

Stalwart Holdings Applies for FCA Licence Expansion

Co-founder and CEO Fabio Dias expressed his enthusiasm for the latest development and will be following closely the application process.

LONDON, UNITED KINGDOM, October 1, 2024 /EINPresswire.com/ -- [Stalwart Holdings](https://www.einpresswire.com/press-releases/stalwart-holdings-announces-significant-development-in-its-business-strategy) has announced a significant development in its business strategy as it prepares for an expansion of the regulated services it can provide.

Once approved by the UK Financial Conduct Authority, this move will allow the company to provide regulated financial advisory services, building on its already successful automated investment consulting offerings.



Fabio Dias, CEO and co-founder of Stalwart Holdings

In a recent social media post, the company shared its excitement about this new phase of growth: "We're thrilled to announce that we are taking a major step forward by expanding into regulated financial advisory services!" This expansion comes as a natural progression for Stalwart Holdings, which has been steadily increasing its capabilities in the financial sector.

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Our expansion into regulated financial advisory services is a testament to our commitment to offering comprehensive financial solutions that adapt to the needs of our clients.”

Fabio Dias

Currently, Stalwart Holdings offers an automated investment consulting service where clients can answer a pre-designed questionnaire to receive a personalised investment portfolio.

This service has been highly efficient, providing tailored

financial solutions to a wide range of clients. However, the company is now looking to enhance its offerings by providing regulated investment advice, using the same robust platform as a

foundation for these new services.

The application for FCA approval was submitted in early September 2024. Based on the FCA's standard timelines, Stalwart Holdings anticipates that approval will be granted sometime between March and September 2025.

Stalwart Holdings is comprised of a group of three companies, each with distinct responsibilities. One of these companies focuses on technology research and development, ensuring that Stalwart Holdings remains at the forefront of innovation. Another is dedicated to investment management and is already registered with the FCA as an internally managed alternative investment fund.

This entity has also issued [Exchange Traded Notes](#) (ETNs), which are currently listed on the Vienna Stock Exchange. The third company in the group will be responsible for handling regulated financial advice once the necessary FCA permissions are obtained.

Fabio Dias, CEO of Stalwart Holdings, expressed his enthusiasm for the latest development:

"Our expansion into regulated financial advisory services is a testament to our commitment to offering comprehensive financial solutions that adapt to the needs of our clients. By building on our existing platform and securing the necessary FCA permissions, we aim to provide personalised, regulated advice that can help clients navigate an increasingly complex financial landscape."

With this expansion, Stalwart Holdings aims to solidify its position as a leading provider of both automated and regulated financial services, ensuring it can meet the evolving needs of its clients in an ever-changing market.

The FCA approval process for firms seeking to offer regulated financial services begins with a pre-application phase, where companies prepare by gathering necessary documentation and ensuring they meet regulatory requirements. During this stage, firms may engage informally with the FCA to understand the expectations for their business model, governance, and financial resources. Once prepared, the company submits its formal application through the FCA's Connect portal, providing details about its business plan, senior management, financial stability, and compliance framework.

After submission, the FCA undertakes a comprehensive review and assessment of the application. This process involves evaluating the firm's risk to consumers, the market, and its ability to maintain regulatory standards.

The assessment includes checking the suitability of senior management, verifying internal controls, and ensuring that the firm has adequate financial resources to operate. The FCA may request further information, and in some cases, interviews with senior managers are conducted

to confirm their understanding of regulatory obligations.

The approval timeline typically spans six to twelve months, depending on the completeness of the application and the FCA's assessment. Once the application is approved, firms are subject to ongoing regulatory obligations, such as regular reporting and adherence to conduct standards.

If the FCA finds that the application does not meet its standards, it can reject the application or provide conditional approval with required changes. Approved firms are then continuously supervised to ensure they maintain compliance with FCA regulations.

Stalwart Holdings operates in a competitive space where several companies already provide both automated investment services and regulated financial advice. One notable competitor is Nutmeg, which is a leader in the UK's robo-advisory sector. Nutmeg offers a similar service where clients answer a set of questions to receive [personalised portfolios](#), and they also provide regulated financial advice for those seeking more hands-on guidance. Another competitor, Wealthify, provides low-cost automated investment services with backing from Aviva, adding credibility and financial strength to their offerings. These competitors have established themselves as trusted names, making the market challenging for new entrants.

To differentiate itself, Stalwart Holdings will leverage its existing infrastructure, which already supports automated investment consulting services. By building on this platform to provide regulated financial advice, it can offer a seamless transition between automated solutions and more personalised, advisor-led services. Additionally, the company will strengthen its commitment to innovation through its dedicated technology research and development arm, which will enable it to introduce cutting-edge features or tools that enhance the client experience. By focusing on superior technology, personalised advice, and efficient service delivery, Stalwart Holdings can carve out a niche in a competitive market.

Moreover, Stalwart Holdings will capitalise on its investment management expertise, with one of its group entities already registered with the FCA as an internally managed alternative investment fund. This entity's experience in issuing Exchange Traded Notes (ETNs) listed on the Vienna Stock Exchange adds credibility and shows that the group has significant financial capabilities.

As Stalwart Holdings moves forward with its FCA licence expansion, the company is poised to offer a broader range of services, further establishing itself as a major player in the financial services sector. With its strong infrastructure, trusted platform, and commitment to innovation, Stalwart Holdings is well-positioned to deliver the comprehensive, regulated financial advice that today's clients demand.

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