

BUSINESS HEALTH CHECK QUESTIONNAIRE

As part of our professional service and financial advice process we want to help protect the future of your business. It's important to ensure you are protected from financial losses should you or a key person die or be diagnosed with a terminal or critical illness.

It's important your business protection needs are fully understood and met so that we can identify any potential issues and ensure that you, your business and your family have appropriate protection cover in place. Therefore if you would like further information, please complete the form below and email to paula.smith@blacktowerfm.com

HOW MANY PARTNERS/DIRECTORS/MEMBERS ARE THERE IN YOU BUSINESS?				
DO EACH OF YOU HAVE SPECIALISED ROLES WITHIN THE BUSINESS?	YES	NO		
HOW ARE THE SHARES SPLIT BETWEEN YOU ALL?				
HOW DAMAGING TO THE BUSINESS DO YOU THINK IT WOULD BE IF ONE OF YOU WERE TO SUDDENLY DIE?				
DO YOU HAVE A SUCCESSION PLAN IN PLACE IF ONE OF THE PARTNERS/DIRECTORS/MEMBERS WERE TO DIE?	YES	NO	DON'T KNOW	N/A
HAVE YOU PROTECTED THE VALUE OF YOUR SHARE IF YOU WERE TO SUDDENLY DIE OR BE DIAGNOSED WITH A CRITICAL ILLNESS?	YES	NO	DON'T KNOW	N/A
WHAT SOURCES OF FINANCE WOULD BE READILY ACCESSIBLE TO FUND THE PURCHASE OF THE AVAILABLE BUSINESS SHARE?				

WOULD THE SURVIVING PARTNERS/DIRECTORS/MEMBERS WISH TO RETAIN CONTROL OF THE BUSINESS?	YES	NO
DO YOU HAVE ANY KEY INDIVIDUALS WHO CONTRIBUTE HEAVILY TO YOUR PROFITS AND THE SUCCESS OF YOUR BUSINESS?	YES	NO
HAVE YOU PROTECTED AGAINST THE LOSS OF THESE KEY INDIVIDUALS IN THE EVENT OF DEATH	YES	NO
WOULD THERE BE SUFFICIENT CASH FLOW TO MAINTAIN PROFITS WHILST A REPLACEMENT IS FOUND/TRAINED?	YES	NO
DOES THE BUSINESS HAVE ANY UNPROTECTED LOANS OR OTHER TYPES OF BUSINESS DEBT?	YES	NO
COULD THESE LOANS BE EASILY REPAID FROM CASH FLOW	YES	NO
WHAT FINANCE OPTIONS WOULD YOU HAVE IF YOU NEEDED TO BORROW THE MONEY?		

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