

Risk & Value Driver Assessment

RAVDA Scorecard

This Scorecard uses data analytics to extract vital information highlighting opportunities to improve the performance of your business.

Use the Scorecard to benchmark your business, and start your value improvement journey.

| | |
|-------------------|--------------------|
| YOUR SCORE | YOUR RATING |
| 6.1 | Weak |

★
Your Risk & Value Driver Rating

STRONG

Industry

AVERAGE

Performance / Benchmarks

Growth

Risk

Competition

Customers and Market Demand

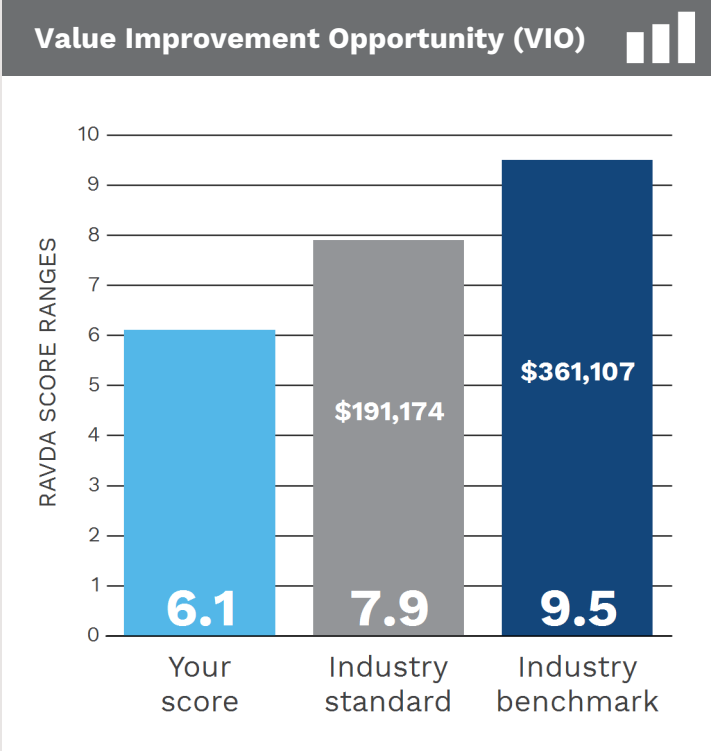
WEAK

Management Information Systems ("MIS")

Owner/s

Staff

Finance, Valuation, Succession and Estate Planning



Track your Progress

Each year we would like to complete an annual review of your business using the RAVDA. We will track the changes in your score and discuss how we can work together to achieve your life plans.

IMPROVEMENT TIMELINE

| Year | Score |
|------|-------|
| NOW | 6.1 |
| 2020 | ? |
| 2021 | ? |
| 2022 | ? |

Next Steps

This is the beginning of your journey to understand how to build a benchmark performing business.

Based on your responses and our data analytics, we believe these services will improve your score, profit/cash flow and ultimately grow the value of your business:

- Better Business Program**
- Business Valuation**
- CFO and/or Board of Advice Program**

Notes and Disclaimer: What does the score mean? The RAVDA score is expressed as the number of years an owner or investor is prepared to wait to receive the total return of funds invested in their business. A high RAVDA score usually indicates lower risks and potentially, a more valuable business.

What is the VIO? We calculate your Value Improvement Opportunity by multiplying your Most Recent Year sales to your industry average profit margins and cap rates. We then used RAVDA benchmarks to calculate a value unit for each RAVDA increment and determine your Value Improvement Opportunity. The amounts in each column show how your business value can increase when you improve to industry average or benchmark (top 20%) performance.

Important Notices: This Scorecard is prepared from responses to the online RAVDA questionnaire. It is not financial advice and does not replace consultation with your professional adviser/s. It is intended to be used as an introduction to assess key risk and value drivers. There may be omissions or inaccuracies, and the reader needs to make their own enquiries and assessment before making any decision or taking any action. The issuer shall not be held liable for any loss or cost incurred resulting from its use, and the parties agree to limit liability to the amount paid by the reader for the Scorecard.