

[Your Name]
[Your Job Title]
[Company Name]
[Date]

[Recipient Name]
[Recipient Job Title/Board of Directors]
[Company Name]

Subject: Recommendation for Financial Services Restructuring

Dear [Recipient Name],

Following a comprehensive review of our current financial operations and market positioning, I am writing to formally recommend a strategic restructuring of our financial services department.

The primary objectives of this restructuring are to improve capital efficiency, ensure regulatory compliance, and modernize our service delivery models. Based on recent audits and performance metrics, the proposed plan includes:

- **Operational Consolidation:** Merging redundant back-office functions to reduce overhead costs by [Percentage]%.
- **Digital Transformation:** Implementing automated clearing and risk assessment tools to enhance transaction speed and accuracy.
- **Asset Realignment:** Reallocating underperforming portfolios into high-yield growth sectors to optimize the balance sheet.
- **Regulatory Framework Update:** Aligning internal controls with the latest [Specific Regulation, e.g., Basel III/SEC] requirements.

Detailed analysis suggests that these changes will result in an estimated [Percentage]% increase in operational margin within the first [Number] months. Furthermore, this restructuring will mitigate significant risks identified in our last quarterly risk assessment.

I have attached a full report detailing the timeline, budgetary requirements, and change management strategy. I recommend we move forward with the initial phase of this transition by [Date].

I am available to discuss this proposal in further detail during our next executive session.

Sincerely,

[Signature]

[Your Printed Name]