



JammJar

10-DAY CAPABILITY EVALUATION

Executive Summary

Findings from the 10-day evaluation period — covering the four key deliverable areas of analysis, and supporting annexes.

DATE

April 2026

AUDIENCE

SBG Executive

CLASSIFICATION

Confidential

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Overall verdict

JammJar delivers everything SBG needs from a PMS CRM and OneView integration partner — and, objectively scored, does so better than the incumbent alternative.

Across 127 features measured head-to-head, JammJar scores 83.8 against Acre's 73.6 today, and reaches 97.4 after the Acre-parity roadmap. The OneView integration has three viable depths, each grounded in the real JammJar production schema and ready to build. The DA market commercial opportunity is real (£4.18M five-year gross ARR in the Base case from software subscriptions) and a £1.13M five-year fee floor sits underneath as the contractual guarantee. Cornerstone Finance — an experienced 300-adviser Acre user inside the SBG ecosystem — ratified every capability claim independently. Three engagement models are offered; minority investment preserves optionality at £750k–£2.5M.

01

PMS / DA capability — JammJar 83.8 vs Acre 73.6 · lead grows to +23.8pts after parity build

BALANCED TODAY

+10.2pts

JJ 83.8 vs Acre 73.6

POST-ROADMAP

+23.8pts

JJ 97.4 vs Acre 73.6

PARITY EFFORT

78

dev-days · ≈6.5 weeks
at 3 engineers

BUILD ITEMS

30

one named build per
Acre-wins feature

JammJar leads Acre today by 10.2 points under balanced weighting across 127 features — decisively in AI & Automation (where Acre has no comparable answer) and comfortably in client records, document handling and case management. Acre's genuine advantages are addressable: RMAR regulatory reporting (P0 for DA firms), a dedicated compliance view, payments-settled pipeline tracking, and a pre-built report library. The roadmap impact view consolidates every Acre-wins feature into 30 JammJar builds at 78 dev-days indicative effort; after that work JammJar scores 97.4 and the lead widens to 23.8 points. The capability matrix is reviewer-weightable — balanced is the lead figure; DA-firm, AI-first and network weightings shift the balance but the direction of travel does not.

02 OneView integration — three depths, all grounded in real JammJar schema

OPTION 1 · EVENT-DRIVEN PUSH + SSO

Lowest SBG-side lift. OAuth 2.0 with OneView as IdP (Shane Wright-confirmed). Deliverable by JammJar alone against today's schema.

OPTION 2 · BIDIRECTIONAL REST

Adds pull + drill-down on top of Option 1. Requires SBG-side REST endpoints for firms, advisers, policies, commissions.

OPTION 3 · FULL MCP SERVICE LAYER

Agent-consumable tool surface across JammJar. Requires SBG-side MCP clients to consume the tool catalogue.

All three options are grounded in real JammJar production schema (MariaDB 10.11, per-client database isolation) with dual IDs (bigint + UUID) throughout. The data mapping covers 424 fields across seven entities — Customer, Case, Application, Fact-find, Documents, Audits & Checks, Activity & Telephony — every field tagged with PII class, per-option availability, and Now-vs-Proposed status. Proposed items flag where new rollup tables, cross-tenant aggregation, or OneView-side data layers are required (`firm_id` and `network_id` are OneView-side joins, annotated inline). Options are depth *choices*, not sequential phases — SBG starts at the depth that matches engineering capacity today and moves deeper at the pace engineering permits.

03 Commercial — DA SaaS opportunity + OneView-as-customer + contractual fee floor

Y5 DA SAAS ARR · BASE

£1.66M

240 firms · 600 seats · 40% penetration

5-YEAR GROSS · BASE

£4.18M

from software subscriptions

CONTRACTUAL FLOOR

£1.13M

5-year minimum commitment

ONEVIEW PLATFORM FEE

£600k

3-year minimum (£200k/yr)

The commercial model has two parts. **Part 1 — DA SaaS:** Base case projects £248k → £1.66M ARR from software subscriptions over Year 1–5 (£4.18M gross over five years), built on 600 addressable firms × 2.5 advisers × cumulative 6%–40% penetration × £200/seat/month × 15% SBG markup × 0% churn. Conservative is Base minus 20% on penetration plus 10% churn; Growth is Base plus 20% on penetration at £220. Three GTM routes — Pure referral, Joint go-to-market, SBG acquires JammJar. **Part 2 — OneView integration:** SBG is the customer, paying JammJar to deliver — £200k/year platform fee (3-year minimum = £600k floor), £1,000/developer/day build cost phased through Option 1/2/3, a per-adviser monthly usage fee (£5–£15). No revenue share anywhere. Underneath DA SaaS sits a £1.13M five-year fee floor that functions as the contractual minimum whether the penetration curve hits Base or not.

04

Engagement — three models, integration depth inverse to commitment

COMMERCIAL PARTNERSHIP

Contract only

Slowest rollout · shallowest integration

MINORITY INVESTMENT

£750k – £2.5M

Info rights + board observer · medium influence

ACQUISITION

£12M – £20M

Full ownership · full influence · team implant

The engagement model is deliberately structured so that integration depth is inverse to commitment. A Commercial Partnership is the slowest route and leaves OneView integration depth gated on SBG-side engineering capacity without any shared ownership. A Minority Investment (indicative £750k–£2.5M, fast to close, info rights plus board observer without a seat, medium influence on the roadmap) preserves optionality — SBG takes a position early with the ability to buy more in future. An Acquisition (indicative £12–20M, full ownership, full roadmap influence) is framed as a turnkey move: the deal delivers the AI-native engineering team as well as the product. Delivery profile is the same across all three: 6–8 weeks to delivery, 8–12 weeks pilot, go-to-market Q3, scale into Year 2+.

05

Cornerstone proof point — a 300-adviser Acre-using SBG customer independently ratified the proposal

Cornerstone Finance — a 300-adviser, 114-firm mortgage network, currently an Acre customer and an important customer to SBG — committed a five-hour technical due diligence session with JammJar on 20 April 2026. They entered as experienced Acre users actively seeking an alternative; they closed the session with the words "I have quite a few concerns about staying with Acre" and an October 2026 go-live target under board review. Across the case types that reflect day-to-day PMS-club activity, Cornerstone confirmed JammJar **works today for regulated mortgage** (standard purchase, remortgage, complex), **works perfectly for buy-to-let** including limited-company BTL, and is **materially better than Acre on protection & GI**. They flagged two where development is required before first-class coverage: equity release (handled today as referral) and commercial mortgage (not covered end-to-end). The verdict matters because it came from experienced Acre practitioners, not from JammJar — and it corroborates every capability claim in Deliverable 01.

Risks — the risks of not acting dominate

The risk register is reframed around the decision SBG is being asked to make. **Four risks of not acting** sit up front and dominate: (1) a growing proportion of SBG's PMS members are on Acre — now owned by a future competitor; (2) SBG does not have internal engineering mirroring capability to deliver the OneView solution at the depth described; (3) no flagship CRM partner is currently available to hold the other end of OneView integration at meaningful depth (Acre is owned by a competitor, Smartr365 has no API); (4) no AI-automation partner for the capabilities this proposal describes — they are not a feature set, they are a full AI engineering programme. **Three risks of the proposal itself** sit behind: change programme required to land adoption; SBG-side engineering capacity gates deeper OneView integration options; JammJar is not yet profitable, which is a P&L consideration under Minority Investment and Acquisition routes. Each is mitigated by named actions in the relevant deliverable.