The Branko Ltd FCA DIY Compliance Manual has developed into an industry standard since it was first produced in 2004. Over 2,000 copies have been sold and it was even hailed “brilliant” by Mike Slack, a Non-Executive Board Member at the FSA.

Authorised firms need an easy-to-understand document that acts as a source of reference as well as explanation of key rules and requirements. The result - the DIY Compliance Manual. It is available on a convenient CD for £595 + VAT. This is a one-off cost and when we update the manual (as and when the FCA do a substantial update to the rules) we will invite you to pay for a renewal service.

The DIY Compliance Manual for 2014 has been fully updated from FSA to FCA. Each chapter explains in plain English what the rules mean and then you use clear templates in order to assist you achieve, maintain and demonstrate compliance.

The templates continue to be offered in either Word or Excel format which means you can easily download them, alter them etc, without having to spend time retyping them. In other words, they are yours to modify as you wish so that they can help you support a compliant regime in your business.

A full list of contents and the templates available is detailed in the manual’s contents pages, which are replicated overleaf.

For more information, please contact:

Branko Ltd on (0800) 619 6619 or email: branko@branko.org.uk

To order your CD-ROM please see the order form which follows.
SECTION 1 – BACKGROUND AND INTRODUCTION TO FCA

1. Background
2. Scope of New Regime
3. Statutory Objectives of the FCA
4. The FCA’s Approach
5. FCA Handbook

SECTION 2 – HIGH LEVEL STANDARDS

1. Principles for Business (PRIN)
2. Senior Management Arrangements and Systems and Controls (SYSC):
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     - Regular monitoring
     - Audit committee
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     - Responsibility of senior personnel
     - Apportionment of responsibility
     - Skills, knowledge and expertise:
       - Segregation of functions
       - Awareness of procedures
   - Compliance:
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     - Conflicts of interest
   - Other controls:
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     - Management information
   - Whistle blowing
   - Financial Crime
   - Proceeds of Crime Act 2002
   - Reporting Requirements
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   - Anti-bribery and corruption:
     - What is a bribe?
     - When does the act apply?
     - What are adequate procedures?
     - Consequences of getting it wrong
     - What is the FCA’s involvement in the Bribery Act?
   - Financial Sanctions

SYSC Template 1 – Reporting Team – Large Firm
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SYSC Template 5 – Compliance Breach log (example)
SYSC Template 6 – Compliance Activity Log
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SYSC Template 11 – Business Continuity Plan
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SYSC Template 13 – Summary of SYSC Rules & Guidance
SYSC Template 14 – Financial Crime Checklist
SYSC Template 15 – Anti Bribery Risk Assessment Checklist

3. Threshold Conditions (COND)
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   - Controlled functions:
     - What is an approved person
     - Statements of principle
     - The code of practice for approved persons:
       - Key elements
       - Key areas to consider
       - The individual’s wider responsibility
     - The FIT and Proper test:
       - Personal files for approved persons
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   - Fees

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   - Knowledge ability and good repute
   - Financial safeguards
   - Solvency margins
   - Compulsory professional indemnity cover
   - Statutory audit

MIPRU Template 1 – Limited Company Balance Sheet
MIPRU Template 2 – Partnership or Sole Trader Balance Sheet
MIPRU Template 3 – Solvency Test – received basis
MIPRU Template 4 – Professional Indemnity Insurance

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   - Handling Client Money
   - Holding client money as an agent
   - Segregating client money in a statutory or non statutory trust account
   - Co-mingling insurer monies and client money
   - Client bank accounts
   - Information to be provided to the customer

ICOBS Continued

- Annual Review/Reminder
- Quotations
- Prohibition of sale of PPI at credit sale

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Passing money to a third party
Discharging your fiduciary duty
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- Client money calculations using the client money balance method
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- Record Keeping
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   General Rules
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   Presenting the solution
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   Mid term adjustments
   Insurer Disclosure Exemptions
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**SUP Template 1** - Retail Mediation Activities Return (RMAR) and Complaints Return

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**Template 1** - TCF – areas to review  
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**Template 5** – Compliance monitoring checklist (ARs)
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