



BUSINESS HEALTH INDEX

CONFIDENTIAL

BUSINESS NAME	CONTACT PERSON
TELEPHONE NUMBER	EMAIL ADDRESS
NUMBER OF OWNERS	NUMBER OF EMPLOYEES
OPERATING SINCE	BUSINESS ENTITY (eg Pty)
PHYSICAL ADDRESS	BUSINESS LIFECYCLE Startup Growth Mature. Decline
TURNOVER	NET PROFIT BEFORE TAX
NET ASSET VALUE	INDUSTRY

INSTRUCTIONS:

- Complete the following questionnaire by choosing Yes/No
- If you feel the question is “not applicable”, choose “Yes”
- If in doubt, be conservative and choose “No”
- Don’t attempt to score yourself, specific weightings and checks and balances apply
- Forward to jan@curatorgroup.co.za

1. BUSINESS CONTINUITY	YES/NO
Risk Management Plan (List & action plan)	
*Buy and Sell Agreement (Contract and adequate life & disability insurance)	
Cooperation Agreement (Partners-, Members-, Shareholders-)	
*Succession planning (Senior partners, Majority shareholders, Family businesses)	
*Wills (Up to date, legal & tax effective)	
*Contracts with all stakeholders (Staff, Customers, Suppliers, Landlord)	
*All insurance in place (Keyman-, Professional Indemnity-, Business continuity-, Short term Insurance)	
*Protecting intellectual property (Restrain of trades, Patents, Copyright, Source codes)	
*Estate planning (Trusts, Investments, Executors, Portfolio management)	
*Business entity (Pty, Trust, Sole Proprietor, Partnership) & circle applicable entity	
TOTAL	

2. PEOPLE MANAGEMENT	YES/NO
Human Resources Plan (Strategy, Roles & Responsibilities, Succession Planning, Equity Plan.)	
Policies and Procedures (Disciplinary code, leave, decision making powers, etc.)	
Recruitment (Process, Interviewing skills, Sourcing)	
Engagement contracts (Offer, Service contract, Performance Agreement). Regular review.	
*Competitive remuneration (Structured package, Employee benefits, Incentive Schemes)	
Career prospects (Career development plan, Review procedures)	
Training and Development (Needs analysis, Skills development)	
Empowerment initiative	
*Key skills protected (Restraint of trades, Keyman insurance, Succession planning)	
Corporate Compliance (Employment legislation, Record keeping)	
TOTAL	

3. FINANCIAL MANAGEMENT	YES/NO
Cashflow projection, (Action plan)	
Budget monitoring (Actual vs Budget, Trends, Corrective actions)	
3 month working capital float (Access to emergency funds)	
*Capital investment planning (Property acquisition, equipment replacing, opportunity fund)	
Up to date accounting (Management information, statutory returns, audits)	
Debtors under control (less than 30 days on average)	
Creditors under control (good relations, advantageous terms)	
Healthy relationship with bank manager	
*Technically correct tax planning (Corporate tax, Salary structuring, Vat compliance)	
*Loan account redemption plan (Balance insured, Sinking fund, Interest bearing?)	
Tangible collateral (Property, debtors book, cash value on investments)	
*Rand hedge plan (Offshore investments, exports, refinancing, sale/leaseback)	
Do you use the business to create wealth outside the business	
TOTAL	

4. MARKETING MANAGEMENT	YES/NO
Marketing plan (Targets, distribution channels, budget, feedback, media ...)	
Imaging (Corporate stationery, marketing material, website, workplace, packaging)	
Regular Networking (Governing bodies, expo's, seminars, socials, road shows)	
*Motivated sales team (Skilled, incentivised, loyal)	
Customer satisfaction survey (Hotline, spot-checks)	
Pipeline Management (prospecting, deal making, process)	
Spread of Clients (% exposure to key accounts, % growth, niches, profitability)	

Distribution alternatives (Outsourcing, e-commerce, sales force, exports, call center)	
Product shelf life management (natural shelf life of product/service, excess stock)	
R&D (Budget, committed team, external inputs, process, deadlines)	
TOTAL	

5. OPERATIONS	YES/NO
Product Plan (SWOT, ownership of product/service, pricing, promotion, profitability)	
Caught Market (Contractual, Relationship management, repeat business, patents)	
High barrier to entry (Skills, Capital, Legislation, Size of market)	
Specialized knowledge (formal education, experience, key staff)	
Balanced range (Depth, breath, cost range, gaps)	
Adaptable to change (Economic, social, political, demographic, legislative, resources)	
Healthy profit margin (% per product/service)	
*Disruption planning (Resignations, litigation, breach of contract, opposition, calamities)	
Trend spotting (R&D, Networking, Library, Seminars, professional bodies, publications, internet)	
Stock control (Software, security, storage)	
IT platform (Hardware, software, database)	
*Production (Plant, Staff, Insurance, replacement, upgrades, safety standard)	
TOTAL	

6. STRATEGY	YES/NO
Full business plan (Comprehensive and up to date)	
*Full support team in place (Lawyer, auditor, broker, banker, IT Consultant, Business Coach)	
Good corporate governance (Minutes, audits, code of ethics, Board of Directors)	
Staying current (Seminars/Technical inputs/ expo's/ governing bodies, memberships)	
Informed staff (Business plan, budgets, promotions, "open door", inputs)	
Empowered staff (Decision making, career development, creativity, problem solving skills)	
Business Valuation (Capital gains tax, future sale, equity)	
Pending strategic moves (Unbundling, Merger, Acquisition, MBO, MBI)	
Experienced management team (Academic, Experience, Depth)	
Focus (Other sidelines, hobbies, conflicting interests, outsourcing non-core business activities)	
TOTAL	

7. TOP THREE PRIORITIES THAT NEEDS "FIXING"	YES/NO
* Budget R	
* Budget R	
* Budget R	
TOTAL OUT OF 100	