Delta Team – WILSON FINANCIAL

DELTA TEAM

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Business Rules:

**1. Professional Licensing and Education:**

   - All employees handling financial matters at Willson Financial must possess a valid CFA (Chartered Financial Analyst) license (in this case it would be just Jake and Ned, right?).

   - Certain roles may require specific educational qualifications, like an MBA for specialized positions.

2. Company Registration and Compliance: - Willson Financial is registered with the SEC (Securities and Exchange Commission) and adheres to its regulations.

 - June Santos, the compliance manager, ensures strict adherence to SEC regulations.

**3. Employee Roles and Responsibilities:**

   - Jake and Ned Willson are the owners/principals of Willson Financial.

   - Phoenix Two Star manages client appointments and general office tasks.

   - Compliance managers, such as June Santos, oversee SEC regulation adherence.

**4. Client List Assessment and Billing Process:**

- Assessing client growth, total client assets, and transactions over the past six months is essential for business optimization.

   - Billing processes may be subject to change based on the evaluation of financial data and client feedback.

 Assumptions:

**1. Clientele and Business Location:**

   - The current clientele consists mainly of ranchers, farmers, and retirees in a small town in New Mexico.

- Expanding to other cities/states may lead to diversification in clientele.

**2. Financial Licensing and Data Handling:**

   - Staff handling financial data require proper financial licensing, while specific roles like Phoenix Two Star might not handle financial data directly.

**3. Tracking and Changes in Billing:**

   - The system tracks new client additions, average client assets, and clients with high transaction volumes over six months.

   - These assessments might prompt changes in the billing process at Willson Financial.

4. Investment Goals and Compliance:

   - Clients should have well-defined investment goals, guiding tailored investment strategies.

   - All transactions must comply with SEC regulations and undergo compliance review by June Santos.

5. Company Operations and Client Reporting:

   - Willson Financial regularly reviews its client list and maintains up-to-date SEC registration.

   - Clients receive regular performance reports to evaluate portfolio performance and discuss investment strategies

6. Roles, Compliance, and Client Services:

   - Each employee has clearly defined roles.

   - Compliance with SEC regulations is mandatory in all transactions.

   - Regular client list reviews and performance reports are part of Willson Financial's operations.

This consolidated version integrates the essential business rules and assumptions related to professional licensing,

company operations, client services, compliance, and business growth for Willson Financial. These rules and assumptions shape the operations and regulatory adherence while aiming for business growth and optimized client services.

A diagram of a company

Description automatically generated