

-V 3ODQQLQJ IRU 1RWKLQJ WR *R :URQJ
D *RRG %XVLQHV 6WUDWHJ\"

,}%vP (}œ v}šZ}vP š} P} Áœ}vP]• }uu}v •šœ š PÇ µ• Ç u vÇ µv•µ ••(µo µ}v •••X u}œ ((
(}œ v}šZ}vP š} P} Áœ}vPX /š •š œš• Á}šZ u}v • š }(••µu}vP šZ š](•}u šZ}vP v P} Áœ}vP]š Á}o
œ]v œX , Á}vP o}u}v š }œ u}v}u}• šZœ š• oo šZ š]• o (š]• šZ }%œ}œšµv}š
t [Á Á o}% Z lo}•š š} Z o}% }v•šœµ š}]v %œ}(••}v o• %o v (}œ v}šZ}vP š} P

VZKd d'E' ^ d'

z' E]

dKK>~ Yh/MD Ec

r œ šZ • vPœ À Á}šZ Ç}µœ %Z}v U > W }œ œ]À œ• o] v• vµu œEM dZ]• Z o%• W}o] }vš š Ç
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s , / >'

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r œ šœ]o œ• • µœ Á}šZ š}Á oo o} l }œ ÁZ o o u%œM
r , Á Ç}µ Z l šZ š oo œ]À œ• Z À Á o] o] v•M
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r œ Ç}µœ Á Z] o •]v•µœ (}œ šZ œ]PZš u}µvšM

KE^dZh d/KE^d'

r œ šZ • • µœ oÇ (v M
r œ š}}o• œ u}À (œ}u •]š Z ÇM
r œ u š œ] o• v %œo] v •]v•š oo ••}}v • šZ Ç-œ o]À œ ~v}š o]À œ }v &œ] Ç }œ o
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r œ %œ}œ%œ œ](]vP• P]Á v š} oo }všœ š}œ• Á}œI]vP š šZ •]š U v}š iµ•š }v Z ošZ v • (šÇ
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r œ šZ Á}œI•]v•µœ (}œ šZ }œœ š u}µvš šZœ}µPZ µvš]o %œ š] o }u%o š}]vU]v oµ]vP vÇ

h/> /E' /

r }Ç}µ Z À (]œ Æš]vPµ]•Z œ• ~ v Z À šZ Ç v • œÀ] •M
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r /• œµ]•Z œ u}À (œ}u •]š v v}š •š}œ]v %µ o] Á] Á P]v•š šZ µ]o]vPM
r /• Á} µ•š Á vš v œ Pµo œ o v]vP µv œš l v š} Á}] šZ µ]o µ%œ} ((o uu o %œ š] o •M
r }Ç}µ Z À (]œ o œu• v l}œ •%œ]v]o œ• ~ v Z À šZ Ç v • œÀ] •M
r œ µœPo œ o œu•]v•š oo v u}v]š}œ M
r } oo }}œ• v Á]v }Á• Z À • µœ]šÇ o} l•M
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r , Á Ç}µ Z œ vš o šœ] o • (šÇ Z IM
r , Á (v • v P š • œ}µv Ç œ • v]v•% š v œ]v(}œ ÁZ œ v •• œÇM

Kd, ž

r CEŠZ CE}ž CE•• š Qμ}Áv š šv š CEÁ Á M

r CEŠZ CE}ž CE•• š Qμ}Áv š šv š CEÁ Á M

r CEQμ}•μCE (}CEvC}v CE • }•š}(Á)CEvP}CE}•š%CE(š}(•)u šZ}vPZ %ov š ((šQμCE }šCš }vš}vμ šCE }vPM

r }QμZ Á μ}v •• }vš}vμ}šQ }•š CE}Á CE } μ%ov }v%o U }ž š(u i)CEÁ v šZ}š Qμ v P š } μ%ov CE}vP}μ} }Qμ

VZ s Ed/E' > />dz

z' E)

, >d, ~ ^ & dz

r CE }Qμ}μCE %o}o]] • μ%o š} š v CE Pμo CEoC }uuμv] š M

r CE }Qμ}μ }u%o oC}vP Á]šZ }QμCE } o]P š}}v• • W hM

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d, /Z WZdz VZKWZdz

r } }Qμ}μ μv CEš } μ%o CE r•š CEš μ]š ÁZ v Á}CEI}vP }v }CE CE}μv %oCE}%o CEšC }Áv }Q }šZ CE %o }%o o š %oCE Á v š u P }CE o}•• š}]šM

r /(}Qμ}μ %o CE(}CEu Z}šÁ}CEI ~ PX Á o }vPU š}CE Z}vP }v u u CE v •U PCE}v }vPI μšš}vP š • CE šZ CE}PZ %oCE š] }š v CE •M

r /(}Qμ}μ -CE }PP}vPU } }Qμ}μ oÁ }Q• Z } μ%o v•U }vš š šZ }μv }o v }u%o oC }Á]šZ •š %oCE š] }š v

r CE šZ •μ] • }Qμ}μ Á}CEI Á]šZ }u%o š v šU } μ%o CE} v v %oCE}%o CEoC CE} (}CE šš v }vP }Qμ}μ CE

r } }Qμ}μ Z Á %o%oCE}%oCE] š }v•μCE v šZ š %oCE}%o CEoC CE (o š • šZ Á}CEI }Qμ}μ %o CE(}CEu ~}v oμ }vP Á}C

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r CE oo }všCE š Á CE] š}}v• PCE }v ÁCE]š}vPM

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r CE oo •š ((}u%o oC}vP Á]šZ šZ }CE } o]P š}}v• • v > WM

Ad && DWKzD Ed, ž

r } }Qμ}μ Z Á }Qμ}μCE ,Z •• v š} o• CE}PZšM dZ • }v oμ W

r u%o o}C}u v š PCE u v š• šZ š CE o P ooC }u%o o] v š

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r u%o o}C}u v š ~ Z ošZ ~ • (šC %o}o]] • CE Á oo } μu v š v }uuμv] š

r } }Qμ}μ Z Á v ,Z Á}• CE }Qμ}μ v CE oC }vM

r CE }Qμ}μ (}oo}Á}vP šZ }CECE š %oCE š] • }v šZ Á v š }(PCE] Á v }CE •š ((}vP }••μ M

r , Á }Qμ}μ %o v v (}CE } (}Qμ}μ •š ((u u CE ~}CE μ}v •• }Áv CEr}%o CE š}CE• Á • }v}μCE }CE u }oo v

Yh >dz KE dZK>~ KDDhE/ d/KE

r } }Qμ}μ Z Á CE} μ•š }v•šCEμ š}}v}μ%oCE}i š u v P u v š •C•š u v %oCE} •• }v %o o š} u }v}u}• CECE}CE

r , }Á } }Qμ}μ Á oμ š %o}š v š} o μ•š}u CE• š} • } (š }vP }v šZ Á}CEI }μšÁ }PZ • šZ CE}• }•M

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r } • }Qμ}μCE μ}v •• Z Á P}} μošμCE }(} μ o]šC }všCE}o v }uuμv] š}}vM

FINANCIAL STRENGTH

Yes No

FINANCIAL POSITION

- Do you have a good understanding of what financial measures are important to a business?
- Do you review your business' financial position, including cashflow, against key indicators at least monthly?
- Do you have an experienced bookkeeper to manage your accounts?
- Do you use specialist software to manage your accounts?
- Do you sit down with your accountant or financial adviser at least every 6 months to review your business performance?

QUOTING & PRICING

- Do you use an experienced QA or pricing software when tendering/quoting for work?
- Do you back cost all your jobs?

CREDIT CONTROL & CASH FLOW

- Do you have a cash flow forecast for a rolling next 12 months (this allows you to identify issues take corrective action early)?
- Do you have a robust credit control process, so that overdue accounts are followed up immediately?
- Do you invoice regularly (eg. immediately upon completion of a job or at frequent milestones)?
- Do you use Construction Contracts Act compliant payment claims when invoicing clients (enabling fast track adjudication in the event of a dispute)?
- Do you undertake credit checks on all customers?
- Have you read and understood the terms & conditions supplier/merchant contracts?

PROTECTING INCOME/FAMILY/HEALTH

Yes No

INCOME PROTECTION

- What steps are you taking to ensure your income stream is protected if something unforeseen happens (such as an accident or illness)?
- Do you have insurance in case you're unable to work due to illness?

HEALTH/TRAUMA

- Do you have have an employee wellbeing programme?
- Do you have health insurance for you and/or your workers in case of major medical events?

LIFE

- Have you taken steps to protect your family's financial security if you die or become terminally ill?