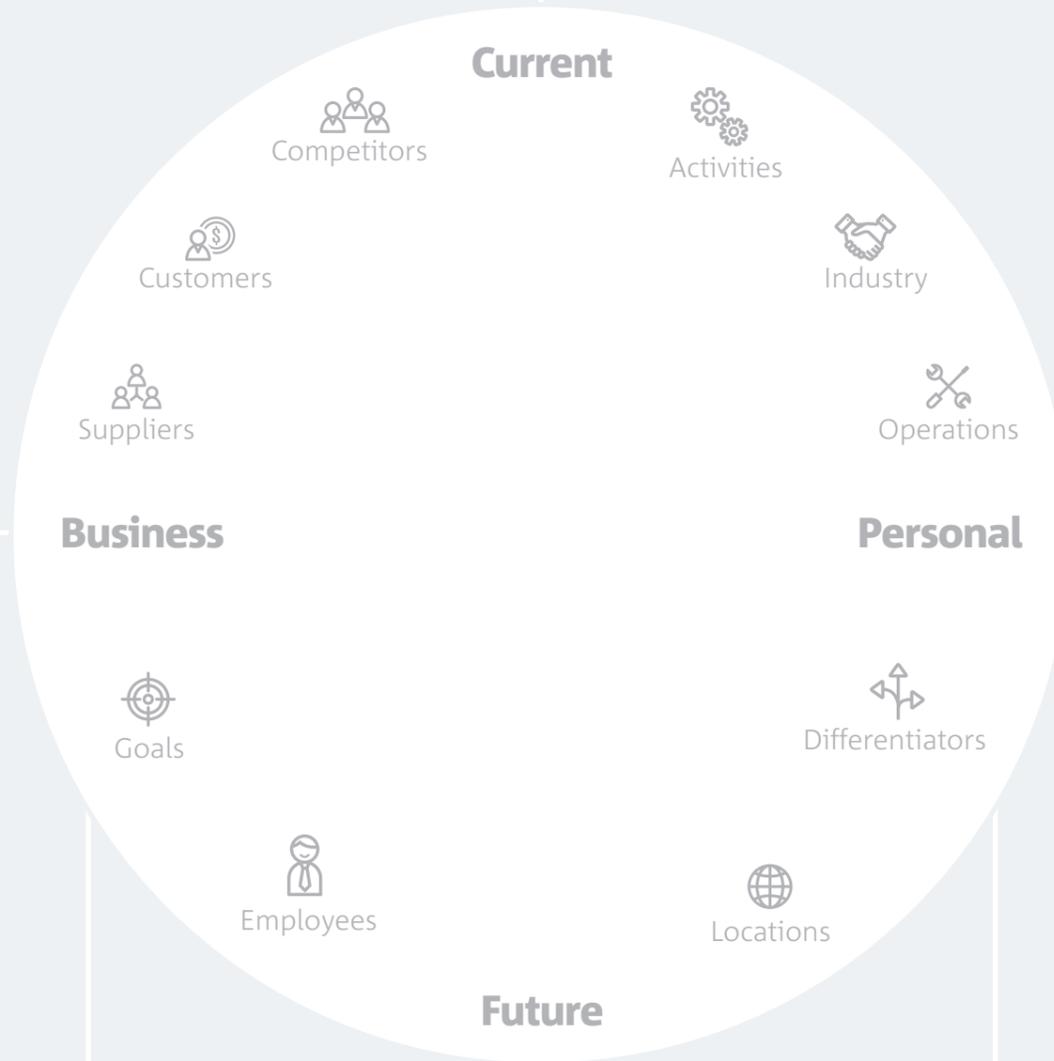


BORROWER

- Experience
- Financial Management
- Statutory Payments
- Credit History
- Accounts
- Protection

PURPOSE

- Purchase
- Restructure
- Consolidation
- Working Capital
- Refinance



SERVICEABILITY

- Payments
- Cash Flow

STATEMENT OF POSITION

- Wealth
- Assets
- Liabilities

- Property
- Equipment
- Other

SECURITY

Date:

Customer:

Borrower

How long have you been in the industry? How did you start?
How long have you been in business? What led you to starting your business?
How do you manage your accounts? Have you had any problems with this in the past?
How do you manage your statutory obligations (ATO – Tax and Super)?
Are there currently any payment plans in place?
What systems/tools do you use to manage your business and operations?
Who do you seek advice about your business from? (Lawyers, Accountants, Business Coach)
Tell me about your credit history – Have you had any trouble getting credit previously?
Tell me about the risks within your business. How do you manage these risks?
If you weren't able to work in the business what effect would that have?
What insurances or risk protection do you have in place?
How dependent are you on your top customers – Do you have alternatives if something was to happen to them?
What would happen to your business if something happened to your suppliers?



Concentration



Key People



Industry

Purpose

What are you looking to do and why? Why now?
What does this mean for your business
(Cash Flow, Income, Markets, Customers, Staffing)?
How are you looking to fund this and why (Equity, Debt)?

Tell me about ...

Your business: what do you do?
How do you do it? Why do you do it?
Your industry: what are the biggest opportunities?
What are the biggest challenges?
Your customers: who are they?
Where are they (Australia, overseas)?
Your competitors: who are they?
What sets you apart? Your suppliers: who are they?
Where are they (Australia, overseas)?
How do you decide who to work with?
Your employees: what do they do?
How do you manage that?
Your goals: what would you like to achieve in the next six months? Year? 5 years?



Ask more questions



Strategy



Regulation

Serviceability

Tell me about your cash flow cycle.
What happens if you don't receive payments on time?
What does your profit look like?
What could you tell me about your profit & loss statement that might assist me in understanding your business?
How do most of your customers pay you?
How do you make payments?
How do you manage surplus cash within the business?



Diversification



Seasonality



Trends

Statement of Position

What assets do you hold personally and in your business?
Tell me about the loans that you have.
What was the strategy behind your asset/liability structure?
How saleable are the assets that you hold?
What are your plans with these (buy, sell, upgrade)?
How do you protect those assets?



Ownership



Quality

Security

What security do you have that you could provide towards this transaction?
Tell me about any other security or charges you have against your business.



Stability



Depreciation



Growth



PPSR