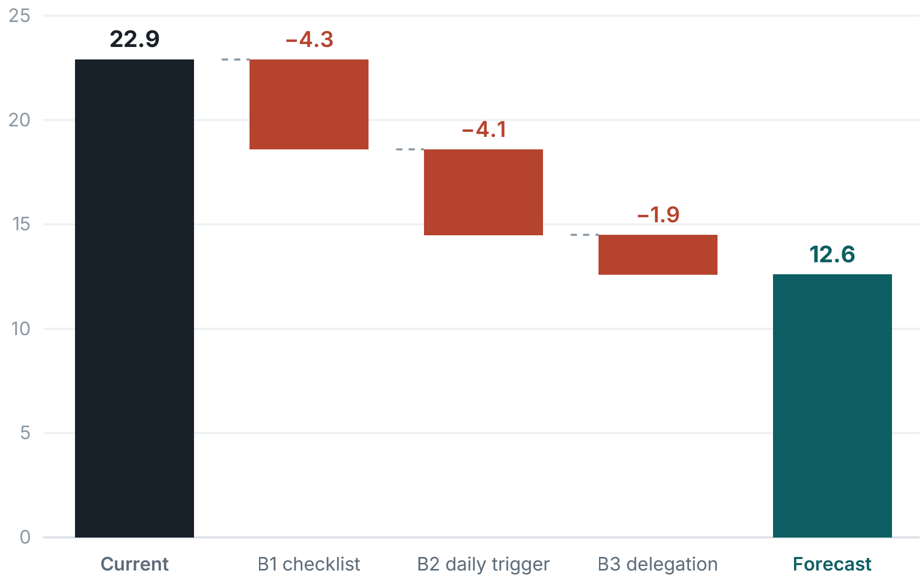
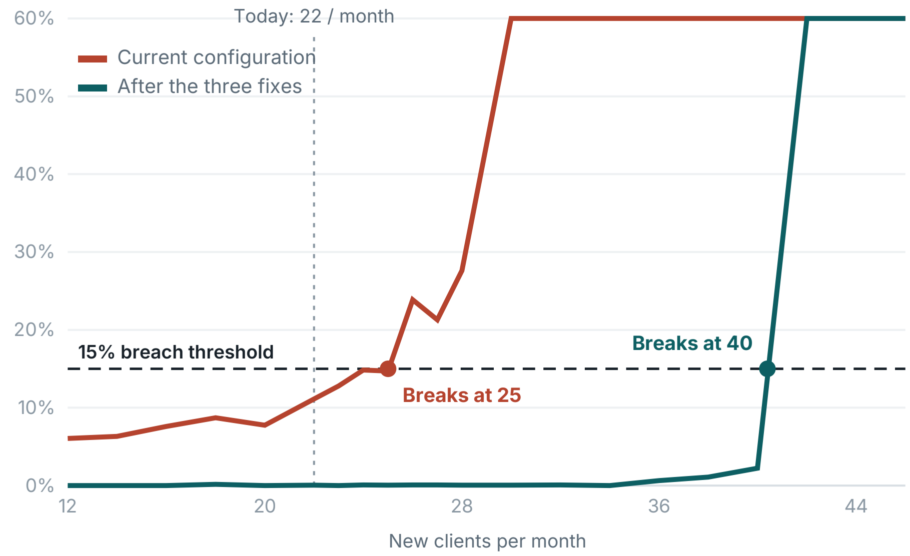


EXHIBIT 4 — CAPACITY HEADROOM: % OF CASES BREACHING THE 30-DAY SERVICE STANDARD, BY MONTHLY INTAKE



The firm's referral pipeline is forecast to add 6–9 clients a month within a year. Under the current configuration that lands beyond the breaking point: once compliance-review demand passes effective capacity, queues stop clearing between arrivals and breach rates climb towards 100%. After the fixes, the same growth uses well under half the available headroom.

Source: fictional demonstration data, generated by the ClearFlow forecast engine. Method: discrete-event simulation of the mapped workflow; 5,000 simulated cases per scenario after warm-up, fixed seed; arrival rates, stage durations and rework probabilities parameterised from case history. Full assumptions and sensitivity ranges appear in the report appendix.

Sequence matters: the checklist fix funds the credibility for the harder policy change, and the integration scope rides on data the first fix produces

EXHIBIT 5 — 90-DAY IMPLEMENTATION SEQUENCE, OWNER AND MEASURED TARGET PER STEP

DAYS 0–30 · STOP THE BLEEDING

- **Issue type-keyed document checklists** at agreement stage. Owner: Head of Compliance. Target: rework rate below 30% by day 30.
- **Move the re-entry batch to a daily trigger.** Owner: Operations Manager. Target: platform queue under 1 day.
- **Stand up the ageing report:** every case in flight, days at current stage, published weekly to the COO.

DAYS 31–60 · FIX THE STRUCTURE

- **Delegate standard-risk sign-off** to a named second approver with a documented threshold. Owner: COO. Target: sign-off queue under 2 days.
- **Adopt the 48-hour sign-off service standard** and add it to the adviser scorecard.
- **Move the rework loop into the workflow tool;** retire the email thread. Target: zero cases tracked by inbox.

DAYS 61–90 · MAKE IT PERMANENT

- **Scope the CRM-to-platform API integration** using cycle data from the daily-trigger period as the business case.
- **Re-run the simulation** against 60 days of post-fix data; confirm the 13-day median or diagnose the residual gap.
- **Publish the two-week onboarding promise** to referral partners only once the p90 holds under 20 days for a full month.

> **What this costs:** no new systems and no new hires in the first 60 days. The only spend decision is the API integration at day 61, and by then it arrives with its own measured business case rather than a vendor estimate.

Source: fictional demonstration data. Live engagements include named owners, baseline metrics and a measurement plan agreed with the client before the report is finalised.

How a ClearFlow audit produces these pages, and what this sample is

1 **Map what actually happens**

We build the map from your own materials: procedures, screenshots, system exports and case data, cross-checked against timestamps from your systems. Where the documented process and the real one diverge, an optional short structured Q&A with the people who run it captures the workarounds nobody wrote down. No discovery calls, no workshops.

2 **Measure the delays**

Every stage gets a duration distribution from case history, not an estimate from memory. Queue time is separated from work time, because they have different fixes.

3 **Simulate the fixes**

The mapped workflow becomes a discrete-event model loaded with real volumes, durations and rework rates. Each recommendation is tested in the model before it is made: if a fix does not move the numbers, it does not make the report.

4 **Sequence and hand over**

Recommendations arrive as a 90-day sequence with owners and measured targets, so the report converts to a plan on the day it lands.

ABOUT THIS SAMPLE

This document is a demonstration excerpt produced by ClearFlow Consulting to show the structure, depth and standard of a live audit report. **Halewood Grange Wealth Management is a fictional firm and every figure in this document is fictional**, constructed to be internally consistent and representative of patterns commonly found in professional and financial services operations. No client data was used. Live engagement reports run to 40+ pages and are built exclusively from the client's own measured data.

WHAT A LIVE REPORT ADDS BEYOND THIS EXCERPT

Full process inventory across all in-scope workflows; stage-level duration distributions; exception and edge-case catalogue; simulation assumptions and sensitivity analysis; risk register for each recommended change; and a measurement plan agreed with the named owners before finalisation.

Engagements are fixed-scope and fixed-price. Enquiries: clearflowconsulting.io