



## Examples of Q&A's

Importance to you






1-Red=Critical

2-Yellow=Above Average




3-Blue=Below Average

4-Green=Negligible


### Part One - Risk Management

- |    |   |     |   |
|----|---|-----|---|
| 1. | Is there more than one business owner or shareholder?   | Yes |  3   |
| 2. | Is there more than one business manager / operator?   | Yes |  3 |
| 3. | Have all owners / managers / operators been trained for their Risk Management responsibilities? | No  |  1 |
| 4. | Do you have access to independent business advice that you think is of value?                   | Yes |  1 |
| 5. | Was the Business and Marketing Plan updated in the last 12 months?                              | No  |  4 |


### Part Two - Strategic Risk

- |    |   |     |   |
|----|---|-----|---|
| 1. | <b>STRATEGIC DECISION RISKS</b>   |     |   |
|    | Are you making or planning to make any mergers, acquisitions, joint ventures, divestitures, alliances or substantial investments in the next 12 months? | No  |  4 |
| 2. | <b>INVESTMENT AND ASSET / LIABILITY RISKS</b>   |     |   |
|    | If investment / asset values fall and liabilities rise by a combined amount of 20%, can you continue to trade?  | Yes |  4 |
| 3. | <b>COMPLIANCE</b>   |     |   |
|    | Can you prove compliance with Companies Act / King III legislation, as applicable?  | Yes |  4 |


4. **HUMAN RESOURCE (HR) / INDUSTRIAL RELATIONS (IR) RISKS**

a. Do your policies and procedures follow / support prescribed Labour Law / Arbitration Court practices? Yes  4


5. **REPUTATION RISKS**

a. Do you have mechanisms to prevent / control fraud and theft? N/A  4

6. **CHANGE MANAGEMENT RISKS (PLANNED & UNPLANNED)**


a. If you substantially changing your operations do you have the resources and flexibility to deal with change and existing operations simultaneously? N/A  4

7. **CONTROLS**

a. Do you have controls to meet health and safety standards inspections at anytime? Yes  4

**Part Three - Expert Risk**


1. **TRADING RISKS**

a. Do you have a list of clients since the business began or the last three years, whichever the lesser? No  4

2. **OPERATIONAL RISKS - EXTERNAL**

a. Can you operate in a war / civil war situation? Yes

3. **OPERATIONAL RISKS - INTERNAL**

a. Do you have succession plans for key individual positions? N/A  4

4. **OPERATIONAL RISKS - COMPUTERS**

a. Do you buy any computer services ? No

**Part Four - Supplier and Credit Risk**

 4

- 1. INSURANCE / CREDIT / COUNTER-PARTY RISKS (Banks, insurers, investments etc)**  
Is there an independent review of your insurance, particularly business interruption, and all financial arrangements annually?
- a. Yes
- 2. SUPPLIER / PROCUREMENT / INVENTORY RISKS**
- a. Do you have a procedure for procurement & inventory control? N/A
- 3. CONSULTANTS**  
Do you have a list of consultants that you currently use and the amount of Professional Indemnity (E&O) insurance that they have, plus a current service level agreement?
- a. No

4

4

4

**Info Given – shows you which areas of your business need attention**

Q Weight Percent



**Legend  
MRHC Rating**

0%-25%	Very serious, correct as soon as possible.
26%-50%	Quite serious.
51%-75%	Should be looked at.
76%-100%	Not serious.

**Importance to you**

- 1 Critical.
- 2 Above Average.
- 2 Below Average.
- 4 Negligible.

**If you are interested [click here](#) to contact Paul Brightman or contact him on 011 646 2777**

Disclaimer Notice: The use of ART software and services do not create any liabilities, fines, penalties, indemnification or consequential losses from any source for ART, arising from any interpretation or misinterpretation of the outputs of the software or services by any party.