

Bellrock.

Financial &
Operational
Health Check



Bellrock's unique 'Financial & Operational Scorecard'

Bellrock provides innovative and customised insurance risk solutions. We are able to do this because we get to know you and we absorb information about your business that assists us to truly customise insurance coverage for those aspects of your business that need protection.

The need to have protection is not solely based on what mistakes you might make, it is a realisation that some things may be beyond your control.

As a business owner you should examine every aspect of your business to assess what things you are doing well and what things you acknowledge you could improve on.

Bellrock's claim that it gets to know you and your business and the responsibility that goes with this is not taken lightly by us. Our commitment to confidentiality, provision of expert advice and loyalty are as important to us as they are to you. For this very reason Bellrock has developed a Financial and Operational Health Assessment scorecard that is tailored to your industry. Our loyalty extends to providing this assessment to you for free.

You know that we know a lot about your business because of the questionnaire regimes that underpin many of our policies. What we propose now is that we scorecard you in a highly confidential yet highly informative manner. Our "independent eyes and assessments" are designed to challenge your thinking. As is the case with our current Cyber Risk assessments we have partnered with experts who can delve into the Finance and Operational aspects of your business. The Gianni & Co team that we have engaged have over 20 years of experience in directly managing businesses in the \$500,000 to \$300M revenue stream and they have over the last five years tailored their business to consulting and helping businesses to be more profitable and if desired, expand their businesses within Australia and overseas.

Bellrock, working with the Gianni & Co team, have prepared a suite of tables for you to fill out and questions for you to answer. After completing the "health check" not only will we provide you with a scorecard that outlines your "financial and operational health", you can then decide if you want to engage others, whomever that might

be, to begin your own journey to business excellence. Our work encapsulates aspects of ISO 37000:2021 – Governance of Organisations and ISO 9001:2000 Corporate Governance.

SO, HOW DOES THIS ACTUALLY WORK?

As your insurance broker we have already worked with you to undertake assessments of many financial and operational aspects of your business. With your help we have assessed topics such as revenue, staffing, operational procedures and "exposure". What we add in this exercise is an in-depth examination of the financial and operational aspects of your business that will take you to an even higher level of business awareness, and ultimately business security.

Your report card is prepared by an expert unbiased assessor who can challenge you on every aspect of your operational procedures. Confidentiality in the feedback session is paramount and we have carefully tailored what information is open to and beneficial to Bellrock as your insurance broker and that which is tactical and advisory information for perhaps your eyes only.

You will be briefed on what information to prepare for the audit process and this can be prepared, in most instances, by you remotely in three to four hours. Our checklist outlines specific data that needs to be recorded and entered into the Gianni & Co Data Collation Checklist so that we can prepare your initial report.

The initial report is presented to you (on site or video conferencing) by the assessor and the process may benefit from the inclusion of key stakeholders as determined by you. There may be aspects of the report you wish to delve into deeper and for this reason we offer you the opportunity to use Gianni & Co as a trusted advisor moving forward for a fee negotiated between you and them.

So why would Bellrock help in this way? Quite simply, if we help you run a safer, better, profitable business we have achieved our goal in helping to protect you, your family, your employees and your business.

Navigating the health assessment

WHAT DOES IT COVER?

The Financial & Operational Health Assessment will challenge you to become acutely aware of every aspect of your business. It will examine topics such as:

- Budget
- Profit and Loss
- Balance Sheet
- Cashflow
- Expense monitoring
- Billing
- Accounts Receivable
- Debtors – Aging, quantum, doubtful and bad debt
- Employment Contracts (includes vetting & terminations)
- Lodgements: ASIC, ATO (BAS, CGT, FBT, GST, PAYG), Payroll, Superannuation, Medicare, HECS
- Supplier Contracts – Phone, IT, Electricity etc
- Business Continuity Plans
- Leases
- Banking
- Compliance issues
- Insurance
- Marketing
- Subscriptions
- Repairs and Maintenance
- Depreciation
- Training
- Audits
- Engagement processes & Contracts
- OH&S
- Workspace design
- Asset protection
- Policy Manuals
- Supply chains
- Security

We understand that some businesses may even need help collating some of the above information and if required Bellrock has access to specialist data retrieval experts.

Our expert colleagues are also capable of merging data from different software platforms and can work with your existing personnel or consultants to collate the required information (there may be a fee for this service).

If some of the above information does not exist or strategies have not been developed within your business regime Gianni and Co can help you develop them.

Gianni & Co provide Non Disclosure assurance and provide standard forms of agreement.

HOW TO INITIATE THE PROCESS

Simply pick up the phone and call or email your Bellrock contact and let them know you are interested in undertaking the Bellrock Financial & Operational Health Check.

Benefits of an assessment

- Discharge directors' duties (enquiring mind test, "we know the risk exists, what have we done to address and mitigate against it?")
- Understand the complex financial & operational challenges you may be facing
- Ensure compliance with a company's disclosure obligations
- Enable Bellrock to obtain appropriate insurances on your behalf.



Your Bellrock team

Our team of experts are here to assist you. Click to view staff profiles.

Bellrock's Team are acknowledged as thought leaders, well known and respected across the industry. Our passion for delivering superior service to clients is an integral part of Bellrock's core brand values. We believe this is reflected in the outcomes we achieve for our clients. View our full team of Risk Advisors on our website [here](#).



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About Gianni & Co

The Gianni & Co team is lead by Luke Solly, a business advisor with over 25 years experience as a CEO, General Manager and business owner.

Luke Solly is currently a business advisor to a number of companies, private partnerships and incorporated legal practices. Luke has over 25 years of experience as a CEO, General Manager and business owner. Luke has worked with businesses such as Colin Biggers & Paisley Lawyers, Bellrock Advisory, King Furniture, Project Lawyers, Swaab Attorneys, Watson Webb Lawyers, the Printing Industry Association and the Building Designers Association of Australia.

A key interest of Luke's is "business transformation" with particular emphasis related to "Operations and Profitability Analytics". Luke generally assists businesses operating in the \$2M to \$200M revenue stream.

Luke has consistently helped businesses to improve their profitability whilst retaining specific cultural elements deemed important to the business owners.



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