

1. Is the business highly-dependent on a small number of major customers?  
 Yes  
 No
2. Do you have customers that take up a lot of your time but are less profitable than other customers?  
 Yes  
 No

#### Suppliers

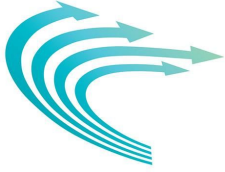
1. Is the business highly dependent on a small number of major suppliers?  
 Yes  
 No
2. Is there a supplier whose failure to supply could stop the business?  
 Yes  
 No

#### Staff

1. Do employees see the business as a short-term employment option?  
 Yes  
 Maybe  
 No
2. Are there employees in the business who are critical to its success?  
 Yes  
 Maybe  
 No
3. Do some employees largely govern or control dealings with key suppliers or customers?  
 Yes  
 No
4. Does staff face occupational health and safety (OH&S) risks?  
 Yes  
 No
5. Do employees have the right to live and work in Australia? Is their status current?  
 Yes  
 No
6. Do employees have the necessary qualifications, licences and competencies to perform their jobs?  
 Yes  
 No

#### Business Premises

1. How dependent is the business on its current location?  
 Extremely  
 Moderately  
 Relatively but not critical



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2. If the business growing strongly at present, or is it relatively stable? If it is growing strongly, how long can this be expected to continue and how big will the premises need to be in 2, 5, or 10 years' time?

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3. If premises are leased, are lease terms favorable and long term?

- Yes  
 No

### Goodwill

1. How exposed is the business to a threat to its reputation or goodwill? For example, what would happen if there were a product recall, or if the business delivered bad customer service or advice?

- Very  
 Relatively  
 Not exposed

### Information Technology

1. To what extent does the business rely on information technology (IT)?

- A lot  
 Moderately  
 A little

2. Do all the software applications work as intended? Are they all up-to-date?

- Yes  
 No

### Financial

1. Does the business have enough funds to pay its debts as they fall due?

- Yes  
 No

2. Does the business have a cash flow projection in place?

- Yes  
 No

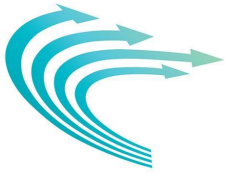
3. Does the business have a budget?

- Yes  
 No

4. Does the business sell its products and services on credit?

- Yes  
 No

5. Does the business use foreign currency to buy raw materials or equipment, or receive it from sales of its products and services to overseas customers?



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- Yes
- No

6. How dependent is the business on borrowed funds or income generated from interest-bearing deposits?
  - Very dependent
  - Moderately dependent
  - Not dependent
7. Are financial reports prepared on a monthly basis?
  - Yes
  - No
8. Are Key Performance Indicators (KPI) in place?
  - Yes
  - No

#### Economy

1. Is the business exposed to risks from changes in technology, consumer trends or from the impacts of an economic downturn?
  - Yes
  - No

#### Unexpected exit of the business owner

1. What would happen to the business if the owner died or became incapacitated? If there is no will or succession plan in place, would the business close, would it be inherited and run by someone inexperienced, or would it be sold?

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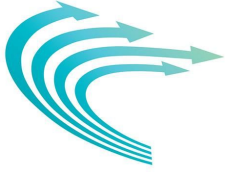
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#### Other risks

##### – Internal Controls

1. Are policies and procedures in place for?
  - Delivery of goods and services
  - Customer quoting & invoicing
  - Accounts Receivable
  - Purchasing
  - Accounts Payable
  - Payments
  - Stock control
  - Staff recruitment and induction
  - Staff conduct
  - OHS



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Staff Records

### Insurance

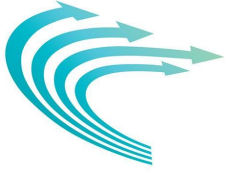
1. Does the business carry sufficient insurance?
  - Building and content
  - Business Interruption or Loss of profit
  - Public liability
  - Key person
  - Worker's compensation
  - Personal accident and illness
  - Motor Vehicle
  - Burglary cover
  - Professional indemnity
  - Product liability
  - Machinery breakdown

### Legal compliance

1. Are tax/employer obligations up-to-date?
  - BAS
  - GST
  - PAYG
  - Income Tax
  - Payroll Tax
  - Personal Tax
  - FBT
  - ASIC
  - Superannuation
  - Employee entitlements
  - Business name
  - Business registrations

### Strategic Plan

1. Does the business have a strategic plan in place?
  - Yes
  - No



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