

# Digital Asset Readiness Framework



A Structured Methodology for Institutional Digital Asset Adoption

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## 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+**

Tier 2/3 banks & DFIs targeting digital assets

**£37.5M**

Total addressable market for consulting services

**Zero**

Established vendor-neutral readiness frameworks

## The DARF Solution

DARF is a proprietary, Cambridge-credentialed diagnostic methodology that evaluates institutional readiness across six integrated dimensions, each scored on a five-level maturity scale from Exploratory to Integrated. Developed at Cambridge Judge Business School (awarded Distinction) 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

**Cambridge-Credentialed** — Developed at Cambridge Judge Business School, awarded Distinction — not a rebadged 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

## Four-Phase Assessment Methodology

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

	DARF Essentials	DARF Comprehensive	DARF Enterprise
<b>Scope</b>	Single business line or use case	Full enterprise assessment (all 6 dimensions)	Multi-entity or cross-jurisdictional
<b>Duration</b>	4–5 weeks	6–9 weeks	9–16 weeks
<b>Deliverables</b>	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:

### Glenn Handley

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