

INDUSTRY ADVISORY | QATAR | GCC

TRADING, DISTRIBUTION & FAMILY BUSINESSES

EXECUTIVE REALITY

Trading, distribution and family-owned businesses grow on relationships, speed and the judgement of a small leadership group.

As entities, markets, principals and banking relationships multiply, the informality that enabled growth begins to limit visibility. Expansion, or a change in leadership, requires structure rather than personal knowledge.

WHERE GOVERNANCE PRESSURE APPEARS

DECISION CONCENTRATION

Critical decisions depend on founders or individual executives, limiting continuity as the group grows.

CUSTOMER AND SUPPLIER CONCENTRATION

A small number of relationships can represent a significant share of revenue or supply.

CONTINUITY AND SUCCESSION

The organisation depends on individuals whose knowledge has not been transferred into structure.

WHAT THIS MEANS COMMERCIALY

- 01 The governance model that suits a founder-led business can constrain the same business at scale.
- 02 Principals and banks now assess control quality as part of the commercial relationship.
- 03 Concentration in a few customers or suppliers is a revenue exposure, not only a relationship.
- 04 Succession is a business-continuity question before it is a family one.

WHERE HARBORSTONE FITS

— Enterprise Governance & Risk

— Operational Resilience & Continuity

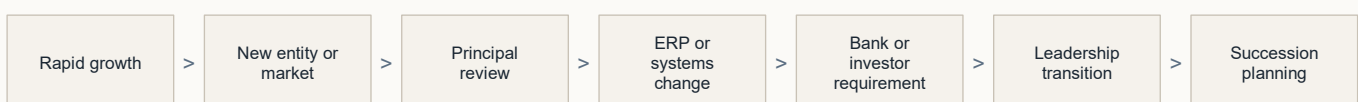
— Audit Readiness & Assurance

— Third-Party Risk Advisory

— Information Security, Privacy & Digital Trust

— Strategic Advisory & Fractional Leadership

WHEN GOVERNANCE BECOMES A BUSINESS ISSUE



Can the governance model support the next stage of growth — or is growth beginning to expose it?