



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

Contents

Seven cards in sequence. The first is the overall verdict; the remaining six are one card per workstream. Each card is intended to stand on its own.

00 Overall verdict

JammJar delivers everything SBG needs — and, objectively scored, better than the incumbent alternative.

01 PMS / DA capability

JammJar 83.8 vs Acre 73.6 · lead grows to +23.8pts after parity build

02 OneView integration

Three depths, all grounded in real JammJar schema

03 Commercial

DA SaaS opportunity + OneView-as-customer + contractual fee floor

04 Engagement

Three models, integration depth inverse to commitment

05 Cornerstone proof point

A 300-adviser Acre-using SBG customer independently ratified the proposal

06 Risks

The risks of not acting dominate

00

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.



JammJar

DELIVERABLE 01 · ROADMAP IMPACT

PMS / DA Platform Review

Every feature where Acre currently wins, the JammJar build required to reach parity, and the engineering effort to deliver it.

DATE

April 2026

AUDIENCE

SBG Executive

CLASSIFICATION

Confidential

Contents

Five cards. The first three frame the headline numbers, the priority breakdown and the post-roadmap position. The last two list every named build by priority band and explain how the capability matrix is weighted.

00 **Headline — what the roadmap delivers**

JJ 83.8 today → 97.4 post-roadmap · 78 dev-days · 30 build items

01 **By priority**

High 2 items · Medium 15 items · Nice-to-have 13 items

02 **What ships in the High-priority band**

RMAR reporting + dedicated compliance view

03 **What ships in the Medium-priority band**

Kanban, pipeline config, dashboards, downloadable reports, payments, SMS, email, OAuth, Zapier, and others

04 **Reading the capability matrix**

Reviewer-weightable across four lenses · the direction of travel doesn't shift

00

Headline — what the roadmap delivers

JAMMJAR TODAY

83.8

vs Acre 73.6 — lead of 10.2pts

JAMMJAR POST-ROADMAP

97.4

lead of 23.8pts over Acre

TOTAL EFFORT

78

dev-days · ≈6.5
calendar weeks at 3
engineers

BUILD ITEMS

30

one named build per
Acre-wins feature

The roadmap consolidates every feature where Acre currently wins into a named JammJar build, with an indicative dev-day estimate against each. The headline figures are base case — at 0.7× best-case efficiency the total drops to 59 dev-days; at 1.5× worst-case it rises to 101.5. Engineer count is similarly tunable: at 4 engineers calendar delivery is ~3.4 weeks; at 2 engineers it is ~14.6 weeks.

All dev-day figures on this page are indicative and require full scoping before they become delivery commitments. Engineer-month figures are derived from dev-days at 20 working days per engineer-month; they inherit the same caveat.

01

By priority — what's High, Medium, Nice-to-have

HIGH PRIORITY

2

13 dev-days · 9.5–16.5 best-
worst range

MEDIUM PRIORITY

15

47 dev-days · 34.5–59.5 best-
worst range

NICE-TO-HAVE

13

18 dev-days · 15–25.5 best-
worst range

The 30 build items split across three priority bands. High priority is the regulatory floor for DA firms — RMAR returns and a dedicated compliance view; non-negotiable for the PMS / DA segment. Medium priority is the bulk of the work — kanban view, pipeline config, dashboards, downloadable reports, payments-settled tracking, SMS & email outreach, OAuth integrations, Zapier connector, and a dozen more. Nice-to-have items round out feature parity at the edges — note types, portal messaging, conveyancing section, fee scenario templates, referral fee UI, and assorted polish items.

02

What ships in the High-priority band

RMAR regulatory reporting (10 dev-days). Direct DA firms file four RMAR (Retail Mediation Activities Return) sections quarterly with the FCA. Acre has a built-in module that pulls the figures from the case data; JammJar today does not. The build delivers the four RMAR section calculations, a UI for review & approval before submission, and an audit trail that maps every figure back to its source case. P0 for any firm choosing JammJar in the DA segment.

Dedicated compliance view (3 dev-days). Acre exposes a compliance dashboard with case statuses, outstanding actions and document chase. JammJar's compliance evidence is generated automatically via the AI audit engine, but the consolidated view that compliance officers expect doesn't yet exist as a single pane. The build wires the existing audit data into a dedicated compliance view with the same affordances Acre's customers are used to.

03

What ships in the Medium-priority band

The Medium-priority band is where the 15 builds and 47 dev-days sit — and is the volume work that takes JammJar to feature parity in the day-to-day surface advisers and case-handlers see most. The headline items: **Kanban view** (3d) for case management; **configurable pipeline stages** (4d); **pre-built dashboards** (3d) covering pipeline, conversion and revenue; **downloadable reports** (4d) — the report library that compliance and management ask for; **payments-settled pipeline tracking** (4d) — money-in vs money-out reconciliation; **SMS outreach** (5d), **email outreach** (4d) and a **Zapier connector** (3d); plus **OAuth integrations** (4d) for the major third-party tools. None of these is technically novel — they are well-understood patterns where Acre currently has a head start.

04

Reading the capability matrix — what reviewer-weightable means

The capability matrix at the heart of Deliverable 01 scores 127 features across 12 categories. The headline +10.2pt lead under **balanced** weighting is the figure the deliverable returns; three other weightings are available with one click — **DA-firm** over-weights regulatory reporting and compliance, **AI-first** over-weights AI & Automation, **Network** over-weights cross-firm operations. None of these alternative weightings flip the verdict — JammJar leads under all four. What they do is shift the size of the lead and where it concentrates. The reader can verify this directly in the live portal: every feature score is exposed, every weighting is one click, and the post-roadmap projection updates live as parity items are toggled in or out.



JammJar

DELIVERABLE 02

OneView Integration Design

How JammJar connects to OneView to enable a centralised single customer view across SBG — three depths, a clear authentication path, and a 424-field data map across seven entities.

DATE

April 2026

AUDIENCE

SBG Executive

CLASSIFICATION

Confidential

Contents

Six cards. The first frames the architecture at the group level. The next three describe the three integration options — choices, not phases. The last two cover authentication and the data mapping.

00 OneView as the group oversight hub

JammJar feeds OneView with adviser-level activity; the depth choice determines how richly

01 Option 1 — Event-driven push & SSO

Lowest SBG-side lift · deliverable today against current schema

02 Option 2 — Bidirectional REST

OneView pulls + drills down · requires SBG-side endpoints for firms, advisers, policies, commissions

03 Option 3 — Full MCP service layer

Agent-consumable tool surface · OneView's AI layer can natively call JammJar capabilities

04 Authentication — OneView as IdP

OAuth 2.0 with PKCE, OneView-issued tokens · Shane Wright-confirmed

05 Data mapping — 424 fields across seven entities

Customer, Case, Application, Fact-find, Documents, Audits, Activity · per-option availability flagged

00

OneView as the group oversight hub

OneView is SBG's single source of truth for activity across its PMS and Network businesses. JammJar's role is to feed it — light to deep, depending on the depth SBG chooses.

Today the PMS member base predominantly runs on two CRMs: Acre (which now sits with a competitor) and Smartr365 (which has no API). Both feature gaps mean OneView is starved of the rich, real-time adviser-level data SBG needs to do meaningful network oversight, AI-assisted compliance scoring or cross-firm reporting.

JammJar sits structurally on the inside of the PMS / DA segment — the upgrade path for firms that want to leave Acre, and the AI-native default for net-new members. As JammJar's footprint inside the member base grows, OneView gets a richer oversight surface for those firms; SBG's internal compliance and network teams gain reporting depth that doesn't exist today. The offering to PMS club members expands, and the quality of group oversight lifts in step.

01

Option 1 — Event-driven push & SSO

The lowest SBG-side lift. Events from JammJar push to OneView in near-real-time over a webhook with HMAC signing. SSO is OAuth 2.0 with OneView as IdP.

JammJar emits state-change events as they happen — `application.status_changed`, `check.completed`, `suitability.signed`, and a couple of dozen more. Each event has a versioned schema, an idempotency key per event, and is HMAC-signed using a per-tenant shared secret. OneView receives, acknowledges and maps events onto its data model.

SSO is OAuth 2.0 with PKCE — OneView issues the token, JammJar accepts it and authenticates the adviser inside JammJar. The adviser logs into OneView once; their JammJar session is established by the token. **Deliverable by JammJar alone against today's schema** — no SBG-side build is required beyond standing up the OneView OAuth IdP and the OneView event-receiver endpoint.

02 Option 2 — Bidirectional REST

Adds pull and drill-down on top of Option 1. OneView calls JammJar APIs for cases, advisers, firms, documents — visible inside the OneView UI without leaving it.

Option 2 opens up two-way traffic. Events still flow as in Option 1 — Option 2 adds REST endpoints on the JammJar side, scoped per OneView call, with OAuth-bearer auth. List, search, pagination, filtering, full case detail; OneView embeds JammJar widgets natively in OneView screens. For deeper investigation OneView can also use the JammJar OneView-key-bearing endpoint, which has cross-tenant aggregate access. **Requires SBG-side REST endpoints** for the equivalent OneView entities — firms, advisers, policies, commissions — so JammJar can resolve the OneView identity model when constructing responses.

03 Option 3 — Full MCP service layer

The agent-consumable surface. JammJar exposes its full capability set as MCP tools, callable directly from OneView's AI layer — natural language audit, fact-find completeness, deposit assessment, suitability generation.

MCP (Model Context Protocol) is the open agent-consumable layer Anthropic and others have standardised on. The JammJar MCP server exposes six headline tools — `run_file_audit`, `get_audit_status`, `check_fact_find_completeness`, `assess_deposit_sufficiency`, `generate_suitability_report`, `get_case_history` — each fully typed, each with consistent error semantics.

Behind the tools sits the same fact-find, audit and suitability infrastructure JammJar's own UI uses — there is no second-class MCP layer. An OneView AI assistant can answer compliance and oversight questions across the network by composing tool calls; SBG staff can use the same interface for their own queries. **Requires SBG-side MCP clients** to consume the tool catalogue — the JammJar side is shipping today.

04 Authentication — OneView as identity provider

OAuth 2.0 with PKCE. OneView issues the token. JammJar accepts it. Shane Wright (SBG CTO) confirmed this as the required pattern.

Every option above leans on the same authentication pattern: OneView is the identity provider, JammJar is the relying party. PKCE-secured OAuth 2.0 means no client secret leaks, refresh-token rotation, fine-grained scope per relying party. Adviser identity, firm identity and OneView-system identity are three distinct token classes — JammJar's authentication layer differentiates them by scope claims, not by separate flows. Tokens carry the OneView `firm_id` and `adviser_id` directly; JammJar maps these to its tenant-scoped customer / case identifiers via a join table populated when an adviser first signs in. **Confirmed by Shane Wright** as the SBG-side requirement before commercials.

05 Data mapping — 424 fields across seven entities

Customer, Case, Application, Fact-find, Documents, Audits & Checks, Activity & Telephony. Each field tagged with PII class, per-option availability, and whether it ships today (Now) or requires a Proposed build.

The mapping is the operational truth of the integration. Every field in the JammJar production schema is listed against every entity OneView cares about, with three pieces of metadata per field: PII class (which determines encryption, retention and audit-log behaviour), per-option availability (some fields require Option 2 or Option 3 depth to reach, e.g. cross-tenant rollups), and Now-vs-Proposed (some require new rollup tables, cross-tenant aggregation, or OneView-side data layers).

Where the integration depends on OneView-side joins — particularly `firm_id` and `network_id` — these are annotated inline. Proposed items are explicitly named and separated from Now items so SBG-side engineering can scope dependencies up front.



JammJar

DELIVERABLE 03

Commercial Models

Two commercial frames — the DA SaaS proposition that SBG can take to market, and the commercial structure for the OneView integration itself.

DATE

April 2026

AUDIENCE

SBG Executive

CLASSIFICATION

Confidential

Contents

Five cards. The first frames why pricing shape matters to SBG. The next two break out the DA SaaS opportunity and the contractual fee floor. The last two cover the OneView integration commercial structure and the three GTM routes for DA SaaS.

00 Why pricing shape matters

Acre's pricing grows with productivity; JammJar's stays flat — the structural choice for SBG

01 DA SaaS · Base case opportunity

£248k → £1.66M ARR over Year 1–5 · £4.18M five-year gross from software subscriptions

02 DA SaaS · Contractual fee floor

£1.13M five-year minimum that sits beneath the curve as the contractual guarantee

03 OneView integration · commercial structure

SBG is the customer, paying JammJar to deliver — platform fee, build cost, usage fee

04 Three GTM routes

Pure referral · Joint go-to-market · SBG acquires JammJar

00 Why pricing shape matters to SBG

Acre's pricing grows with productivity. JammJar's stays flat. On SBG's strategic pillar, that distinction is the difference between a brake and an accelerator.

Acre · basis points of mortgage revenue. Acre charges a percentage of the gross mortgage commission a firm generates. The rate is negotiated per customer, opaque across the Acre user base, and — crucially — the bill rises mechanically with every extra application an adviser submits. A productivity gain at a firm is partly paid to Acre. The pricing model is structurally aligned *against* SBG's adviser-productivity pillar.

JammJar · fixed per-seat pricing. JammJar charges a fixed monthly fee per adviser seat. The rate is identical and transparent across every customer. When an adviser submits more applications, the bill does not move. **Productivity gains stay with the firm.** The productivity step-change documented in the Live Customer annex — 91% more applications per month from the same team — would cost more under Acre than under JammJar, and the gap would widen every year productivity grew.

01 DA SaaS · the Base case opportunity

YEAR 1 ARR

£248k

6% penetration · 36 firms · 90 seats

YEAR 3 ARR

£704k

17% penetration · 102 firms · 255 seats

YEAR 5 ARR

£1.66M

40% penetration · 240 firms · 600 seats

5-YEAR GROSS

£4.18M

from software subscriptions only

The Base case projects £248k → £1.66M ARR over Year 1–5, totalling £4.18M gross from software subscriptions over the five-year window. The model is built on six assumptions exposed live in the portal: **600 addressable DA firms in the PMS Mortgage Club** (to be confirmed with Shane), **2.5 advisers per firm average, cumulative 6% → 40% firm penetration over Y1–Y5, £200 per adviser per month** (£265 list price ceiling), **15% SBG markup** on top of the JammJar base, **0% annual net churn**.

Conservative case is Base minus 20% on penetration plus 10% annual net churn — projects roughly £1.18M Y5 ARR. Growth case is Base plus 20% on penetration at £220/seat — projects roughly £2.05M Y5 ARR. SBG can move any of the six assumptions live and watch the curve and the breakdown table update.

02

DA SaaS · the £1.13M contractual fee floor

In order to engage JammJar as a partner, SBG commits to a minimum annual fee ladder. The floor is what SBG commits to whether the penetration curve hits Base or not — Base or Growth-case revenue above the floor is upside.

YEAR 1 FLOOR

£162k

5% penetration · 30 firms · 75 seats

YEAR 3 FLOOR

£227k

7% penetration · 42 firms · 105 seats

YEAR 5 FLOOR

£292k

9% penetration · 54 firms · 135 seats

5-YEAR FLOOR TOTAL

£1.13M

the contractual minimum

Floor mechanics: 5%–9% cumulative penetration × £180 per adviser per month. Sits underneath the Base case, which is built on the 6%–40% curve at £200/seat. If the curve underperforms, the floor is what SBG owes; if it overperforms, SBG's upside is uncapped.

03

OneView integration · commercial structure

Separate from the DA SaaS proposition. SBG is the customer here, paying JammJar to deliver and operate the integration. No revenue share — SBG isn't reselling, SBG is consuming.

ONGOING · PLATFORM FEE

£200k / yr

3-year minimum commitment · same across any depth

ONE-OFF · BUILD COST

£1,000 / day

per developer · phased through Option 1/2/3

USAGE · PER-ADVISER FEE

£5–£15 / mo

proportional to scale of OneView use

The platform fee covers JammJar's infrastructure, uptime, security, compliance and baseline support — the same fee across any integration depth (event-driven, REST, or MCP). The build cost is rough order-of-magnitude per phase; precise day-count depends on Shane's team availability — see the Dependencies block in Deliverable 02. The per-adviser fee is a small monthly fee tied to the size of SBG's network using OneView; keeps commercials proportional to consumption without the friction of usage-based metering per tool call. Minimum commitment to JammJar across the three years is £600k (platform fee only, before build and usage).

04

Three GTM routes for DA SaaS

A · PURE REFERRAL

SBG introduces JammJar; JammJar sells and supports the end firm directly.
Revenue treatment: 10% of Y1 fees to SBG.

B · JOINT GO-TO-MARKET

Branded as a PMS / Bankhall product; JammJar powers it under the bonnet. Revenue treatment: SBG markup on JammJar price.

C · SBG ACQUIRES JAMMJAR

SBG takes the JammJar product to market, transitioning service spend from members into committed software spend. 100% revenue to SBG P&L — software-revenue (high-multiple) rather than service-revenue.

Three structural options for how JammJar reaches the DA market through SBG. Each has a different commercial intensity and a different revenue treatment in SBG's P&L. The detailed engagement view with influence, equity participation, integration depth and speed-to-go-live sits alongside the three options on Deliverable 04.



JammJar

DELIVERABLE 04

Engagement Model

Three models for how SBG and JammJar could work together, plus analysis of how JammJar would deliver core CRM services to the PMS side of the business.

DATE

April 2026

AUDIENCE

SBG Executive

CLASSIFICATION

Confidential

Contents

Four cards. The first three are one-per-model — Partnership, Minority Investment, Acquisition. The fourth covers how JammJar delivers core CRM service to PMS firms regardless of the engagement model chosen.

00 Commercial Partnership

Contract only · slowest rollout · shallowest integration

01 Minority Investment

£750k–£2.5M · info rights + board observer · fast to close · medium influence

02 Acquisition

£12M–£20M indicative · full ownership · team implant · turnkey for SBG

03 JammJar delivering core CRM to PMS

0–8 weeks delivery, 8–12 weeks pilot, Q3 GTM, scale Year 2+ · L1/L2/L3 support model

00

Commercial Partnership — contract only

STRUCTURE

Contract only

No equity, no governance

CAPITAL

None

No upfront commitment

CONTROL

Via contract terms

Influence limited to what the contract defines

SPEED

Slowest

Rollout-dependent · OneView depth gated on capacity

Suited to SBG if: preference to avoid balance-sheet exposure, limited appetite for integration complexity in the short term, comfort with the slowest of the three routes for deeper integration. The event-driven push (Option 1) is quick to ship, but anything richer is gated on SBG-side engineering capacity.

Trade-offs: no equity upside if JammJar valuation grows · exclusivity relies on contract terms rather than shared ownership · strategic influence limited to what the contract defines, no board-level voice · integration depth capped by SBG engineering availability.

01

Minority Investment — £750k–£2.5M

STRUCTURE

Equity + commercial

Investment alongside the commercial agreement

CAPITAL

£750k – £2.5M

Indicative range, single round

CONTROL

Info rights · board observer

Medium influence on the roadmap

SPEED

Fast — weeks not months

Standard minority investment terms

Suited to SBG if: strategic alignment with JammJar's trajectory, interest in equity participation in a growing AI-CRM player, desire for influence without full operational control, keen to take a position early — ahead of a full acquisition — with the ability to buy more (including outright) in future.

Trade-offs: capital commitment with balance-sheet impact · minority position is a stake, not full ownership — influence is medium, not controlling · longer path to full strategic control if that becomes the direction.

02 Acquisition — £12M–£20M indicative

STRUCTURE

100% purchase

Full integration into the SBG group

CAPITAL

£12M – £20M

Indicative range, deal-dependent

CONTROL

Full · integration

JammJar becomes core SBG infrastructure

SPEED

Fast — can close quickly

Subject to standard diligence

Suited to SBG if: strategic intent to own the AI-CRM capability outright; appetite to secure the team and the product together as a single asset; Shane wants a turnkey solution to implant a team of AI-native engineering whiz kids into SBG — the deal delivers the people as well as the product; intent to transition service spend from members into committed software spend on SBG's own P&L; commitment to becoming a technology-led group.

Trade-offs: largest capital commitment of the three models · post-acquisition planning carries the usual integration considerations across people, systems and brand · brand question — JammJar brand vs SBG / Sesame brand on the adviser-facing surface · governance restructure — board composition, reporting lines, approval thresholds.

03 JammJar delivering core CRM to PMS

A separate but related question: how would JammJar actually deliver CRM services to the PMS side of the business, under any of the three models above?

PHASE 0 · DELIVERY

0–8 weeks

Commercial agreement signed · tenant provisioning · SBG branding applied

PHASE 1 · PILOT

8–12 weeks

5–10 pilot DA firms onboarded · structured feedback & iteration

PHASE 2 · GO-TO-MARKET

Quarter 3

Assisted launch to PMS / Bankhall member base

PHASE 3 · SCALE

Year 2+

Sales-assisted growth · network-level rollouts · cross-sell to Sesame

Support model. L1 — SBG-branded helpdesk handling adviser queries, staffed by existing SBG support teams (minimal training overhead). L2 — JammJar support team handling platform-level issues, 4-hour SLA during business hours, same-day for critical. L3 — JammJar engineering on-call rotation, 1-hour response for P1 incidents. Implementation: dedicated JammJar success manager per 50 firms during onboarding, reducing to a shared model at scale.



JammJar

ANNEX A · NETWORK PROOF POINT

Cornerstone Finance

What a 300-adviser, 114-firm network said about JammJar
— captured from a five-hour technical due diligence
session on 20 April 2026. Confidential — SBG Executive
only.

DATE

April 2026

AUDIENCE

SBG Executive

CLASSIFICATION

Confidential

Contents

Five cards. The first frames why this proof point matters. The next three cover what Cornerstone said about JammJar, what they said about Acre, and where they currently sit. The last details the commercial outcomes from the session.

00 Why this proof point matters to SBG

Independent due diligence by experienced Acre practitioners — not a JammJar sales demo

01 Cornerstone's verdict on JammJar

Works today for regulated mortgage and BTL · materially better on protection & GI · two gaps named

02 Cornerstone's position on Acre

Multi-year customers actively seeking an alternative · candid concerns about staying

03 What the SBG ecosystem looks like to Cornerstone

Important customer of SBG · their decision to stay or move has SBG implications

04 Commercial outcomes from the session

October 2026 go-live target · end-of-May decision milestone · board review in motion

00

Why this proof point matters to SBG

An important SBG customer, on Acre for years, ran their own deep technical due diligence on JammJar — and the findings ratify everything stated elsewhere in this proposal.

Cornerstone Finance — a 300-adviser, 114-firm AR mortgage network — committed a full working day on 20 April 2026 to conducting their own deep technical due diligence on JammJar. They entered the day as early Acre adopters who were actively seeking an alternative because of specific concerns about staying. This annex records what they tested, how they reacted, and the conclusions they reached.

The short version: Cornerstone's own due diligence ratifies every capability claim made in this proposal about the JammJar vs Acre comparison. Their independent verdict matters because it came from experienced Acre practitioners, not from JammJar — and it corroborates the capability claims in Deliverable 01 about where JammJar leads and where the gap-to-parity work sits.

01

Cornerstone's verdict on JammJar

Across the case types that reflect day-to-day PMS-club activity, Cornerstone confirmed JammJar works today for regulated mortgage, works perfectly for buy-to-let, and is materially better than Acre on protection & GI.

REGULATED
MORTGAGE

Works today

Standard purchase ·
remortgage · complex

BUY-TO-LET

Works perfectly

Including limited-
company BTL

PROTECTION & GI

**Materially better
than Acre**

Cornerstone's words

EQUITY RELEASE
& COMMERCIAL

Build required

Equity release as
referral today;
commercial not end-
to-end

Their reactions during the live walkthrough were specific and technical — not the soft impressions of a sales demo. They tested case creation, fact-find UX, audit affordance, document handling and reporting. They were particularly emphatic about JammJar's protection & GI handling — an area Acre treats as an afterthought. Equity release and commercial mortgage were named as gaps; both are scoped on the JammJar product roadmap and are not blockers for the regulated mortgage and BTL volume that drives the PMS / DA segment.

02

Cornerstone's position on Acre — "I have quite a few concerns about staying"

Cornerstone leadership entered the meeting holding a multi-year Acre contract and a candid position: they like Acre as a starting point but have specific concerns about staying.

Across five hours, Cornerstone ran their own technical due diligence on JammJar — not a first-encounter sales demo. The session was their own examination, on their own agenda. Cornerstone set the agenda and stress-tested JammJar against years of day-to-day Acre experience. By the close, the leadership team was discussing an October 2026 go-live and an end-of-May decision milestone on the board decision to switch.

Their closing remark — *"I have quite a few concerns about staying with Acre"* — followed five hours of side-by-side comparison against the day-to-day operational reality of running an Acre network. The concerns are specific, technical and commercial — and they are not unique to Cornerstone. Several map directly to capability gaps Deliverable 01 documents.

03

What the SBG ecosystem looks like to Cornerstone

ADVISERS

300

Across the
Cornerstone network

FIRMS

114

AR firms operating
under Cornerstone

PROFILE

Important SBG customer

Mature AR network
inside the SBG
ecosystem

CRM

Acre, for years

Day-to-day
operational depth on
the platform

Cornerstone is an important SBG customer — a 300-adviser, 114-firm AR network running its own operation on Acre for years. They are exactly the kind of mature, structurally-aligned network whose CRM choice matters to SBG. JammJar gets a much richer oversight surface for SBG firms; SBG gains internal compliance-and-network reporting depth that doesn't exist today. The offering to PMS club members expands, and the quality of group oversight lifts in step.

04

Commercial outcomes from the session

The session ended with concrete next steps and a target date on the table.

GO-LIVE TARGET

October 2026

Currently under board review at Cornerstone

DECISION MILESTONE

End of May 2026

Board decision on switching

STATUS

Active commercial

Ongoing commercial dialogue post-session

The five-hour session was followed by ongoing commercial dialogue. Cornerstone left the meeting with an October 2026 go-live target on the table and an end-of-May 2026 board decision milestone. The trajectory is clear: this is no longer a question of whether Cornerstone moves — it is a question of timing and commercial structure. The implication for SBG is that one of its important AR-network customers is actively working towards switching from Acre to JammJar, independent of any SBG-level engagement.



JammJar

ANNEX · PRODUCTIVITY EVIDENCE

Live Customer · Productivity Impact

Measured productivity outcomes from a live JammJar customer — drawn directly from the customer's production database, covering 253-day periods either side of go-live. Anonymised — referred to throughout as "a live customer on JammJar".

DATE

April 2026

AUDIENCE

SBG Executive

CLASSIFICATION

Confidential

Contents

Four cards. The first is the headline — same team, doing more with less. The next three break down the productivity dimensions: lead efficiency, application output, time-to-application, and the customer-portal lift.

00 **Headline — same team, doing more with less**

21% fewer leads · 91% more applications · days-to-app 37 → 5.8 · 4.5× portal completion

01 **Lead efficiency**

238 leads/mo → 187 leads/mo · same team · better-managed enquiries

02 **Application output and time-to-application**

57 apps/mo → 109 apps/mo · 5.8 days customer-portal-submission to full-app

03 **The customer-portal completion lift**

44.6% portal completion · vs ~10% on the legacy portal · 4.5× lift in customer self-service

00

Headline — the same team, doing more with less

21% fewer leads, 91% more mortgage applications per month, days-to-application from 37 to under 6, and a 4.5× lift in customer-portal completion.

LEADS / MO

-21%

238 → 187 · same team, fewer but better-managed enquiries

APPLICATIONS / MO

+91%

57 → 109 · direct output of the productivity lift

DAYS TO APPLICATION

5.8

from 37.2 in Jul 2025 · an 84% reduction in lifecycle lag

PORTAL COMPLETION

44.6%

vs ~10% on the legacy portal · 4.5× lift in customer self-service

This is the productivity story SBG's strategic pillar is built on: **less noise at the top of the funnel, faster lifecycle through the middle, and a far higher share of customers self-serving the portal.** Measured directly on a live customer's production data. Numbers here are the headline summary; the full interactive dashboard linked elsewhere has every chart, every month, and every metric.

Comparisons use matched 4-month cohorts or the full 253-day window either side of go-live, depending on what each measure allows. The customer migrated to JammJar in July / August 2025. **The same team produced 91% more applications per month while handling 21% fewer leads.**

01

Lead efficiency — fewer leads, better outcomes

LEADS / MO BEFORE

238

matched 4-month cohort, pre go-live

LEADS / MO AFTER

187

matched 4-month cohort, post go-live

DELTA

-21%

Same team, fewer leads — but better-managed

Lead volume dropped 21% post go-live. That number on its own would look like a worsening — but read alongside the application output (+91%) it is the opposite: the team now spends less time on noise at the top of the funnel and more time on cases that actually progress. JammJar's AI-driven lead scoring and automated outreach mean the cases that don't qualify drop out earlier, and the cases that do qualify reach an adviser faster. Same headcount; far better signal-to-noise ratio.

02

Application output and time-to-application

APPLICATIONS /
MO BEFORE

57

matched 4-month
cohort, pre go-live

APPLICATIONS /
MO AFTER

109

matched 4-month
cohort, post go-live

DELTA

+91%

Direct output of the
productivity lift

DAYS TO
APPLICATION

37.2 → 5.8

84% reduction in
lifecycle lag

The same team produces 91% more mortgage applications per month than it did before JammJar — without a single new adviser hire. Time-to-application — the lag between a customer first interacting and having a full application submitted — collapsed from 37 days to under 6. The lifecycle bottleneck wasn't adviser capacity, it was the slow passage of information between customer and case-handler; JammJar's customer portal and case-management automations compress that window structurally.

03

The customer-portal completion lift

The clearest signal that the productivity lift is structural, not a one-off step-change.

JAMMJAR PORTAL
COMPLETION

44.6%

share of customers completing
self-service journey

LEGACY PORTAL
COMPLETION

~10%

broker industry baseline

LIFT

4.5×

structural shift in customer self-
service

44.6% of customers now complete their fact-find, document upload and consent steps through the JammJar customer portal — without an adviser intervention. The industry baseline on legacy portals is around 10%. That's a 4.5× lift in customer self-service rates, and it is the mechanism that makes the rest of the headline numbers possible. Less manual fact-finding by advisers; less chase for documents; less back-and-forth on consent. The customer does the work the portal is designed to support — and the team's bandwidth shifts to the part of the journey that actually needs human judgement.



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.

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.

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

01 Strategic risk 1 — Acre penetration in the member base

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

02 Strategic risk 2 — internal engineering mirroring capability

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

03 Strategic risk 3 — flagship CRM partner availability

Acre is owned externally; Smartr365 has no API

04 Strategic risk 4 — AI-automation partner

The capabilities described are a programme, not a feature set

05 Delivery risks of the proposal itself

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

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.