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Commercial Risk Outlook Report

March 2016



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Highlights

Top 5 areas where businesses are at risk of default



Top 5 Industries that are most at risk of default

1 Construction



2 Professional, Scientific and Technical Services



3 Retail Trade



4 Manufacturing



5 Transport, Postal & Warehousing





SV Partners has released the findings of our first Commercial Risk Outlook Report for March 2016, providing an analysis of the current state of Australian businesses from an insolvency and overall economic perspective.

This Report analyses industries and regions within Australia where operating businesses are predicted to face financial hard times within the next 12 months. This Report also develops a multidimensional view of the drivers behind commercial risk for Australian business owners, while providing insights from a professional insolvency perspective.

The Commercial Risk data attempts to predict financial failure based on the likelihood of adverse events including external administrations, petitions to wind up, Mercantile enquiries, defaults, bankruptcies, court writs and default judgements within the next 12 months. This commercial risk data is fundamentally based on bureau information over a 5 year period.

The Commercial Risk statistics in this Report are from the latest bureau findings from December 2015, predicting default activity for the next 12 months.

Key Findings

- Nationally, the top 5 industries at risk of default within the next 12 months are:
 1. Construction
 2. Professional, Scientific and Technical Services
 3. Retail Trade
 4. Manufacturing
 5. Transport, Postal & Warehousing
- Northern Territory and Queensland are indicating the highest levels of potential defaults statewide proportionate to the number of businesses with 2.8% and 2.4% respectively
- The top five areas where businesses are most at risk of default within the next 12 months are:
 1. VIC: Melbourne – Inner (2,552 businesses) - 2% of businesses in the region
 2. QLD: Gold Coast (2,027 businesses) - 3% of businesses in the region
 3. NSW: Sydney - City and Inner South (1,938 businesses) - 2% of businesses in the region
 4. NSW: Sydney - Inner South West (1,792 businesses) - 2.8% of businesses in the region
 5. VIC: Melbourne - South East (1,730 businesses) - 2.6% of businesses in the region

National Commercial Risk Analysis

Across Australia there are currently 2.34 million operating businesses. Of these nearly 50,000 businesses or 2.1% are expected to face adverse financial events within the next 12 months. Nationally, ASIC Insolvency Statistics indicate approximately 10,000 companies are placed into external administration each year.

ASIC's September 2015 quarter statistics indicate there was an 8.3% increase in external administrations from the previous quarter, with the Construction industry contributing 16.7% of all external administrations. The Business & Personal Services (Other) sector attributed to 41.2% of the total quarterly insolvency administrations.

The Construction industry within Australia is most at risk of default, with nearly 7,000 businesses deemed to be ranked as a high risk of defaulting within the next 12 months. The Domestic Construction sub sector is the main cause of economic concern. This is due to a shift in home buyers opting for higher density dwellings, such as apartments and townhouses, as overall housing affordability continues to be out of reach for many Australians. A recent international survey by Performance Urban Planning Research Agency, Demographia, confirmed these concerns, ranking Australian housing prices as one of the most expensive in the world with median house prices more than 9 times median wages (12th Annual Demographia International Housing Affordability Survey 2016). The focus on new low density dwellings and renovations to existing homes has caused a decline in the need for housing construction. Despite these concerns, the industry in general is forecasting demand and revenue growth over the next 5 years.

From the Bureau data, key findings were:

- The Construction industry indicates mature businesses (businesses in operation 10 years or more) are not exempt from financial hardship, with over 24% in risk band 1. Nearly 8% of new Construction businesses (entry level to 4 years in operation) are also currently facing financial hardship (see Table 1)
- Figures indicate that large Construction businesses with over 100 plus employees could face collapse due to financial pressures, potentially giving rising concerns to the rate of unemployment within the sector in the near future (see table 3). Further to this, 4 key construction business with a turnover of \$50 million or more are at highest risk of default (see table 1).
- The Professional, Scientific and Technical small business sector (employees ranging from 1 to 9) are facing default. The commercial risk figures indicate that this will highly likely increase, as risk bands 2, 3 & 4 show significantly higher numbers comparative to larger businesses based on employee and turnover size (see table 4).
- Entry level businesses from 1 to 4 years in operation within the Professional, Scientific and Technical sector are proving to be susceptible to higher defaults and risk of failure. Trending data also suggests that this will continue to occur reflective of the first 4 commercial risk bands.
- During January 2016, two major retailers, Dick Smith Holdings Ltd and Laura Ashley entered into Voluntary Administration. Retrospectively, commercial risk data in the December quarter of 2015 indicated 1 company with a turnover of \$1 billion or more in the highest risk category of financial failure, followed by 1 company in the less than \$1 billion but greater than \$500 million risk band of financial failure. December 2015 figures also show that alarmingly, there are 3 more major retailers with turnover of \$1 billion dollars or more in risk band 2 (See table 5). This implies further adverse impacts within the Retail industry with key retail players in financial distress. Also concerning, a further 11 retailers with turnover between \$100 to \$500 million, remain in the highest risk category of financial failure. ASIC's September 2015 quarterly statistics confirm the retail industry has increased in external administrations, up 9.8% from the previous June 2015 quarter; and
- IBIS World Reporting, coinciding with market trends, suggest that the larger department store giants such as Myer and David Jones are finding it difficult to compete with online retailers in line with consumer purchasing preferences. The Report also suggests that the Consumer Goods Retail Industry will decline in growth over the next 5 years along with industry revenue.

National Commercial Risk Analysis



Key causes of high commercial risk:

The Profile of Insolvent Companies Summary Table (Table 2) within ASIC's Report on Corporate Insolvencies 2014-15 indicates the top 3 nominated causes of failure are inadequate cash flow (or high cash flow use), poor strategic management of business and lastly trading losses. Notwithstanding ASIC's report on these causes of failure, other factors that contribute to business failure include:

1. Decreased profitability;
2. Difficulty in accounts payable and receivable;
3. Issues with obtaining credit from suppliers;
4. Difficulty in raising additional borrowings;
5. Increased possibility of default or insolvency.

Combatting the effects of financial business hardship may be actioned by:

1. Vigilance in accounts receivable collections;
2. Maintenance of accounting systems and regular reporting to enable informed decision making;
3. Producing forward profit and cash flow budgets to assist in projecting future cash requirements and identifying possible problems;
4. Decreasing expenditure by exploring all avenues and increase or maintain margins;
5. Keeping a register of personal guarantees, ensuring personal exposure can be readily assessed;
6. Considering asset protection strategy advice; and
7. Considering an independent business health assessment.

Australian Taxation Office Recovery Actions

Although recently it has been publicised that there has been a spike in ATO recovery actions and court applications to liquidate companies, the ATO's Report to the Assistant Treasurer issued in July 2015, indicated that the overall debt recovery activities has stabilised, while insolvencies linked to Garnishee Notices have in fact decreased by 17.9%.

Type of Recovery Action	2011 – 12 (number of cases)	2012 – 13 (number of cases)	2013 – 14 (number of cases)	Total (no. of cases)	Percentage change over past 2 years
Garnishee Notices	0	429	352	781	-17.9%
Directors Penalty Notices	1955	1881	2039	5875	8.4%
Application Freezing Orders	4	11	4	19	-63.6%
Departure Prohibition Orders Issued	4	1	4	9	25%
Security Over Assets	21	23	36	80	56.5%

In the same Report, small businesses are listed as the main contributors to ATO collectable debt, increasing by approximately \$2 billion in 2013/14. Nearly 7% of small businesses with a turnover of \$500,000 or less per annum contributed over \$9.1 billion of outstanding ATO debt in 2013/14. On average, this approximately increases by nearly \$1 billion annually, predicting that small businesses that turnover \$500,000 or less, will likely collectively owe the ATO almost \$10 billion for the 2014/15 period.

With pressures on entry level businesses dealing with tax debt, it is understandable that entry level businesses are likely to have a lower survival rate. With a recovery rate of only 3.2% of the total debts from insolvency cases with small businesses, payment arrangements are considered a favourable resolution actioned by the ATO to attempt to maximise debt recovery.

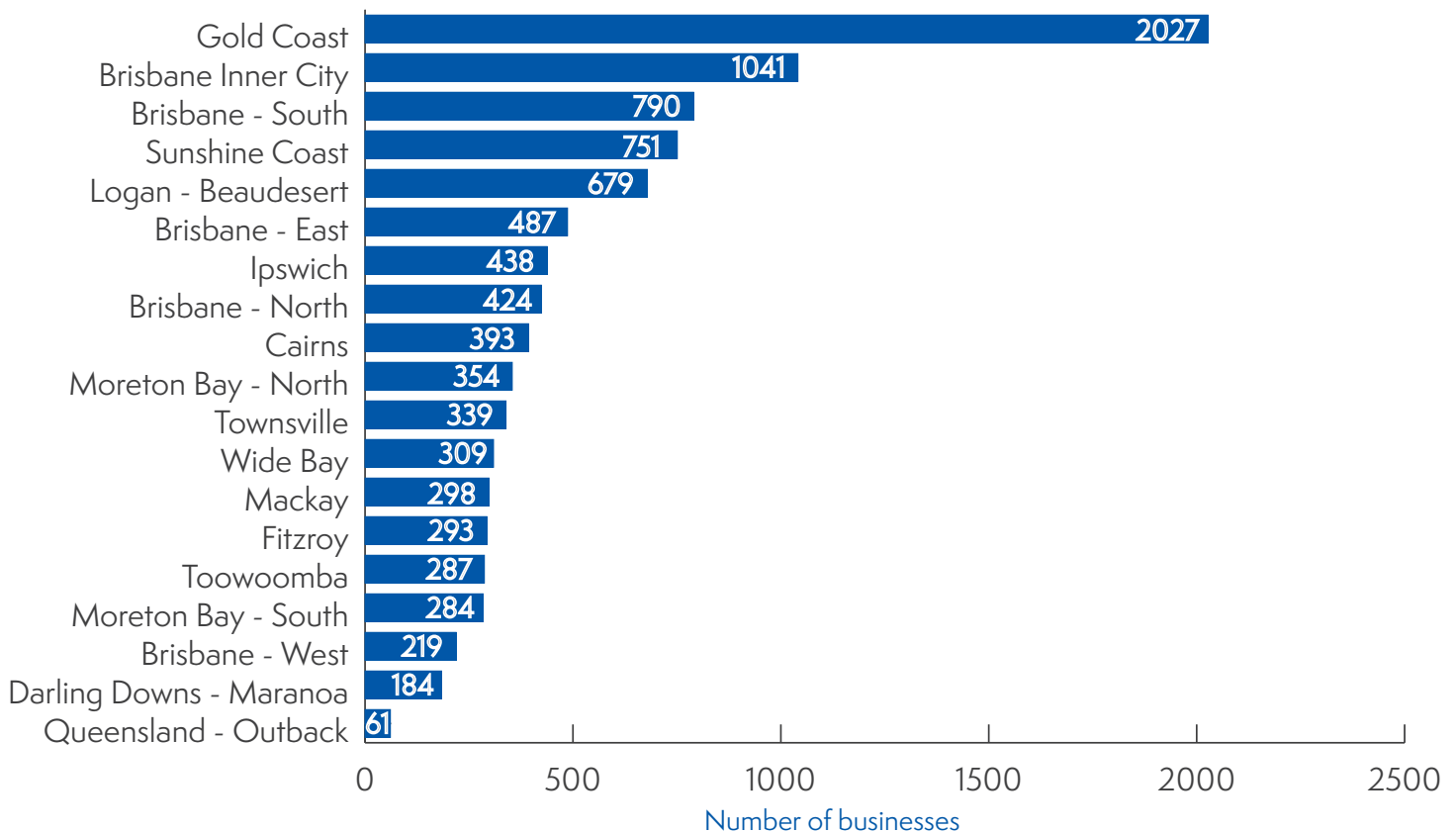
Although seemingly a preferable recovery action, one of the top complaints made to the ATO is that the payment arrangement requests/reviews are refused and there is not enough understanding of the individual circumstances relating to the debt owed.

This Report from the Inspector General of the ATO also suggests that key stakeholders claimed the ATO should take proactive measures to ensure improved resolutions for the taxpayer and the ATO, including:

1. Better anticipation of taxpayer debts and difficulties with payments with risk modelling;
2. Punctual prompts to taxpayers with financial difficulties in need of professional assistance for restructuring, turnaround or external administration prior to debts arising or accumulating; and
3. Incentives to taxpayers for prepayment of anticipated tax liabilities.

Queensland Commercial Risk Analysis

Regions in Queensland where businesses are most at risk of default



On a state level, 2.4% of businesses in Queensland have the second highest national risk of failure as compared with the national average of 2.1% (see table 6). Queensland has a higher exposure to the Resources sector than many of the other states and as Queensland is a growth state in terms of population, it also has a higher exposure in the Residential Construction sector. As a result, these sectors have a higher risk level in Queensland than in other states.

The three regions within Queensland with the highest risk of financial adverse effects for businesses are (proportionate to number of businesses):

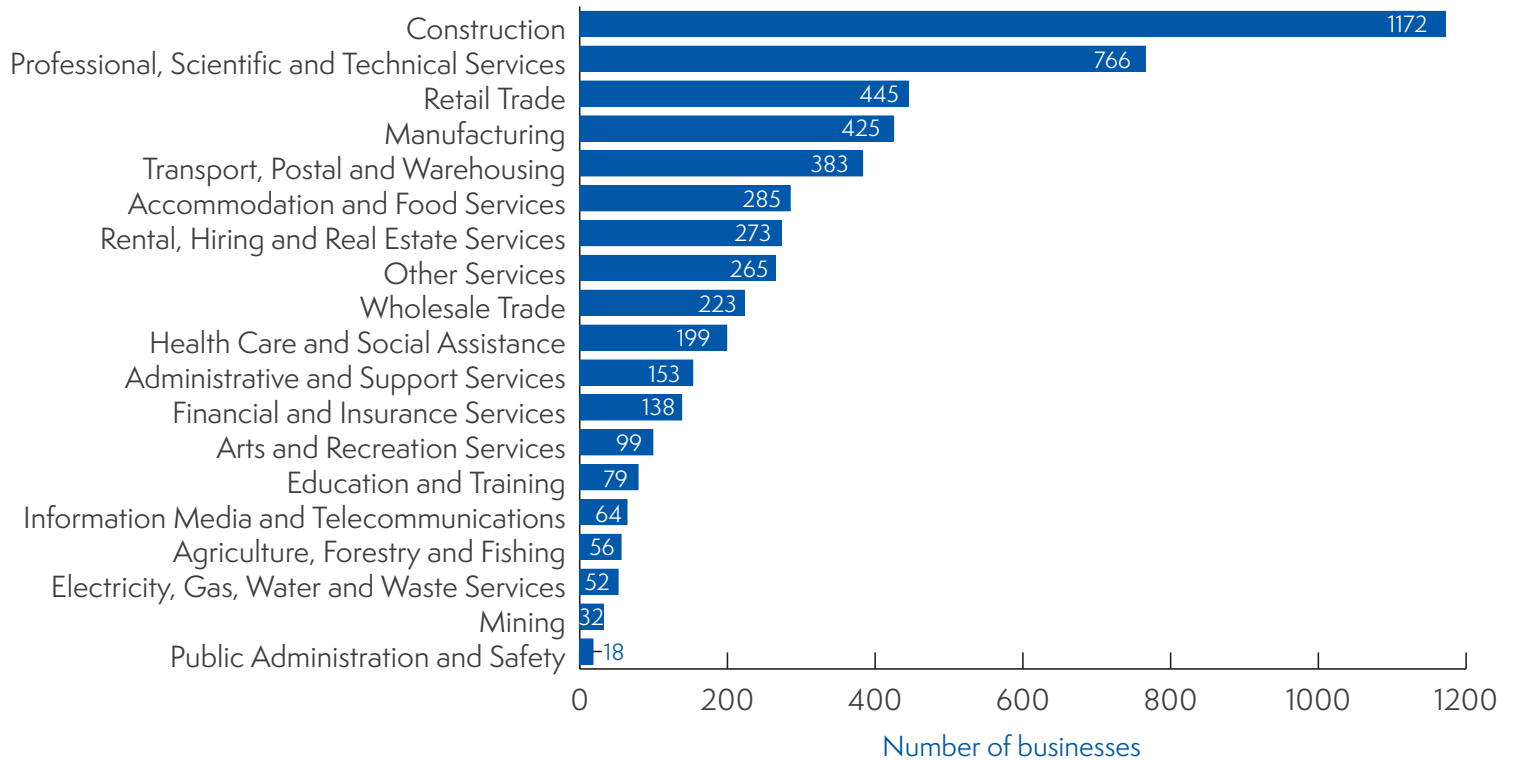
1. Logan (3.4% of businesses in region)
2. Gold Coast (3.0% of businesses in region)
3. Ipswich (2.9% of businesses in region)

Given the level of businesses currently in default and with the personal insolvency figures on the rise (28% increase) from the June 2015 quarter to the September 2015 quarter (Australian Financial Security Authority), these regions are predicted to face further difficult financial times. Specifically relating to the Gold Coast and in light of the Commonwealth Games in 2018, we may see over the next few years, property prices increase, employment stability, development and general economic benefits in the region.

With the recent news in January that major resources company Queensland Nickle entering into Voluntary Administration, continuing concerns are with the State's high exposure to the Resource sector. Central Queensland (ranging from areas of Fitzroy, Outback, Mackay, Wide Bay (see table 10)) has a higher at-risk percentage than the national average due to its high exposure to the Resources sector, with figures showing at least a further 5 mining companies are at immediate risk of financial failure in the next 12 months. With iron ore expected to remain below \$40/tonne and coal below \$60/tonne, this region appears unlikely to bounce back in the foreseeable future, according to leading resource analysts. According to the Department of Industry, Innovation and Science, 'Resources and Energy Major Projects Report' released in October 2015, overall on a national basis, lower commodity prices and cost cutting resulted in a decline in exploration activity and expenditure. Queensland's exploration expenditure remained steady at \$1.1 billion.

Queensland Commercial Risk Analysis

Industries most at risk of default within Queensland



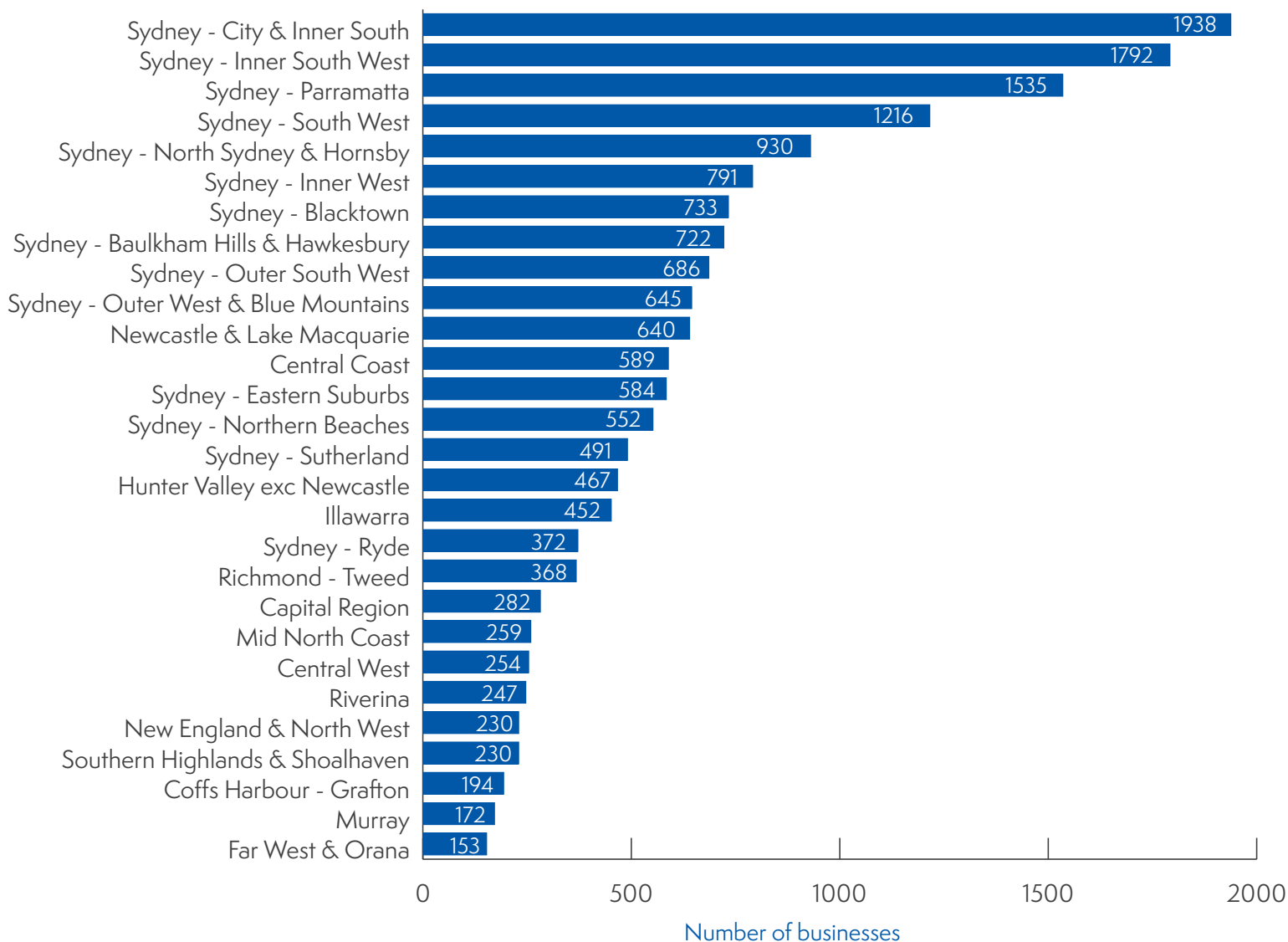
Consistent with national figures, House Construction, Real Estate Services and Management Advice & Related Consulting Services are all considered high risk sub sectors that are experiencing financial difficulties based on having the highest levels of defaults.

Given the downturn within the Mining sector and the resulting fall in property prices with Northern and Central Queensland, business owners and their advisors are becoming vigilant in recognising key signs of financial stress. From our experience, business owners are now seeking more pre-insolvency advice and are taking a proactive stance to prevent business failure. The two main concerns for businesses are:

1. Pressure from the ATO – the ATO has been more vigilant with their debt recovery and collection processes in recent times putting increasing pressure on small business.
2. Pressure from landlords – many landlords are yet to adjust to the marked downturn in commercial property prices and the economy by reducing rental costs. Leases and property deals entered into 2-3 years ago during the boom are now no longer viable, however some landlords have not been willing to be flexible and adjust to the changed economic conditions.

New South Wales Commercial Risk Analysis

Regions in New South Wales where businesses are most at risk of default

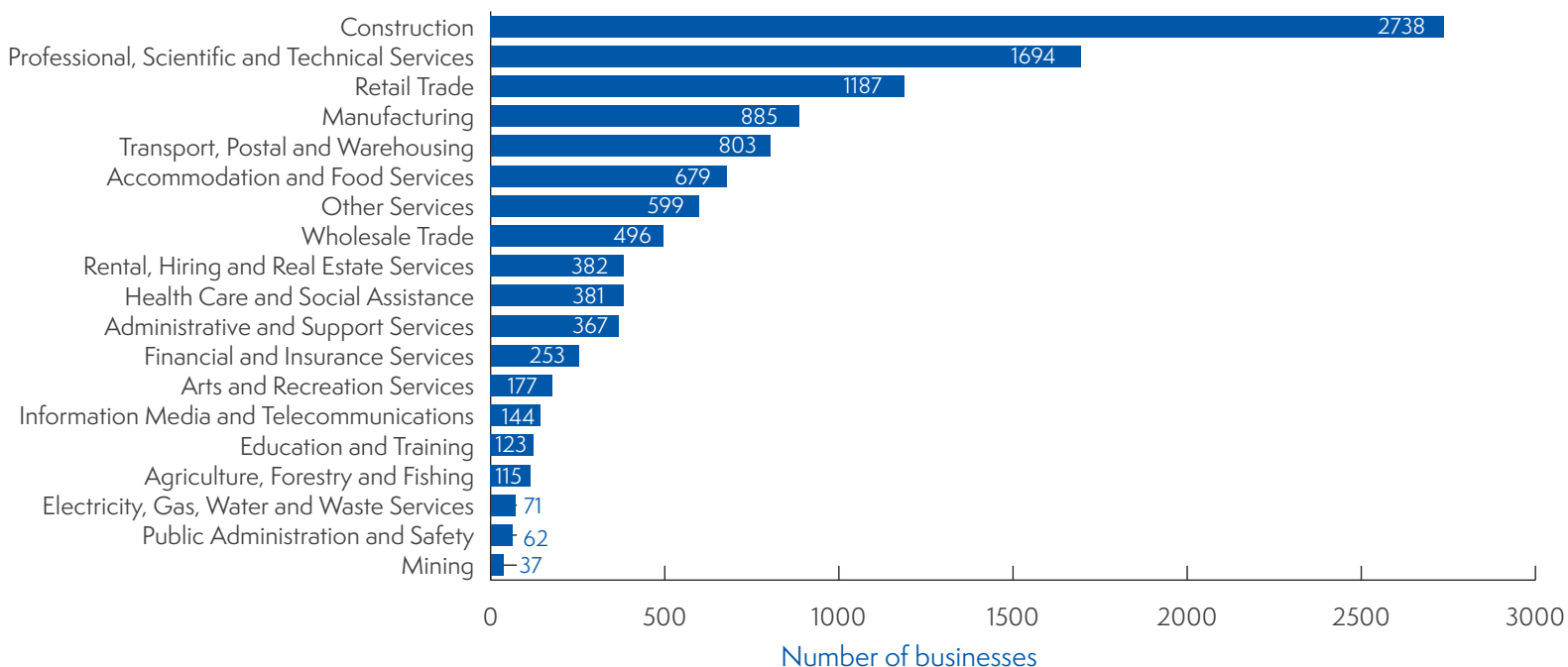


New South Wales as at December has over 17,700 business that will likely foresee unfavourable events such as defaults or external administrations within the next 12 months. This is 2% of the number of operational businesses in NSW. Proportionate to the national number of operational businesses within Australia, New South Wales is ranked 5th highest state in terms of businesses in the high risk category. Based on these figures, locations of major concern will be throughout Sydney City & Inner South, Parramatta and Sydney's South Western regions. Although proportionate to national levels, the State is experiencing the highest level of commercially risky businesses facing some level of financial failure in the next 12 months.

Alike with these concerns for these commercially risky businesses, the number of actual businesses entering into external administration for the September quarter 2015, was 1,070, (36% of national insolvencies) a slight increase from the previous quarter (ASIC Series 1A Companies Entering External Administration, September Quarter 2015).

New South Wales Commercial Risk Analysis

Industries most at risk of default within New South Wales



Construction Industry

Not dissimilar to national trends and predominantly due to the Housing Construction sub sector, the Construction industry within New South Wales alone contributed to 7.1% of total national insolvencies (19.7% of insolvencies for the State). The Construction industry in New South Wales is also set to face over 2,700 businesses under financial stress within the next 12 months. A further 5,700 construction businesses are also on unstable financial grounds being, in the second highest risk category.

From experience, one of the main issues in the commercial construction space is with the management of project cashflow and adequate working capital. During a project lifecycle, funds are retained up the line by way of retention of monies, generally 10% up to a maximum of 5% of the contract value. In essence, for the first 6 months of a construction project, the builder or subcontractor is only receiving 90% of each claim made. The issue is then where the profit on a project for a builder or subcontractor is 10% or less, then in order to complete projects, the builder or subcontractor will be required to use their own working capital to complete the project. Unfortunately more often than not, they use creditors' funds to complete the project, resulting in strained relationships, some creditors walking away from projects, project delays and the eventual spiral into insolvency.

Housing Construction is the largest contributor to adverse financial outcomes reported for the Construction industry. Focussing on the Housing Construction industry, IBIS World Reporting states that difficulty in trading conditions over the past 5 years are due to fluctuations in housing investment and the increase of high density apartment constructions and townhouses. The report also suggests that industry employment will decline over the next 5 years. Larger building and construction players have been introducing more competition in the market across states potentially driving out smaller businesses. The Australian Industry Construction Industry Forum also has recently indicated that residential building has hit its peak, whilst Engineering Construction is on a downward spiral.

On a positive outlook, according to October 2015 IBIS World Report, the Commercial and Industrial Building Construction industry is making a recovery since the major downturn in 2010/11. As this sub sector is one of Australia's largest, and with the increase in Commercial investment over the past 5 years, the industry is suggested to be leading an economic recovery.



The Construction industry is not isolated in that the Professional, Scientific and Technical Services and Retail industries followed with high risk industries, with over 1,600 and 1,100 businesses respectively facing the same outcomes.

Retail Industry

The Retail Industry in New South Wales, according to the Australian Bureau of Statistics as of November 2015, had a turnover of \$8.3 billion (up \$3.1 billion comparative to November 2014). After the post-Christmas retail boom, trending information from the ABS suggests that the Retail industry may experience a reduction in turnover to an estimated \$6.5 billion.

Commercial Risk figures indicate that the New South Wales small business Retail sector will be the most affected over the next 12 months, with 494 businesses likely facing adverse financial events. 790 retailers turning over less than \$1 million per annum will likely face possible external administration or in default. The September Quarterly 2015 ASIC Insolvency Statistics recorded 73 retailers have gone into administration for the State.

Causes of Financial Pressures

Factors that have contributed to financial strains on businesses in various industries include the following:

1. ATO pressures and further debt recovery actions as mentioned in the national section of this report;
2. Online competition for retailers from an overseas consumer market;
3. Consumer and economic factors such as consumer demand fluctuations and interest rates;
4. Life cycle of businesses limited to innovation and growth with lack of capital to reinvest within their own business;
5. Lack of business cash flow, typically stemming from late or non-payments from suppliers, decrease in gross profit margins and excessive expenditure;

Victoria Commercial Risk Analysis



The Commercial Risk analysis depicts significant financial risk for Victoria's major employing sectors over the forthcoming 12 month period. Regions to be hardest hit include the Inner suburbs of Melbourne and Southern East Melbourne.

Industry and employment data compiled by the Australian Bureau of Statistics (ABS) provides valuable insight as to the geographical impact of risk to specific industries.

The table below depicts 4 industries identified earlier in our analysis, as being exposed to credit default risk and is assessed against Victorian employment data.

Industry	Victorian Labour Force Employed (%)	Melbourne Inner Labour Force Employed (%)	Melbourne South East Labour Force Employed (%)
Construction	8.3	3.6	9.5
Retail Trade	10.8	9.0	11.2
Manufacturing	10.7	5.4	13.4
Professional; Scientific and Technical Services	7.8	19.0	6.7

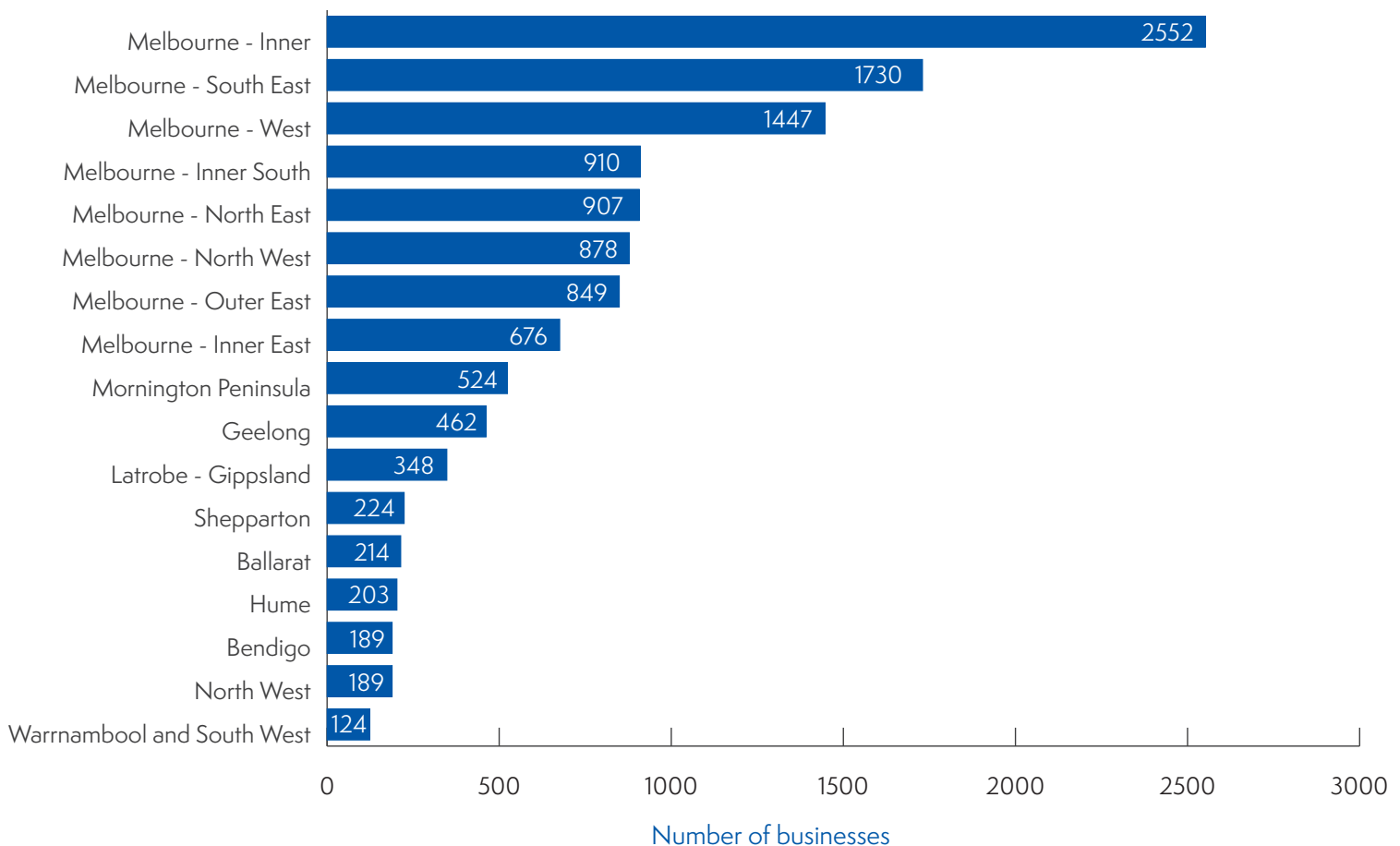
Geographical Impact on Industry

Approximately 38% of Victoria's Labour Force is employed in 1 of the 4 industries depicted above. Safe it is to say, the economic performance of the State is strongly correlated with the financial performance of these key sectors given:

- Victoria has the largest manufacturing industry in Australia with approximately 30% of the country's Manufacturing workers employed in Victoria.
- Of the 268,000 persons employed in the Construction industry in Victoria, 84% participate on a full time basis. The only industry producing greater full time employment numbers is the Manufacturing sector;
- Valued at \$285 billion (sales per annum) in 2014-15, of Australia's total Retail market, Victoria's makes up 25% (\$71 billion); and
- Around one third of all financial and insurance activity in Australia takes place in Victoria. Two of Australia's four biggest banks, and hundreds of fund and investment managers, are based in Melbourne.

Victoria Commercial Risk Analysis

Regions in Victoria where businesses are most at risk of default



When considered from a regional perspective, the risk analysis tells us:

- Approximately 25% of the Labour Force of the South Eastern region of Melbourne are employed in either the Manufacturing or Retail Trade industries. Compare this to the Inner suburbs of Melbourne where only 14.4% of the Labour Force is represented in one of those industries.
- The risks correlate directly with employment data retained by the Department of Employment. For example, Victoria's unemployment rate sits at 5.9%. The South Eastern region of Melbourne is recorded as having the 2nd highest rate of unemployment in Victoria at 7.7% (1.8% above the State average). Conversely, the Inner suburbs of Melbourne record an unemployment rate of 4.3% (1.6% below the State average). The data therefore provides assistance to understand better the basis and structure of unemployment on a regional basis;
- Relativity is key. Inner Melbourne's Labour Force is dominated with employment in Professional; Scientific and Technical Services. It accounts for 19% or almost 1 in 5 persons participating in employment in the Region and 25% of all persons participating in employment in the Professional; Scientific and Technical Services employment across the State. The only other Industry to attract double digit participation rates in Inner Melbourne is the Health Care and Social Assistance sector (10.3%). It therefore stands to reason that there is a greater probability that an insolvency event occurring in this sector will see it having occurred in Inner Melbourne. Further, industry risk in the Professional; Scientific and Technical Services sector will see the effects impact persons located in Inner Melbourne more than any other region. The same may be said of either the Manufacturing or Retail Trade industries in the South Eastern region of Melbourne where 25% of the Labour Force of there is employed in those 2 industries.

Victoria Commercial Risk Analysis

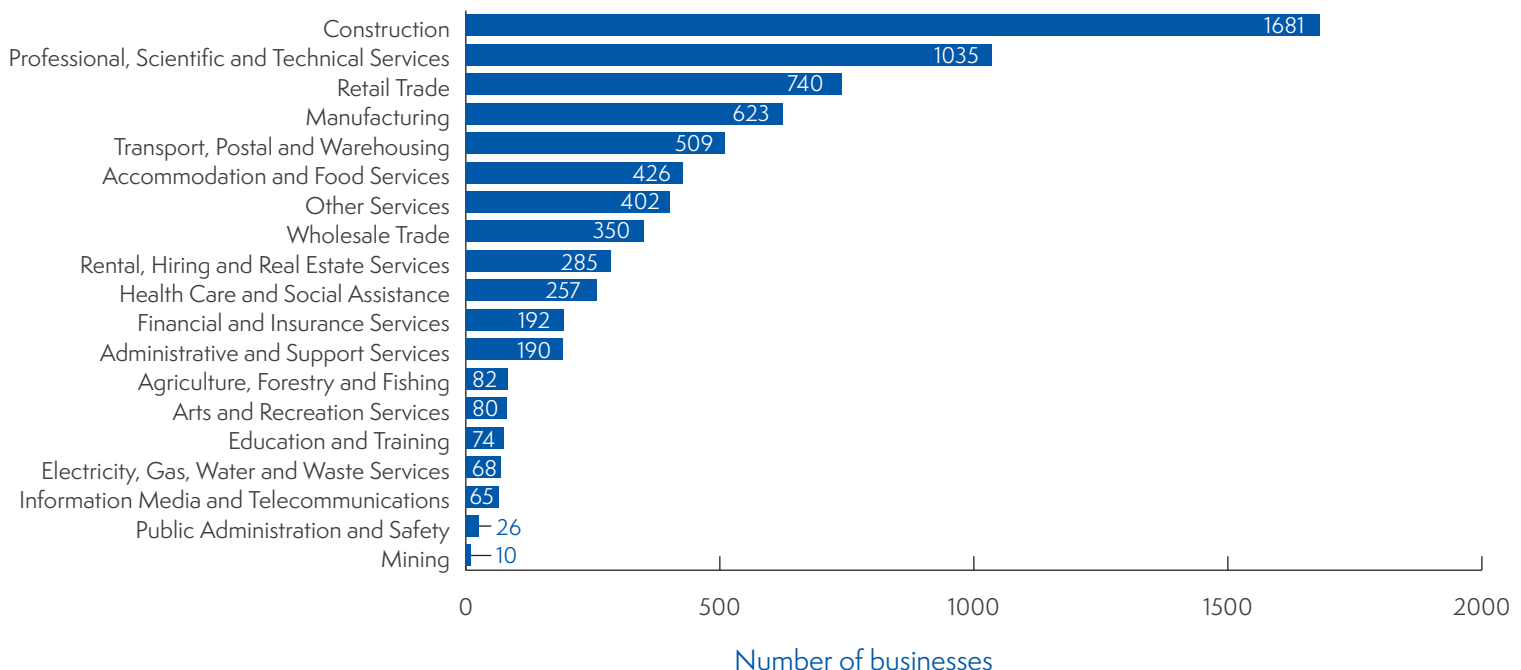
Alarmingly for the Victorian economy trend data attributable for these sectors points to at least some level of distress. Specifically:

- Sales of goods and services (chain volume measures) in Manufacturing declined 5.3% in the September 2015 Quarter (when compared with the September 2014 Quarter);
- The trend estimates for total dwellings approved fell 1.9% in November 2015 and has fallen for eight months. The seasonally adjusted estimate for total dwellings approved fell 12.7% in November 2015. Company gross operating profits fell 5.4% in the September 2015 quarter.

On a positive note, turnover in the Retail sector rose 4.1% in November 2015 compared to November 2014 and soon to be released data for the Christmas and New Year trading period should also reflect positively. There were also positive trend estimates in the September 2015 quarter in respect of company gross operating profits (up 2.8%). Whilst positive for some, notable collapses of retail giants such as Dick Smith Holdings Ltd; Laura Ashley and upmarket fashion label, Arthur Galan (administered by SV Partners) demonstrate the difficult and disruptive economic and operating environment conditions being experienced by retailers.

Government has a key role to play in both stimulating economic activity and facilitating restructure and reform. Initiatives such as the proposed East West Link tollway and the removal of up to 40 level railway crossings across Victoria are infrastructure led initiatives which will boost jobs and economic output, aiding the Construction sector in particular. Long awaited reforms to Manufacturing aimed at stimulating growth, competition and innovation whilst facilitating the efficient allocation of resources, are directed at reviving and reforming the Victorian Manufacturing sector.

Industries most at risk of default within Victoria



Conclusion



The SV Partners Commercial Risk Outlook Report analyses the overall economic conditions of business activity based on industry and location resulting from commercial bureau data.

Those industries influencing the Australian economy including major sectors such as the Construction, Professional, Scientific and Technical Services and Retail sectors, are subject to the largest portion of businesses likely to go into default and/or facing levels of financial hardship within the next 12 months. Supporting the financial outlook of these industries is the level of companies entering external administration. Recently it has been widely publicised that the ATO has actioned stronger enforcement on small businesses to recover taxation debts.

With consideration to the above information within this Report, we are able to assess those key factors that contribute to the forecasts and current conditions of Australia's industry sectors.

Glossary of key terms

Bureau - Organisation specialising in collating and analysing credit related information within Australia.

Bureau Data - Data is sourced from over 20 million commercial sourced records and data assets on Australian Individuals and businesses. Data sources include the Australian Securities Investments Commission, Business Directories, the Australian Bureau of Statistics, Business Directories, Consumer/Commercial Credit Bureau, Australian Post Office, Australian Business Register, Telephone Directories, Business Research.

Business Age Classification - as defined by Australian Business Register

Less than 1 year
1-4 years
5-9 years
10-19 years
20 years or more

Business Location - Business locations are the physical place of trade or operations.

Business Size Classification - as defined by Commercial Credit Bureau

SOHO - Small Office/Home Office
Micro
Small
Medium/Large

Commercial Risk - A behavioural scorecard for each commercial entity is based on bureau data from the past 5 years, taking into consideration enquiries or financial default. The commercial risk data attempts to predict financial failure based on the likelihood of adverse events including external administrations, petitions to wind up, Mercantile enquiries, defaults, bankruptcies, court writs and default judgements within the next 12 months.

Default - Failure to meet financial obligations.

Operating Business - Business registered on the Australian Business Register, and are actively trading.

Region and Industry - Industry and Regional definitions are based upon the Australian and New Zealand Standard Industrial Classification (ANZSIC) codes.

Risk Bands - Ranks each business on a scale of 1 (high risk) to 10 (low risk) based upon their likelihood to default within the next 12 months.

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Tables

Table 1 - Construction Industry - Commercial Risk by Turnover Size of Business

Level of Commercial Risk	\$1b or more	\$500m to less than \$1b	\$100m to less than \$500m	\$50m to less than \$100m	\$10m to less than \$50m	\$1m to less than \$10m	Less than \$1m	Unclassified	Grand Total
Band 1 - High Risk	2	2	13	13	123	832	3,957	1,935	6,877
Band 2		2	10	12	183	1,868	10,092	2,707	14,874
Band 3	1		3	10	138	2,075	10,661	2,854	15,742
Band 4			9	4	139	1,755	8,400	3,115	13,422
Band 5	1		4	8	107	1,647	7,441	2,936	12,144
Band 6	1		4	5	85	1,331	5,939	2,235	9,600
Band 7			3	5	69	954	4,353	1,298	6,682
Band 8	2		5	4	76	846	4,101	937	5,971
Band 9	1	3	4	8	76	697	4,712	579	6,080
Band 10 - Low Risk			2	4	68	1,060	7,369	253	8,756
Unclassified - Exclude from Campaign	11	3	36	44	595	5,302	38,652	20,372	65,015
Grand Total	19	10	93	117	1,659	18,367	105,677	39,221	165,163

Table 2 - Construction Industry - Commercial Risk by Maturity of Business

Level of Commercial Risk	1-4 years	5-9 years	10-19 years	20 years or more	Less than 1 year	Unclassified	Grand Total
Band 1 - High Risk	2,788	2,354	1,340	326	67	2	6,877
Band 2	4,162	5,669	4,370	450	217	6	14,874
Band 3	4,564	4,787	5,238	792	347	14	15,742
Band 4	4,383	3,270	4,146	1,215	404	4	13,422
Band 5	3,977	2,971	3,325	1,480	379	12	12,144
Band 6	2,221	2,701	2,896	1,642	134	6	9,600
Band 7	647	1,887	2,575	1,540	25	8	6,682
Band 8	233	936	2,903	1,883	5	11	5,971
Band 9	60	275	2,849	2,882	3	11	6,080
Band 10 - Low Risk	2	38	1,046	7,629		41	8,756
Unclassified - Exclude from Campaign	10,717	23,168	24,754	5,499	619	258	65,015
Grand Total	33,754	48,056	55,442	25,338	2,200	373	165,163

Tables

Table 3 - Construction Industry - Commercial Risk by Size of Business (Number of Employees)

Level of Commercial Risk	1 - 4	5 - 9	10 - 19	20 - 49	50 - 99	100+	Unclassified	Grand Total
Band 1 - High Risk	2,652	1,700	1,737	627	83	78		6,877
Band 2	9,613	2,736	1,901	415	97	112		14,874
Band 3	11,425	2,630	1,230	283	77	97		15,742
Band 4	9,870	2,232	952	211	63	94		13,422
Band 5	9,301	1,806	746	147	66	78		12,144
Band 6	7,282	1,451	615	150	48	54		9,600
Band 7	4,833	1,098	540	111	49	51		6,682
Band 8	4,210	1,081	477	108	38	57		5,971
Band 9	4,032	1,292	560	105	39	52		6,080
Band 10 - Low Risk	6,401	1,689	511	65	42	48		8,756
Unclassified - Exclude from Campaign	38,555	4,323	3,107	946	329	466	17,289	65,015
Grand Total	108,174	22,038	12,376	3,168	931	1,187	17,289	165,163

Tables

Table 4 - Professional Scientific and Technical Services Industry - Commercial Risk by Size of Business (Number of Employees)

Level of Commercial Risk	1 - 4	5 - 9	10 - 19	20 - 49	50 - 99	100+	Unclassified	Grand Total
Band 1 - High Risk	1,763	1,198	786	262	87	69		4,165
Band 2	7,607	1,921	916	202	179	82		10,907
Band 3	10,923	1,982	753	175	205	87		14,125
Band 4	11,301	1,857	545	150	177	87		14,117
Band 5	14,280	1,640	493	121	191	98		16,823
Band 6	13,319	1,336	405	99	202	76		15,437
Band 7	9,990	1,055	312	84	175	80		11,696
Band 8	8,942	942	288	98	169	63		10,502
Band 9	9,356	1,093	311	80	193	85		11,118
Band 10 - Low Risk	12,179	1,370	321	90	160	65		14,185
Unclassified - Exclude from Campaign	43,149	3,301	1,684	562	1,008	410	21,399	71,513
Grand Total	142,809	17,695	6,814	1,923	2,746	1,202	21,399	194,588

Table 5 - Retail Industry - Commercial Risk by Turnover Size of Business

Level of Commercial Risk	\$500m or more	\$100m to less than \$500m	\$50m to less than \$100m	\$10m to less than \$50m	\$1m to less than \$10m	Less than \$1m	Unclassified	Grand Total
Band 1 - High Risk	2	11	6	18	304	1,734	811	2,886
Band 2	3	18	10	47	842	5,812	1,497	8,229
Band 3	6	19	10	73	1,149	7,309	1,576	10,142
Band 4	2	10	4	83	971	6,109	1,661	8,840
Band 5	4	17	11	81	888	5,439	1,706	8,146
Band 6	1	13	6	70	782	4,647	1,534	7,053
Band 7	4	9	7	52	640	3,546	1,043	5,301
Band 8	5	9	2	54	576	3,182	793	4,621
Band 9	4	10	5	64	541	3,591	451	4,666
Band 10 - Low Risk	1	6	3	56	683	4,710	225	5,684
Unclassified - Exclude from Campaign	23	116	37	352	4,056	38,853	18,395	61,832
Grand Total - all retail companies	55	238	101	950	11,432	84,932	29,692	127,400

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Table 6 - National Outlook - Commercial Risk by State (All Industries)

Level of Commercial Risk	ACT	NSW	NT	QLD	SA	TAS	VIC	WA	Grand Total
Band 1 - High Risk	515	17,707	333	9,838	2,607	525	12,522	5,251	49,298
Band 2	1,082	40,721	805	22,528	6,324	1,496	29,846	12,129	114,931
Band 3	1,473	53,179	1,005	29,651	8,806	2,219	41,903	15,998	154,234
Band 4	2,122	61,346	1,020	35,580	9,679	2,240	49,133	18,123	179,243
Band 5	2,987	77,064	1,199	44,012	11,952	2,451	63,042	23,468	226,175
Band 6	2,946	72,199	1,110	41,679	12,202	2,476	61,821	22,645	217,078
Band 7	2,607	56,050	861	32,206	10,193	2,072	49,818	17,906	171,713
Band 8	2,358	50,667	693	28,378	9,882	1,885	46,815	16,240	156,918
Band 9	2,399	53,844	735	27,190	10,598	2,092	51,350	16,173	164,381
Band 10 - Low Risk	2,879	78,248	1,136	34,003	16,826	3,297	79,731	25,402	241,522
Unclassified - Exclude from Campaign	6,283	327,969	2,985	102,644	33,011	10,994	133,270	51,661	668,817
Grand Total	27,651	888,994	11,882	407,709	132,080	31,747	619,251	224,996	2,344,310
Percentage of businesses in Risk Band 1 per State	1.99%	2.09%	2.8%	2.4%	2.0%	1.7%	2.0%	2.3%	2.1%

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Table 7 - Mining Industry - Commercial Risk by Turnover Size of Business

Level of Commercial Risk	\$1b or more	\$500m to less than \$1b	\$100m to less than \$500m	\$50m to less than \$100m	\$10m to less than \$50m	\$1m to less than \$10m	Less than \$1m	Unclassified	Grand Total
Band 1 - High Risk	3		3	3	29	68	2	24	132
Band 2	3	1	7	4	26	122	11	32	206
Band 3	3	6	5	4	17	141	10	37	223
Band 4		1	4	6	18	149	12	51	241
Band 5	1	3	6	9	12	183	19	85	318
Band 6	1		6	8	22	162	17	112	328
Band 7	3		2	5	21	155	19	94	299
Band 8	2		2	5	17	145	22	91	284
Band 9	1		1	3	15	173	19	37	249
Band 10 - Low Risk		1		2	12	285	15	19	334
Unclassified - Exclude from Campaign	2	1	4	8	64	518	25	203	825
Grand Total	19	13	40	57	253	2,101	171	785	3,439

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Table 8 - Commercial Risk of Business by Highest Risk Statistical Area (National and all Industries)

Level of Commercial Risk	VIC: Melbourne - Inner	QLD: Gold Coast	NSW: Sydney - City and Inner South	NSW: Sydney - Inner South West	VIC: Melbourne - South East	NSW: Sydney - Parramatta	VIC: Melbourne - West	NSW: Sydney - South West	WA: Perth - North West	WA: Perth - South East	QLD: Brisbane Inner City
Band 1 - High Risk	2,552	2,027	1,938	1,792	1,730	1,535	1,447	1,216	1,102	1,064	1,041
Band 2	5,384	3,975	4,009	3,651	3,886	3,235	3,118	2,375	2,708	2,375	2,294
Band 3	7,765	5,319	5,773	4,749	5,253	3,954	4,310	2,873	3,491	3,029	3,138
Band 4	9,847	6,364	7,283	5,364	6,084	4,558	4,818	3,042	3,981	3,516	4,330
Band 5	13,261	7,711	9,544	6,234	7,396	5,313	5,838	3,228	5,135	4,462	5,768
Band 6	13,617	6,887	9,245	4,882	6,532	4,014	4,805	2,602	4,703	3,998	5,817
Band 7	11,383	5,155	7,620	3,332	4,891	2,499	3,291	1,753	3,636	2,994	4,752
Band 8	11,265	4,468	6,872	2,696	4,153	2,020	2,640	1,426	3,091	2,638	4,447
Band 9	12,436	4,471	7,078	2,682	4,264	2,021	2,646	1,428	2,834	2,574	4,387
Band 10 - Low Risk	18,433	5,132	9,056	3,592	6,099	2,541	3,153	1,772	4,254	3,743	5,516
Unclassified - Exclude from Campaign	22,958	15,029	27,807	24,028	13,790	18,474	10,810	14,004	10,245	9,200	8,948
Grand Total	128,901	66,538	96,225	63,002	64,078	50,164	46,876	35,719	45,180	39,593	50,438

Table 9 - Industry - Highest Number of Businesses at Highest Risk - by Industry

Industry - ANZSIC Code	Number of Businesses at Highest Risk (Risk Band 1) Dec 15	Number of Businesses at Highest Risk (Risk Band 2) Sept 15	% Change	Total Number of Businesses in Australia	% of Businesses at Highest Risk	Number of Insolvency Appointments (Sept Qtr)
Construction	6,877	7,359	-6.5	165,163	4.2	495
Professional, Scientific and Technical Services	4,165	4,523	-7.9	194,588	2.1	54
Retail Trade	2,886	3,131	-7.8	127,400	2.3	193
Manufacturing	2,396	2,594	-7.6	79,009	3.0	101
Transport, Postal and Warehousing	2,077	2,204	-5.8	35,857	5.8	147

Table 10 - Mining Industry - Highest Commercial Risk (Risk Band 1) by QLD Rural Region

Turnover	QLD: Queensland - Outback	QLD: Fitzroy	QLD: Mackay	QLD: Wide Bay	Grand Total
\$1b or more	0	0	0	0	0
\$500m to less than \$1b	0	0	0	0	0
\$100m to less than \$500m	0	0	1	1	2
\$50m to less than \$100m	0	0	0	1	1
\$10m to less than \$50m	0	1	3	1	5
\$1m to less than \$10m	3	24	20	15	62
Less than \$1m	15	90	89	100	294
Unclassified	43	178	185	191	597
Grand Total	61	293	298	309	961

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Table 11 - Construction Industry - Highest Commercial Risk (Risk Band 1) by Turnover Size of Business

Industry - ANZSIC Code	Less than \$1m	\$1m to less than \$10m	\$10m to less than \$50m	\$50m to less than \$100m	\$100m to less than \$500m	\$500m to less than \$1b	\$1b or more	Unclassified	Grand Total
House Construction	483	64	3					161	711
Other Residential Building Construction	99	14	3					24	140
Non-Residential Building Construction	16	3	1				1	1	22
Road and Bridge Construction	16							9	25
Other Heavy and Civil Engineering Construction	6	3						4	13
Land Development and Subdivision	6	1			1			1	9
Site Preparation Services	48	9	2		1			83	143
Concreting Services	87	5	3				1	63	159
Bricklaying Services	23	2		1				14	40
Roofing Services	41	1						41	83
Structural Steel Erection Services	51	2	1					2	56
Plumbing Services	192	5						60	257
Electrical Services	111	4	1	1				60	177
Air Conditioning and Heating Services	47	7	1					8	63
Fire and Security Alarm Installation Services	7							25	32
Other Building Installation Services	1							4	5
Plastering and Ceiling Services	55	1						13	69
Carpentry Services	46	4	1					19	70

Tables

Table 11 - Construction Industry - Highest Commercial Risk (Risk Band 1) by Turnover Size of Business

Tiling and Carpeting Services	72	3	2	1				39	117
Painting and Decorating Services	84		1					38	123
Glazing Services	9	1						2	12
Landscape Construction Services	105	5	3	2				28	143
Other Construction Services n.e.c.	145	12	6	1	1	1		103	269
Grand Total	1,750	146	28	6	3	1	2	802	2,738

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Table 12 - Sunshine Coast businesses by industry - Commercial Risk via Risk Band

Industry - ANZSIC Code	Band 1 - High Risk	Band 2	Band 3	Band 4	Band 5	Band 6	Band 7	Band 8	Band 9	Band 10 - Low Risk	Unclassified - Exclude from Campaign	Grand Total
Agriculture, Forestry and Fishing	2	11	9	14	21	20	10	24	14	19	99	243
Mining		5	5		4	3	5	3	4	3	7	39
Manufacturing	26	86	92	87	74	66	52	43	42	51	355	974
Electricity, Gas, Water and Waste Services	3	12	9	6	5	5		4	8	2	23	77
Construction	100	238	248	234	214	183	114	96	112	139	850	2,528
Wholesale Trade	18	35	40	43	46	33	38	38	28	36	211	566
Retail Trade	39	126	142	125	112	102	61	68	55	47	602	1,479
Accommodation and Food Services	15	47	57	68	52	53	29	21	14	20	298	674
Transport, Postal and Warehousing	21	18	39	34	26	22	17	16	13	21	80	307
Information Media and Telecommunications	4	9	6	8	14	12	11	8	9	7	55	143
Financial and Insurance Services	13	25	30	58	59	64	57	61	55	244	76	742
Rental, Hiring and Real Estate Services	30	54	54	78	105	88	63	64	40	42	196	814
Professional, Scientific and Technical Services	53	139	196	204	229	196	157	116	131	133	551	2,105
Administrative and Support Services	13	24	48	38	47	30	14	23	13	15	168	433
Public Administration and Safety		3	5	1	2	4	3	1	1	1	14	35
Education and Training	4	16	14	27	19	14	16	9	11	7	117	254
Health Care and Social Assistance	16	56	94	76	97	78	82	57	62	74	671	1,363
Arts and Recreation Services	9	12	18	20	24	21	14	14	5	9	138	284
Other Services	18	60	81	50	48	39	28	16	15	16	436	807
Unclassified	367	1,067	1,557	2,028	2,674	2,592	2,105	1,790	1,669	2,017	4,487	22,353
Grand Total	751	2,043	2,744	3,199	3,872	3,625	2,876	2,472	2,301	2,903	9,434	36,220

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Table 13 - Sunshine Coast businesses - Commercial Risk by Turnover Size

Commercial risk band	Less than \$1m	\$1m to less than \$10m	\$10m to less than \$50m	\$50m to less than \$100m	\$100m to less than \$500m	Unclassified	Grand Total
Band 1 - High Risk	211	41	4	1		494	751
Band 2	675	85	4			1,279	2,043
Band 3	828	92	9	3	1	1,811	2,744
Band 4	761	117	15	2		2,304	3,199
Band 5	731	137	9	7		2,988	3,872
Band 6	650	105	8	2		2,860	3,625
Band 7	484	89	5	3		2,295	2,876
Band 8	402	108	5			1,957	2,472
Band 9	425	66	7	2		1,801	2,301
Band 10 - Low Risk	533	72	2	1		2,295	2,903
Unclassified - Exclude from Campaign	2,266	370	41	11	2	6,744	9,434
Grand Total	7,966	1,282	109	32	3	26,828	36,220

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Table 14 - Gold Coast businesses by industry - Commercial Risk via Risk Band

Industry - ANZSIC Code	Band 1 - High Risk	Band 2	Band 3	Band 4	Band 5	Band 6	Band 7	Band 8	Band 9	Band 10 - Low Risk	Unclassified - Exclude from Campaign	Grand Total
Agriculture, Forestry and Fishing	12	20	26	23	14	30	15	17	21	27	89	294
Mining	4	6	10	8	8	6	7	6	5	5	15	80
Manufacturing	70	130	188	173	180	130	108	80	98	111	549	1,817
Electricity, Gas, Water and Waste Services	10	12	14	12	16	8	7	6	3	3	30	121
Construction	269	429	419	388	353	273	185	176	173	215	1,270	4,150
Wholesale Trade	30	59	102	88	96	72	60	56	59	82	332	1,036
Retail Trade	76	164	235	219	211	171	151	89	118	136	844	2,414
Accommodation and Food Services	44	84	94	94	96	63	44	41	45	45	391	1,041
Transport, Postal and Warehousing	52	62	66	66	77	60	26	27	26	21	184	667
Information Media and Telecommunications	18	17	18	26	29	29	25	16	19	18	73	288
Financial and Insurance Services	37	77	78	120	114	123	109	101	153	380	174	1,466
Rental, Hiring and Real Estate Services	53	90	126	160	186	183	137	105	94	104	352	1,590
Professional, Scientific and Technical Services	169	291	392	450	526	471	292	270	298	261	1,059	4,479
Administrative and Support Services	22	77	84	84	77	87	46	50	38	38	306	909
Public Administration and Safety	4	10	9	9	7	7	6	2	5	3	32	94
Education and Training	18	38	44	39	45	45	27	16	22	12	160	466
Health Care and Social Assistance	33	110	150	153	169	154	113	109	97	93	817	1,998
Arts and Recreation Services	21	27	33	29	40	44	23	17	24	22	183	463
Other Services	39	124	139	122	112	67	61	44	41	46	554	1,349
Unclassified	1,046	2,148	3,092	4,101	5,355	4,864	3,713	3,240	3,132	3,510	7,615	41,816
Grand Total	2,027	3,975	5,319	6,364	7,711	6,887	5,155	4,468	4,471	5,132	15,029	66,538

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Table 15 - Gold Coast businesses - Commercial Risk by Turnover Size

Commercial risk	\$1b or more	\$500m to less than \$1b	\$100m to less than \$500m	\$50m to less than \$100m	\$10m to less than \$50m	\$1m to less than \$10m	Less than \$1m	Unclassified	Grand Total
Band 1 - High Risk			1	1	7	95	534	1,389	2,027
Band 2		1	1	5	20	141	1,170	2,637	3,975
Band 3		1	1	2	12	227	1,414	3,662	5,319
Band 4				4	14	228	1,387	4,731	6,364
Band 5	1			5	23	244	1,396	6,042	7,711
Band 6			2	3	13	217	1,232	5,420	6,887
Band 7			1		13	182	869	4,090	5,155
Band 8	1			6	3	158	768	3,532	4,468
Band 9			2	1	12	156	897	3,403	4,471
Band 10 - Low Risk			1	1	14	190	976	3,950	5,132
Unclassified - Exclude from Campaign	1		3	19	80	589	3,522	10,815	15,029
Grand Total	3	2	12	47	211	2,427	14,165	49,671	66,538

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Table 16 - Mackay businesses by industry - Commercial Risk via Risk Band

Industry - ANZSIC Code	Band 1 - High Risk	Band 2	Band 3	Band 4	Band 5	Band 6	Band 7	Band 8	Band 9	Band 10 - Low Risk	Unclassified - Exclude from Campaign	Grand Total
Agriculture, Forestry and Fishing	1	5	3	7	9	4	6	5	11	10	35	96
Mining	2	2	2	1	4	2	4	4	1	1	10	33
Manufacturing	13	30	34	22	40	26	15	13	10	17	138	358
Electricity, Gas, Water and Waste Services		1	2	4		1	1	1	1	2	6	19
Construction	42	80	88	70	90	63	46	25	31	32	315	882
Wholesale Trade	7	11	20	23	21	20	16	8	7	11	89	233
Retail Trade	14	39	36	43	36	29	22	15	16	16	198	464
Accommodation and Food Services	7	17	23	22	28	18	11	13	3	9	103	254
Transport, Postal and Warehousing	9	16	20	20	13	14	10	7	6	8	56	179
Information Media and Telecommunications	1	1	4	3	3	3	1	2	3		10	31
Financial and Insurance Services	2	4	11	13	18	22	20	21	21	68	16	216
Rental, Hiring and Real Estate Services	7	9	18	28	29	26	19	23	14	13	51	237
Professional, Scientific and Technical Services	24	42	78	56	59	63	41	46	29	27	146	611
Administrative and Support Services	5	8	12	11	19	13	8	9	6	2	46	139
Public Administration and Safety		2		1	1	2		2		1	10	19
Education and Training	3	8	6	8	11	8	5	6	1	1	44	101
Health Care and Social Assistance	6	21	17	26	29	25	21	21	14	13	267	460
Arts and Recreation Services		3	2	3	2	6	3	3	4	1	46	73
Other Services	12	26	29	25	25	17	15	14	8	7	141	319
Unclassified	143	322	434	619	788	821	602	498	451	625	1,677	6,980
Grand Total	298	647	839	1,005	1,225	1,183	866	736	637	864	3,404	11,704

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Table 17 - Mackay businesses - Commercial Risk by Turnover Size

Commercial risk band	Less than \$1m	\$1m to less than \$10m	\$10m to less than \$50m	\$50m to less than \$100m	\$100m to less than \$500m	Unclassified	Grand Total
Band 1 - High Risk	89	20	3		1	185	298
Band 2	209	24	4	2		408	647
Band 3	249	41	6		1	542	839
Band 4	224	49	4			728	1,005
Band 5	267	56	3	1		898	1,225
Band 6	214	48	5			916	1,183
Band 7	153	35	4			674	866
Band 8	133	34	4	1		564	736
Band 9	116	21	1			499	637
Band 10 - Low Risk	139	26	1			698	864
Unclassified - Exclude from Campaign	858	131	19	1	1	2,394	3,404
Grand Total	2,651	485	54	5	3	8,506	11,704

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Table 18 - Toowoomba businesses by industry - Commercial Risk via Risk Band

Industry - ANZSIC Code	Band 1 - High Risk	Band 2	Band 3	Band 4	Band 5	Band 6	Band 7	Band 8	Band 9	Band 10 - Low Risk	Unclassified - Exclude from Campaign	Grand Total
Agriculture, Forestry and Fishing	3	7	11	6	21	10	11	2	12	15	22	120
Mining		1	3	3	4	2	2	3	2	1	7	28
Manufacturing	14	27	41	24	34	35	14	23	16	20	140	388
Electricity, Gas, Water and Waste Services	1	3	2	2	4	2	1	2		1	16	34
Construction	45	85	84	82	70	53	39	26	27	39	298	848
Wholesale Trade	3	13	20	14	20	12	8	9	7	18	92	216
Retail Trade	11	41	46	54	38	41	28	26	14	20	221	540
Accommodation and Food Services	7	10	14	18	10	5	12	4	4	7	74	165
Transport, Postal and Warehousing	18	32	24	17	19	21	10	13	10	7	59	230
Information Media and Telecommunications		3	2	4	3	2	2	2	2	2	10	32
Financial and Insurance Services	3	16	13	23	22	25	19	20	33	87	37	298
Rental, Hiring and Real Estate Services	5	12	29	23	42	26	26	31	10	11	51	266
Professional, Scientific and Technical Services	23	42	46	73	60	53	47	31	27	47	179	628
Administrative and Support Services	3	15	13	13	14	13	8	10	3	3	60	155
Public Administration and Safety		2	2		1		2	1		1	9	18
Education and Training	3	7	12	11	6	7	4	2	3	1	51	107
Health Care and Social Assistance	4	11	38	39	43	33	37	37	18	46	322	628
Arts and Recreation Services	2	3	6	10	9	6	5	1	1	6	38	87
Other Services	5	24	21	30	33	17	7	8	9	17	190	361
Unclassified	137	371	494	697	877	825	701	581	569	742	1,519	7,513
Grand Total	287	725	921	1,143	1,330	1,188	983	832	767	1,091	3,395	12,662

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Table 19 - Toowoomba businesses - Commercial Risk by Turnover Size

Commercial risk band	\$1b or more	\$500m to less than \$1b	\$100m to less than \$500m	\$50m to less than \$100m	\$10m to less than \$50m	\$1m to less than \$10m	Less than \$1m	Unclassified	Grand Total
Band 1 - High Risk				1		18	85	183	287
Band 2				3	5	36	222	459	725
Band 3		1	1	1	4	52	277	585	921
Band 4			2	1	2	42	297	799	1,143
Band 5				2	2	59	290	977	1,330
Band 6			1		1	32	222	932	1,188
Band 7				1	2	42	179	759	983
Band 8					6	39	154	633	832
Band 9	1				1	17	125	623	767
Band 10 - Low Risk				1	2	30	208	850	1,091
Unclassified - Exclude from Campaign			1	2	27	148	787	2,430	3,395
Grand Total	1	1	5	12	52	515	2,846	9,230	12,662

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Table 20 - Newcastle businesses by industry - Commercial Risk via Risk Band

Industry - ANZSIC Code	Band 1 - High Risk	Band 2	Band 3	Band 4	Band 5	Band 6	Band 7	Band 8	Band 9	Band 10 - Low Risk	Unclassified - Exclude from Campaign	Grand Total
Agriculture, Forestry and Fishing	4	9	15	12	11	12	13	7	16	19	112	230
Mining	2	2	5	2	7	5	5	6	5	3	23	65
Manufacturing	28	81	70	68	56	49	44	32	50	99	700	1,277
Electricity, Gas, Water and Waste Services	3	6	4	2		6	1	2		7	45	76
Construction	111	211	181	160	150	113	87	74	95	139	1,449	2,770
Wholesale Trade	18	41	43	39	36	33	33	21	21	50	468	803
Retail Trade	49	106	122	106	90	72	48	46	55	70	1,446	2,210
Accommodation and Food Services	17	37	45	50	31	26	21	13	15	17	516	788
Transport, Postal and Warehousing	30	34	33	25	39	26	15	20	25	27	213	487
Information Media and Telecommunications	1	8	9	8	10	4	7	11	1	6	137	202
Financial and Insurance Services	12	20	29	35	42	52	45	45	57	122	166	625
Rental, Hiring and Real Estate Services	10	38	57	60	80	88	60	54	48	42	312	849
Professional, Scientific and Technical Services	56	155	173	145	173	176	133	108	125	202	1,805	3,251
Administrative and Support Services	13	39	40	32	20	27	21	22	10	21	475	720
Public Administration and Safety	1	5	6	4	3			2	1	4	35	61
Education and Training	2	23	30	24	19	20	10	4	13	4	444	593
Health Care and Social Assistance	19	60	61	70	84	68	41	48	54	120	1,225	1,850
Arts and Recreation Services	6	21	20	18	18	9	4	9	7	8	493	613
Other Services	19	83	102	48	48	36	29	21	22	29	940	1,377
Unclassified	239	484	819	1,195	1,650	1,873	1,560	1,414	1,381	1,903	2,087	14,605
Grand Total	640	1,463	1,864	2,103	2,567	2,695	2,177	1,959	2,001	2,892	13,091	33,452

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Table 21 - Newcastle businesses - Commercial Risk by Turnover Size

Commercial risk band	\$1b or more	\$500m to less than \$1b	\$100m to less than \$500m	\$50m to less than \$100m	\$10m to less than \$50m	\$1m to less than \$10m	Less than \$1m	Unclassified	Grand Total
Band 1 - High Risk				3	1	35	236	365	640
Band 2			1	3	12	91	700	656	1,463
Band 3			1	1	12	111	723	1,016	1,864
Band 4		1		4	8	113	578	1,399	2,103
Band 5			1	1	12	108	572	1,873	2,567
Band 6				1	8	125	464	2,097	2,695
Band 7		1			7	100	371	1,698	2,177
Band 8	1			1	2	79	338	1,538	1,959
Band 9			1	1	4	86	410	1,499	2,001
Band 10 - Low Risk			1	1	3	108	719	2,060	2,892
Unclassified - Exclude from Campaign	2	1	5	18	61	738	6,798	5,468	13,091
Grand Total	3	3	10	34	130	1,694	11,909	19,669	33,452

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Table 22 - Wollongong businesses by industry - Commercial Risk via Risk Band

Industry - ANZSIC Code	Band 1 - High Risk	Band 2	Band 3	Band 4	Band 5	Band 6	Band 7	Band 8	Band 9	Band 10 - Low Risk	Unclassified - Exclude from Campaign	Grand Total
Agriculture, Forestry and Fishing	4	8	8	11	8	7	8	7	6	10	90	167
Mining	1	2	1	4	2	2	1	1	6	2	9	31
Manufacturing	10	60	68	46	40	42	26	31	27	35	560	945
Electricity, Gas, Water and Waste Services	2	5	5	3	2	2	4	1	1	3	31	59
Construction	88	190	184	137	125	103	76	57	73	88	1,248	2,369
Wholesale Trade	18	31	28	28	31	22	19	21	13	21	324	556
Retail Trade	36	103	105	110	52	51	49	40	37	42	1,125	1,750
Accommodation and Food Services	23	51	45	39	22	28	15	17	9	17	379	645
Transport, Postal and Warehousing	13	27	33	29	26	21	19	14	18	13	202	415
Information Media and Telecommunications		13	8	9	10	9	4	3	1	4	114	175
Financial and Insurance Services	2	10	24	43	35	35	31	23	23	76	118	420
Rental, Hiring and Real Estate Services	14	21	35	41	60	50	30	28	13	29	230	551
Professional, Scientific and Technical Services	31	104	156	110	106	98	87	90	97	113	1,242	2,234
Administrative and Support Services	7	30	35	29	25	9	8	16	13	14	406	592
Public Administration and Safety	2	4	8	3	3	2	3		1		42	68
Education and Training	6	20	18	7	14	8	9	4	7	9	364	466
Health Care and Social Assistance	10	59	38	64	45	50	41	33	33	68	855	1,296
Arts and Recreation Services	15	28	20	12	16	12	9	6	6	5	337	466
Other Services	19	77	74	54	33	33	18	18	13	16	786	1,141
Unclassified	151	328	552	812	1,239	1,211	975	882	940	1,167	1,497	9,754
Grand Total	452	1,171	1,445	1,591	1,894	1,795	1,432	1,292	1,337	1,732	9,959	24,100

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Table 23 - Wollongong businesses - Commercial Risk by Turnover Size

Commercial risk band	Less than \$1m	\$1m to less than \$10m	\$10m to less than \$50m	\$50m to less than \$100m	\$100m to less than \$500m	\$500m to less than \$1b	Unclassified	Grand Total
Band 1 - High Risk	195	30	3		1		223	452
Band 2	641	54	3	2	1		470	1,171
Band 3	663	70	5	1			706	1,445
Band 4	520	73	5		1		992	1,591
Band 5	411	79	5	2			1,397	1,894
Band 6	345	81	4	1			1,364	1,795
Band 7	294	56	10	2			1,070	1,432
Band 8	263	49	8		1		971	1,292
Band 9	292	37	3				1,005	1,337
Band 10 - Low Risk	401	60	4	1			1,266	1,732
Unclassified - Exclude from Campaign	5,343	484	44	7	3	1	4,077	9,959
Grand Total	9,368	1,073	94	16	7	1	13,541	24,100

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Table 24 - Caringbah businesses by industry - Commercial Risk via Risk Band

Industry - ANZSIC Code	Band 1 - High Risk	Band 2	Band 3	Band 4	Band 5	Band 6	Band 7	Band 8	Band 9	Band 10 - Low Risk	Unclassified - Exclude from Campaign	Grand Total
Agriculture, Forestry and Fishing		5	9	4	8	9	6	6	7	13	59	126
Mining	1	1		2	4	4	1	1	1	3	4	22
Manufacturing	27	56	62	64	49	47	42	38	79	116	633	1,213
Electricity, Gas, Water and Waste Services	2	6	6	6	2	3	3		2	5	45	80
Construction	100	253	244	186	168	115	93	78	103	151	1,407	2,898
Wholesale Trade	9	39	35	33	31	31	22	35	36	43	339	653
Retail Trade	26	91	106	101	75	67	57	46	48	77	1,090	1,784
Accommodation and Food Services	14	32	40	36	31	24	20	10	15	11	334	567
Transport, Postal and Warehousing	20	21	23	33	34	27	20	15	15	33	194	435
Information Media and Telecommunications		13	8	8	6	7	10	4	4	5	123	188
Financial and Insurance Services	13	21	25	31	50	48	33	29	44	99	168	561
Rental, Hiring and Real Estate Services	17	24	40	51	74	65	54	31	42	39	238	675
Professional, Scientific and Technical Services	46	156	169	180	188	172	129	109	171	189	1,636	3,145
Administrative and Support Services	9	40	36	37	29	17	24	13	13	21	420	659
Public Administration and Safety	3	5	4	4	8	1	2	1	7	3	43	81
Education and Training	1	19	21	12	21	11	11	7	9	9	378	499
Health Care and Social Assistance	5	43	70	65	54	52	34	42	35	57	821	1,278
Arts and Recreation Services	6	34	33	25	17	10	15	5	3	10	420	578
Other Services	8	78	82	54	40	26	20	20	20	33	676	1,057
Unclassified	184	401	651	1,067	1,496	1,619	1,218	1,076	1,150	1,737	1,648	12,247
Grand Total	491	1,338	1,664	1,999	2,385	2,355	1,814	1,566	1,804	2,654	10,676	28,746

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Table 25 - Caringbah businesses - Commercial Risk by Turnover Size

Commercial risk band	Less than \$1m	\$1m to less than \$10m	\$10m to less than \$50m	\$50m to less than \$100m	\$100m to less than \$500m	Unclassified	Grand Total
Band 1 - High Risk	183	23	3			282	491
Band 2	695	71	5	5		562	1,338
Band 3	746	78	6	3		831	1,664
Band 4	612	88	4			1,295	1,999
Band 5	529	89	4	2		1,761	2,385
Band 6	437	83	9	2	1	1,823	2,355
Band 7	375	77	7			1,355	1,814
Band 8	322	69	3	2		1,170	1,566
Band 9	451	86	5	1		1,261	1,804
Band 10 - Low Risk	704	91	6	1	1	1,851	2,654
Unclassified - Exclude from Campaign	5,853	541	31	12	1	4,238	10,676
Grand Total	10,907	1,296	83	28	3	16,429	28,746

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Table 26 - Dubbo businesses by industry - Commercial Risk via Risk Band

Industry - ANZSIC Code	Band 1 - High Risk	Band 2	Band 3	Band 4	Band 5	Band 6	Band 7	Band 8	Band 9	Band 10 - Low Risk	Unclassified - Exclude from Campaign	Grand Total
Agriculture, Forestry and Fishing	1	5	7	7	14	6	10	5	16	16	101	188
Mining	1	1	2		2	2	1		1	1	7	18
Manufacturing	8	13	24	17	19	9	6	11	12	21	208	348
Electricity, Gas, Water and Waste Services		3		3	1	1			1	1	16	26
Construction	24	56	43	36	33	28	29	11	13	14	379	666
Wholesale Trade	5	14	16	10	16	10	6	9	8	12	141	247
Retail Trade	14	32	42	31	36	30	17	12	15	36	457	722
Accommodation and Food Services	11	17	27	17	15	15	11	8	7	8	212	348
Transport, Postal and Warehousing	7	19	14	14	19	11	5	11	7	9	102	218
Information Media and Telecommunications		2	2	1	1	1	1		4	1	36	49
Financial and Insurance Services	2	3	5	9	8	5	14	7	13	41	29	136
Rental, Hiring and Real Estate Services		9	11	11	20	15	11	11	4	6	64	162
Professional, Scientific and Technical Services	12	28	25	19	33	20	13	17	14	18	246	445
Administrative and Support Services	1	10	12	5	10	2	4	4	2	2	127	179
Public Administration and Safety			1			1					20	22
Education and Training	1	3	4	2	3	1	2	1			81	98
Health Care and Social Assistance	3	10	10	10	14	14	6	3	8	10	372	460
Arts and Recreation Services		2	4	4	5	2	1	3	3	2	68	94
Other Services	4	32	19	18	12	17	5	9	5	11	286	418
Unclassified	59	123	136	212	375	401	316	330	335	608	697	3,592
Grand Total	153	382	404	426	636	591	458	452	468	817	3,649	8,436

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Table 27 - Dubbo businesses - Commercial Risk by Turnover Size

Commercial risk	Less than \$1m	\$1m to less than \$10m	\$10m to less than \$50m	\$50m to less than \$100m	\$100m to less than \$500m	Unclassified	Grand Total
Band 1 - High Risk	60	10	3			80	153
Band 2	186	28				168	382
Band 3	198	26	3		1	176	404
Band 4	147	27				252	426
Band 5	165	41	2	2		426	636
Band 6	124	28		1		438	591
Band 7	94	17	3			344	458
Band 8	74	22				356	452
Band 9	94	17		2		355	468
Band 10 - Low Risk	139	22	1			655	817
Unclassified - Exclude from Campaign	1,788	210	18	2		1,631	3,649
Grand Total	3,069	448	30	7	1	4,881	8,436

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Table 28 - Tamworth businesses by industry - Commercial Risk via Risk Band

Industry - ANZSIC Code	Band 1 - High Risk	Band 2	Band 3	Band 4	Band 5	Band 6	Band 7	Band 8	Band 9	Band 10 - Low Risk	Unclassified - Exclude from Campaign	Grand Total
Agriculture, Forestry and Fishing		5	1	3	3	3	4	2	2	6	50	79
Mining		1							1	1	3	6
Manufacturing	6	8	10	7	8	12	3	4	5	11	112	186
Electricity, Gas, Water and Waste Services			2			3					9	14
Construction	11	29	37	30	40	19	5	9	7	16	204	407
Wholesale Trade	4	6	7	2	13	6	1	7	1	5	67	119
Retail Trade	3	25	15	14	16	16	9	12	4	13	209	336
Accommodation and Food Services	3	9	5	6	9	7	4	4	3	6	83	139
Transport, Postal and Warehousing	5	6	13	9	11	10	4	6	9	5	50	128
Information Media and Telecommunications		1	1	1	3		2	1			25	34
Financial and Insurance Services	1	4	4	3	2	6	7	6	8	21	25	87
Rental, Hiring and Real Estate Services	1	4	5	6	6	19	3	8	3	5	53	113
Professional, Scientific and Technical Services	4	16	13	12	13	6	10	13	11	10	186	294
Administrative and Support Services	3	8	4	9	6	5	2	4	2	2	66	111
Public Administration and Safety	1	1		1							4	7
Education and Training		6	1	3				1	1	1	53	66
Health Care and Social Assistance	4	7	4	11	7	3	8	3	4	11	186	248
Arts and Recreation Services	2	4	2	2	1	1	2	1	1	2	45	63
Other Services	1	14	14	12	8	3	7	2	3	4	147	215
Unclassified	27	55	79	123	190	215	177	189	188	310	346	1,899
Grand Total	76	209	217	254	336	334	248	272	253	429	1,923	4,551

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Table 29 - Tamworth businesses - Commercial Risk by Turnover Size

Commercial risk band	\$1b or more	\$100m to less than \$500m	\$50m to less than \$100m	\$10m to less than \$50m	\$1m to less than \$10m	Less than \$1m	Unclassified	Grand Total
Band 1 - High Risk					5	30	41	76
Band 2				2	11	125	71	209
Band 3				1	17	103	96	217
Band 4				3	13	89	149	254
Band 5		1		3	23	89	220	336
Band 6				2	25	59	248	334
Band 7			1	1	5	44	197	248
Band 8				2	17	48	205	272
Band 9				3	6	46	198	253
Band 10 - Low Risk				1	13	82	333	429
Unclassified - Exclude from Campaign	1		1	13	129	968	811	1,923
Grand Total	1	1	2	31	264	1,683	2,569	4,551

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Table 30 - Hobart businesses by industry - Commercial Risk via Risk Band

Industry - ANZSIC Code	Band 1 - High Risk	Band 2	Band 3	Band 4	Band 5	Band 6	Band 7	Band 8	Band 9	Band 10 - Low Risk	Unclassified - Exclude from Campaign	Grand Total
Agriculture, Forestry and Fishing	1	1	14	9	11	9	4	11	9	24	53	146
Mining		1	1	1		1	1	2		3	5	15
Manufacturing	11	24	49	37	35	33	28	20	43	39	192	511
Electricity, Gas, Water and Waste Services	1	1	6	5	1	1	3	2	1	2	18	41
Construction	30	87	90	83	72	55	39	38	33	51	445	1,023
Wholesale Trade	6	20	44	29	19	14	22	16	12	22	101	305
Retail Trade	18	54	84	69	64	58	38	32	31	44	354	846
Accommodation and Food Services	11	36	46	39	26	22	28	15	9	15	200	447
Transport, Postal and Warehousing	7	11	14	18	16	7	13	11	12	8	45	162
Information Media and Telecommunications	2	3	7	9	6	6	3	5	6	9	23	79
Financial and Insurance Services	2	9	15	15	17	16	20	14	28	77	44	257
Rental, Hiring and Real Estate Services	1	13	15	30	38	34	27	20	22	15	74	289
Professional, Scientific and Technical Services	12	42	73	68	72	73	67	67	68	87	307	936
Administrative and Support Services	5	11	19	15	21	24	15	17	9	13	108	257
Public Administration and Safety			4	1	3	1		1	3	2	20	35
Education and Training	2	1	6	5	7	5	7	7	6	3	95	144
Health Care and Social Assistance	4	24	40	43	44	43	25	30	38	48	590	929
Arts and Recreation Services	1	4	9	6	9	10	5	4	4	5	88	145
Other Services	7	31	37	38	33	16	20	10	7	15	239	453
Unclassified	114	248	378	458	643	663	605	520	560	850	1,491	6,530
Grand Total	235	621	951	978	1,137	1,091	970	842	901	1,332	4,492	13,550

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Table 31 - Hobart businesses - Commercial Risk by Turnover Size

Commercial risk band	\$1b or more	\$100m to less than \$500m	\$50m to less than \$100m	\$10m to less than \$50m	\$1m to less than \$10m	Less than \$1m	Unclassified	Grand Total
Band 1 - High Risk		2		6	8	74	145	235
Band 2			1	9	25	263	323	621
Band 3	1	1	2	4	53	419	471	951
Band 4				12	39	373	554	978
Band 5		2		15	37	333	750	1,137
Band 6			2	9	28	312	740	1,091
Band 7			1	7	37	244	681	970
Band 8	2		5	7	20	231	577	842
Band 9	1			3	27	251	619	901
Band 10 - Low Risk				5	41	344	942	1,332
Unclassified - Exclude from Campaign		6	13	29	170	1,140	3,134	4,492
Grand Total	4	11	24	106	485	3,984	8,936	13,550

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