The 15-Minute Program Health Assessment

This is the framework I use when I first walk into a crisis program. In 15 minutes, these five questions reveal whether a program is on track or heading for failure.

QUESTION 1

Can anyone explain the end-to-end data flow in one diagram?

Why this matters:

In complex banking programs (AML, IFRS9, Market Risk), data flows through multiple systems before reaching regulatory output. If no one can draw this flow on a whiteboard, no one truly understands how the system works.

Red flags:

- Multiple people give different answers
- The diagram requires "the expert" who is on vacation
- "It's documented somewhere" but no one can find it
- The explanation takes longer than 10 minutes

QUESTION 2

When was the last fact-based status update to the steering committee?

Why this matters:

Programs fail when reporting becomes political instead of factual. If status updates focus on "activities completed" rather than "outcomes achieved" and "risks crystallized," the steering committee is flying blind.

Red flags:

- Status is always "amber" (never red, never green)
- The same risks appear month after month with no resolution
- Updates focus on effort ("team worked hard") not outcomes
- Bad news is buried in appendices

If the regulator asked a hard question tomorrow, who would answer it?

Why this matters:

Regulatory programs must be explainable. If you can't quickly identify who would sit in front of the ECB, National Bank, or auditors and confidently explain how the system works, you have an explainability gap that will become a crisis.

Red flags:

- "That would be a team effort" (meaning: no one)
- The person who could answer has left the organization
- "We'd need to prepare" (meaning: we don't know)
- Business and IT point at each other

What's the single biggest unresolved conflict between teams?

Why this matters:

Every struggling program has at least one festering conflict - between business and IT, between the vendor and the bank, between countries, or between competing priorities. These conflicts don't resolve themselves. They paralyze decision-making.

Red flags:

- "There are no conflicts" (meaning: no one is being honest)
- The same conflict has existed for 6+ months
- Escalation paths are unclear or unused
- People have stopped raising issues because "nothing changes"

What happens if we do nothing for the next 30 days?

Why this matters:

This question forces clarity on urgency. If the answer is "nothing much changes," there's no real crisis - just discomfort. If the answer reveals concrete regulatory, financial, or operational consequences, you know the true stakes.

Red flags:

• No one can articulate specific consequences

• The consequences are vague ("things will get worse")

• There's a deadline everyone knows but no one is treating seriously

• The answer changes depending on who you ask

HOW TO SCORE YOUR PROGRAM

Red Flags	Assessment	Recommended Action
0-2	Program is under control	Continue monitoring
3-5	Warning signs present	Investigate root causes
6-10	Program at risk	Immediate intervention needed
11+	Program in crisis	External turnaround support required

Want me to run this assessment on your program?

DM me "AUDIT" on LinkedIn
I'll walk you through these questions and give you an honest assessment.

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