

Digital Asset Readiness Framework

A Structured Methodology for Institutional Digital Asset Adoption

Graded Distinction — Cambridge Judge Business School

The Opportunity

Financial institutions face an urgent readiness gap. As MiCA takes effect across the EU, the UK's FSMA crypto-asset regime advances, and Basel prudential standards for crypto-asset exposures are implemented, regulated institutions globally need a structured, enterprise-wide approach to digital asset adoption. Most institutions lack a coherent methodology — existing efforts are fragmented, vendor-specific, or narrowly focused on technology rather than governance, risk, and regulatory alignment.

500+ Banks & DFIs targeting digital assets	£37.5M Total addressable market for consulting services	Zero Established vendor-neutral readiness frameworks
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The DARF Solution

DARF is a proprietary diagnostic methodology, graded Distinction at Cambridge Judge Business School, that evaluates institutional readiness across six integrated dimensions, each scored on a five-level maturity scale from Exploratory to Integrated. Developed as a Capstone Project at the University of Cambridge Judge Business School and grounded in practical market experience, DARF is technology-agnostic and regulator-aligned.

Six Dimensions of Readiness

#	Dimension	Assessment Focus
1	Strategy & Leadership	Executive vision, board sponsorship, alignment with business strategy and balance-sheet priorities
2	Legal & Regulatory Compliance	MiCA, FATF, AML/CTF obligations, supervisory expectations, internal policy alignment
3	Technology & Infrastructure	DLT integration, custody, wallet management, API interoperability, cybersecurity resilience
4	Risk & Control Environment	Operational, market and compliance risk frameworks, smart-contract governance, incident response
5	People & Culture	Organisational awareness, skills, accountability, cross-functional governance and training
6	External Environment	Market infrastructure connectivity, trade lifecycle mapping, regulatory sandbox readiness

Five-Level Maturity Model

Level 1: Exploratory — Limited awareness, pilot-level activity only

Level 2: Emerging — Discrete initiatives with limited formal governance

Level 3: Developing — Defined strategy, partial implementation across functions

Level 4: Advanced — Integrated policy and operational alignment

Level 5: Integrated — Enterprise-wide deployment and continuous improvement

Why DARF Is Different

Graded Distinction — Developed as a Capstone Project at Cambridge Judge Business School — not a rebranded consulting playbook

Vendor-Neutral & Technology-Agnostic — Focuses on governance, risk and strategic alignment, not on specific blockchain protocols or vendors

Regulator-Aligned — Mapped to MiCA, Basel, FATF and PFMI standards — designed for supervisory dialogue, not just internal use

Enterprise-Wide — Covers all six institutional dimensions holistically, not just technology implementation

Engagement Model & Next Steps

Four-Phase Assessment Methodology

Phase 1 (1–2 weeks)	Phase 2 (2–3 weeks)	Phase 3 (1–2 weeks)	Phase 4 (1–2 weeks)
Scoping & Discovery	Data Collection	Diagnostic Assessment	Roadmap & Delivery
Define scope, map stakeholders, review existing digital-asset initiatives	Structured interviews across strategy, risk, legal, technology and operations	Apply six-dimensional model, produce readiness heatmap and maturity matrix	Sequenced implementation roadmap, executive board pack, policy toolkit

Each engagement tier follows all four assessment phases. The duration of each phase is scaled to match the scope and depth of the selected tier.

Engagement Tiers

	DARF Essentials	DARF Comprehensive	DARF Enterprise
Scope	Single business line or use case	Full enterprise assessment (all 6 dimensions)	Multi-entity or cross-jurisdictional
Duration	5–6 weeks	6–9 weeks	9–16 weeks
Deliverables	Readiness report, heatmap, roadmap	Full diagnostic, board pack, policy toolkit, roadmap	All Comprehensive + benchmarking, ongoing advisory

Why Now?

MiCA is in force. UK FSMA crypto-asset regulation is advancing. Basel prudential standards are being implemented. Institutions that move now will define the standard for digital asset governance. Those that wait risk regulatory friction, competitive disadvantage, and misallocated capital. DARF provides the structured, credible methodology to act decisively.

Next Steps

To discuss how DARF can support your institution's digital asset strategy:

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Book a 30-minute discovery call: [Schedule a meeting](#)