Dawgen GLOBAL

2026 EDITION



Dawgen Global illustration

SERVICE BROCHURE · GROWTH & RECOVERY

Regulatory Licensing & Applications

Licence applications that regulators can approve.

Business plans, financial projections, policies and governance documents for organisations applying to central banks, financial services commissions and other regulators.

PREPARE THOROUGHLY. SUBMIT CONFIDENTLY. OPERATE COMPLIANTLY.

01 · THE BUSINESS ISSUE

Regulators expect a complete, credible application.

Microfinance lenders, money transfer operators, insurers, securities dealers, fintech providers and other regulated businesses must obtain a licence before they operate. Incomplete or weak applications lead to delays, repeated questions and refusal.

Detailed requirements

Regulators typically require business plans, projections, capital evidence, policies, governance documents and fit-and-proper information.

Credibility is tested

Projections and plans must be realistic, consistent and supported by clear assumptions that regulators can examine.

Governance matters

Boards, ownership structures, risk management and compliance functions are assessed alongside the business itself.

Time is money

Every round of questions delays launch, while costs continue to run.

COMMON REASONS APPLICATIONS STALL

- Projections that do not match the business plan
- Capital levels not clearly demonstrated
- Policies copied from templates without adaptation
- Unclear ownership and beneficial ownership
- Weak risk management and compliance arrangements
- Board members without the required experience

> **A well-prepared application answers the regulator's questions before they are asked.**

02 · OUR SERVICES

Everything a licence application needs.

We prepare the business, financial and governance components of licence applications, working with your attorneys on the legal elements.

Business plan & projections

The core of every application.

- Business plans to regulator requirements
- Three- to five-year financial projections
- Capital adequacy calculations

Policies & procedures

Policies built for your operation.

- AML and know-your-customer policies
- Credit, risk and compliance policies
- Operations and IT policies

Governance & fit-and-proper

Structures regulators expect.

- Board and committee structures
- Fit-and-proper documentation support
- Organisation charts and job descriptions

Systems & controls

Readiness to operate safely.

- Internal control design
- IT and cyber readiness reviews
- Business continuity plans

Post-licence compliance

Staying compliant after approval.

- Regulatory reporting support
- Outsourced compliance and internal audit
- Annual compliance reviews

APPLICANTS WE SUPPORT

Microfinance and microcredit lenders · money transfer and remittance providers · fintech and payment service providers · insurers and intermediaries · securities dealers and fund managers · other licensed businesses.

Legal elements of applications are handled by your attorneys or our panel of attorneys.

03 · OUR APPROACH

Built to the regulator's checklist.

Our licensing work is process-driven. We start from the regulator's published requirements, build every document to match them, and check the application for consistency before submission.

01

Confirm requirements

We identify the licence category, the regulator's requirements and the documents needed.

02

Plan the business

We work with you to define the business model, market, operations and staffing.

03

Build the numbers

We prepare projections, capital calculations and assumptions that tie to the business plan.

04

Prepare policies and governance

Policies, procedures and governance documents are drafted for your operation.

05

Review and support

We check the full application for consistency and support you in responding to regulator questions.

CONSISTENCY CHECK

Before submission, every number, policy and statement is cross-checked across the whole application.

TYPICAL APPLICATION PACK

- Business plan
- Financial projections
- Policies and procedures
- Governance and ownership documents

AFTER APPROVAL

We can provide compliance, internal audit and reporting support once you are licensed.

04 · BUSINESS PLANS & PROJECTIONS

Numbers regulators can rely on.

Projections are often the most closely examined part of an application. Ours are built from clear assumptions, linked to the business plan, and tested under different scenarios.

Assumptions

Every assumption stated, explained and supported.

Capital

Capital requirements shown to be met throughout the projection period.

Scenarios

Base, downside and stress scenarios showing resilience.

HOW THE PROJECTIONS ARE BUILT

01 **Volumes**

Customers, loans or transactions forecast.

02 **Income**

Rates, fees and revenue modelled.

03 **Costs**

Staffing, systems and overheads built up.

04 **Capital**

Capital and liquidity tested each period.

REGULATORS COMMONLY ASK

- How were growth rates set?
- What happens if defaults rise?
- How is capital maintained?
- Who funds any shortfall?

MODEL HANDOVER

The model is handed over so you can update it for regulator requests.

05 · POLICIES & GOVERNANCE

Policies that fit how you will operate.

Regulators can tell when policies are copied from templates. We draft policies and governance documents around your actual products, customers, systems and people.

Core policies

The policies most regulators expect.

- Anti-money laundering and counter-terrorist financing
- Credit and lending
- Risk management
- Data protection and information security

Governance documents

How the business will be directed.

- Board and committee charters
- Delegation of authority
- Conflicts of interest policy
- Compliance function charter

READINESS TO OPERATE

Controls

Internal controls designed before launch.

Systems

IT and cyber readiness reviewed.

People

Roles, reporting lines and training planned.

> **Strong policies and governance help an application succeed and support the business long after the licence is granted.**

06 · WHO SHOULD CONSIDER THIS SERVICE

For businesses entering a regulated sector.

Microfinance lenders applying for a microcredit licence

Fintech and payment providers seeking authorisation

Money transfer operators applying or renewing licences

Insurers and intermediaries registering with the regulator

Existing licensees expanding into new licensed activities

Investors acquiring a licensed business

07 · ILLUSTRATION

A microfinance lender and its first licence

Situation. A microfinance company needed to submit a licence application under a new regulatory regime. It had an operating business but no formal business plan, projections or policy framework that met the regulator's requirements.

Our work. We prepared the business plan, three-year projections with capital calculations and stress scenarios, and a full set of policies, and reviewed the application for consistency before submission.

Outcome. The application was submitted on time with a complete document pack, and the company was able to respond quickly to the regulator's follow-up questions using the projection model.

Anonymised composite illustration based on regional experience.

WHAT YOU RECEIVE

- Requirements checklist
- Business plan
- Financial projections and capital model
- Policies and procedures
- Governance documents
- Submission consistency review

08 · ENGAGEMENT OPTIONS

Choose the support you need.

Full application support

Business plan, projections, policies and governance.

Projections only

Financial model and capital calculations.

Policy framework

Policies and procedures for your operation.

Post-licence compliance

Reporting, compliance and internal audit support.

Fees are tailored to each organisation and agreed in the engagement letter once scope and deliverables are confirmed.

WHY DAWGEN GLOBAL

- **Caribbean insight.** Over 24 years serving Caribbean business.
- **One desk, 35 territories.** Centrally managed from our Caribbean headquarters.
- **Integrated expertise.** Audit, tax, technology, HR and legal specialists on call.
- **We own the work.** We complete it, then train your team.

09 · START HERE

- Request a licensing support proposal
- Ask about the requirements for your licence category
- Book a review of an application in progress

CONTACT

Email
info@dawgen.global

Web
https://www.dawgen.global/

Territory desks
Write to your territory desk at *territory*@dawgen.com (for example guyana@dawgen.com). Jamaica: info@dawgen.global

Headquarters
Dawgen Towers, 47-49 Trinidad Terrace, Kingston 5, Jamaica

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