FOR BOARDS

When the board cannot rely on the numbers.

Independent CFO/CRO-level judgement when the board needs confidence in the numbers before making, approving or defending a consequential decision.

Independent board financial advisory and CFO/CRO-level decision support for boards that need an independent review of the financial position, liquidity, controls or governance before a consequential decision.

Give the board a defensible basis for action.

Every consequential financial decision should rest on established fact — not assertion — and hold up when it is tested.

Financial facts. Defensible decisions.

THE HALD METHOD Establish the facts. Test the assumptions. Document the reasoning.

WHY

A board-critical decision must withstand scrutiny.

When auditors, investors or regulators may test the numbers, CFO/CRO-level judgement is needed before commitment.

TYPICAL TRIGGERS

- Reporting or liquidity uncertainty
- Capital or covenant pressure
- Audit or regulatory scrutiny

WHO IT SERVES

Boards of regulated institutions.

And, in special situations, restructuring advisers and lenders — where an independent CFO/CRO readout is needed before the next decision.

Scope boundary. Independent board-level financial judgement under an agreed scope. It is not legal or tax advice, a statutory audit or a formal valuation opinion unless separately agreed in writing.

WHAT HALD ADDS

Independent CFO/CRO-level judgement.

Applied under an agreed scope before the next decision or scrutiny point.

TYPICAL OUTPUTS

- Board decision paper / financial-control review
- Liquidity, downside and covenant sensitivities
- Governance risk map and recommendations

WHY HALD

HALD establishes the fact base, tests assumptions and documents the reasoning so decisions can be defended under scrutiny.

- **Senior ownership.** Every mandate is led by the principal from scope to findings.
- **Regulated-market fluency.** Statutory board experience, DNB Fit & Proper credentials and 20+ unqualified audit cycles — attaching to former appointments, not to HALD Advisory.
- **Operator judgement.** Finance, risk, capital, liquidity and governance experience applied to the decision at hand.
- **Evidence discipline.** Conclusions are tied to the underlying evidence and structured for external challenge.

ABOUT THE PRINCIPAL

Aldwin Boers

FOUNDER & PRINCIPAL, HALD ADVISORY

Former statutory CFO/CRO with 25+ years in regulated financial services, including 12 years as CFO of ABN AMRO Clearing Bank. Formerly Wft-licensed and positively assessed by DNB for those appointments.

Former statutory appointments only. Not HALD client work. Not the regulatory status of HALD Advisory.

ABOUT THE PRINCIPAL ↗ LINKEDIN ↗

WHAT THE BOARD CAN BRING TO HALD

APPROVE

A funding or capital decision

Approving a funding, capital or liquidity decision that must withstand scrutiny.

CHALLENGE

Management reporting

Challenging management reporting, or responding to a regulatory or audit concern.

DOCUMENT

The basis for decision

Assessing whether controls are sufficient and documenting the board's basis for action.

SELECTED MATTER

VIEW SELECTED MATTERS ↗

GOVERNANCE · REGULATED INSTITUTION

Liquidity under regulatory deadline

Reviewed cash-flow visibility, reconciliations, decision rights and board reporting.

OUTCOME

A risk map and escalation priorities that gave the board a defensible basis for action before the deadline.

READ HALD SIGNALS ↗ Independent interpretation of developments relevant to disputes, transactions and board decisions.

HOW AN ENGAGEMENT STARTS

Email to connect → Independence check → Scope & secure intake → Decision-ready findings

No privileged or highly confidential information is needed initially.

OPTIONAL STRUCTURED REVIEW

Rapid Case Assessment

Focused. Fixed-fee. Decision-ready.

A defined financial question tested before the next consequential board decision. Scope, document set, deliverables, timetable and fee are agreed in writing.

FINANCIAL FACTS · MODEL LOGIC · EXPOSURE RANGE · DECISION OPTIONS

EXPLORE THE RAPID CASE ASSESSMENT ↗

Bring the decision. HALD will test the numbers.

EMAIL TO CONNECT

info@haldadvisory.com

Schedule an introductory call or outline the issue in writing.

CALL

+31 20 550 0008

For a direct initial conversation.

OPTIONAL RAPID CASE ASSESSMENT

Explore the Rapid Case Assessment

A focused, fixed-fee option when a defined financial review is useful.