



JammJar

ANNEX B · RISKS & MITIGATIONS

# Risks & Mitigations

Framed around the decision SBG is being asked to make.

Part one: the risks of not doing what this proposal recommends. Part two: the risks of the proposal itself, and how each is mitigated.

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DATE

April 2026

AUDIENCE

SBG Executive

CLASSIFICATION

Confidential

# Contents

The register starts with the four strategic risks of standing still — the risks of not acting — because they dominate. Three delivery risks of the proposal itself sit behind, each with a named mitigation.

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## **00 Decision framing — the risks that matter are the risks of not acting**

4 strategic risks of standing still · 3 delivery risks of this proposal · 100% mitigated if the proposal proceeds

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## **01 Strategic risk 1 — Acre penetration in the member base**

External-party CRM ownership now sits with a non-aligned organisation

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## **02 Strategic risk 2 — internal engineering mirroring capability**

SBG cannot build the OneView solution at the depth described from cold

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## **03 Strategic risk 3 — flagship CRM partner availability**

Acre is owned externally; Smartr365 has no API

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## **04 Strategic risk 4 — AI-automation partner**

The capabilities described are a programme, not a feature set

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## **05 Delivery risks of the proposal itself**

Change programme · SBG-side engineering capacity · JammJar P&L exposure

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00

## Decision framing — the risks that matter are the risks of not acting

The risk register is reframed around the decision SBG is being asked to make. Read the strategic risks first — they are the ones that dominate.

### RISKS OF NOT ACTING

4

Strategic — the cost of standing still

### RISKS OF THE PROPOSAL

3

Delivery — each with a named mitigation

### MITIGATED IF PROPOSAL PROCEEDS

100%

Each delivery risk has a named mitigation in the relevant deliverable

A growing proportion of SBG's PMS Mortgage Club members is moving onto Acre — a CRM whose ownership now sits with a non-aligned party. SBG's strategic position is improved by having a viable AI-native alternative, internal engineering capability to deliver the OneView integration it wants, and a flagship CRM partner capable of holding the other end of that integration. This proposal addresses each of those directly. The register below starts with the strategic risks of standing still, then lays out the risks of the proposal itself and the mitigations that sit against them.

01

## Strategic risk 1 — external-party CRM penetration in the member base

**A growing proportion of SBG's members — specifically in the PMS Mortgage Club — is operating on Acre, whose ownership now sits with an organisation whose commercial interests do not align with SBG's.**

Every renewal that defaults back to Acre embeds an external party more deeply into SBG's member base and into the operational data that flows from those firms. The strategic question for SBG is straightforward: continue routing members onto a CRM owned by a non-aligned party, or stand up a viable, fully-aligned alternative for those firms to choose. This proposal addresses the second path.

**Mitigated by:** JammJar becomes the AI-native alternative positioned inside the PMS Mortgage Club, giving SBG a credible destination for renewing Acre customers and for net-new members — without displacing Smartr365 as the network CRM of choice.

02

## Strategic risk 2 — internal engineering mirroring capability

**SBG's in-house engineering team does not today have the kind of mirroring capability — AI-native services, event-driven integration, cross-tenant data layers — needed to deliver the OneView solution described in this proposal across the CRM base.**

Every quarter that passes without that capability being built or partnered is a quarter where OneView's depth of oversight stands still while the regulatory bar keeps rising. Building this capability cold would take years and cost millions.

**Mitigated by:** JammJar has the engineering bench, the AI stack, and the architecture patterns (event-driven, REST, MCP) ready to deliver — and would hold the other end of the OneView integration through whichever depth SBG chooses.

03

## Strategic risk 3 — flagship CRM partner availability

**Delivering OneView integration at any meaningful depth requires a CRM partner at the other end who is technically capable, commercially aligned, and strategically predictable.**

Today, the closest thing SBG has in the PMS base — Acre — is owned by a non-aligned party. Smartr365 does not expose an API. Without a flagship CRM partner, the OneView roadmap stalls at whatever depth the platforms available today permit.

**Mitigated by:** JammJar fills the flagship-partner role — API-native, AI-native, commercially aligned with SBG, and technically capable of delivering all three integration depths (event-driven, REST, MCP).

## 04 Strategic risk 4 — no AI-automation partner for the capabilities this proposal describes

**The AI workflows described — fact-find extraction from call transcripts, file audit at document upload, agentic suitability reporting, parallel lender assessment — are not a set of features that can be bolted onto a traditional CRM.**

They are a full AI engineering programme. Building them internally at SBG would take years, cost millions, and still need a commercial software partner to operate at scale. Without that partner, the capability gap to market-leading CRM propositions widens every quarter.

**Mitigated by:** JammJar already operates all of these workflows in production with real customers (MAB live, others). Engaging JammJar buys the AI-automation capability off the shelf rather than building it from scratch.

## 05 Delivery risks of the proposal itself — and how each is addressed

**Three risks to track as the engagement moves. Each has a named mitigation and is a matter of delivery discipline, not proposition weakness.**

### RISK 05 · CHANGE PROGRAMME

Converting members from Acre onto JammJar requires a change programme on the SBG side — RCAMs deployed, trained, incentivised. Mitigation: Conservative / Base / Growth scenarios shipped with every input slider exposed; £1.13M five-year fee floor sits underneath as the contractual minimum.

### RISK 06 · SBG ENGINEERING CAPACITY

OneView integration depths beyond Option 1 require SBG-side engineering to hold the other end. If capacity does not match ambition, depth stalls. Mitigation: options are depth choices, not phases — SBG starts at Option 1 and moves deeper at the pace engineering capacity allows.

### RISK 07 · JAMMJAR P&L EXPOSURE

JammJar is not yet profitable. Under Commercial Partnership this is a supplier-concentration consideration; under Minority Investment or Acquisition it becomes a direct P&L exposure on SBG's books. Mitigation: three engagement routes laid out in Deliverable 04; full financial diligence materials available on request.

None of these is a proposition risk — they are delivery-discipline risks that exist for any major partnership of this kind. Each is named explicitly so SBG knows exactly what to track, and each is paired with a concrete mitigation that's been built into the proposal's design rather than retrofitted.