

I request the Board to give me the right of reply to any objections received on SECURICARE

Julianna Adams O'Bryan

APPENDICES

WHAT IS SECURICARE?

Appendix A:	Total Quality Culture	2
Appendix B:	Tough Minded Leadership	3
Appendix C:	SECURICARE Charter of Responsibilities	4
	List of Human Values	5
Appendix D:	SECURICARE Investment Standard	6

MARKETING

Appendix A:	Analysis of Level A and Level B Businesses	7
Appendix B:	Seminar for the Investment Industry	9
Appendix C:	Seminar for Consultants and SME Businesses	12

THE PRODUCT

Appendix A:	Learning Curve of O'Bryan:	
	• Julianna O'Bryan - CV	16
	• CMC Directory Listing	17
	• O'Bryan Business Angel	18

HUMAN RESOURCES OUTSIDE OF SECURICARE MANAGEMENT

Appendix A:	Managing the Professional Practice	20
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What is SECURICARE Appendix A

Like all the Western Countries Australia has gone down the route of Quality Circles, Quality Management Benchmarking , Performance Indices etc.

There is still something missing. Lets call it the ‘ missing link.’

Joe Batten in his book ‘Building a Total Quality Culture ‘ (1992 Crisp Publications Inc. California) describes Total Quality Culture as the ‘ missing link ‘. Mr Batten talks of the necessity of promoting

‘ vision, values, innovation, renewal , quality, commitment, energy, discipline and personal leadership’

Personal leadership he goes on to describe as being ‘tough minded’ and a list of the personal attributes needed are attached See Appendix B

In 1994 Allen and Unwin publish the book ‘ Reengineering the Corporation ‘(Michael Hammer and James Champy) where a process that changes the organisation is the preferred method to overcome the ‘ missing link.’ (see above) Once again the leader is a necessity P.103

“ The reengineering leader makes change happen. He or she is a senior executive with enough clout to cause an organisation to turn itself inside out and upside down and to persuade people to accept the radical disruption that reengineering brings.....

(the book continues)

Usually no senior executive is “ assigned “ the job of leader . It’s a self nominated and self appointed role. Someone with the clout to carry it off becomes the self appointed leader of reengineering when he or she is seized by a passion to reinvent the company , to make the organisation the best in the business, finally to get it right.

The leader’s primary role is to act as a visionary and motivator. By fashioning and articulating the vision of the kind of organisation he or she wants to create , the leader invests in everyone in the company with a purpose and sense of mission. The leader must make it clear to everyone that reengineering involves a serious effort that

will be seen through to it's end. From the leaders convictions and enthusiasm the organisation derives it's spiritual energy that it needs to embark on a voyage into the unknown.

In the above quotes Batten is dealing with SME's Hammer and Champy are citing examples of larger organisations. In the reengineering method the change occurs in a management process which is relatively small to the size and complexity of the organisation. The management skill is to decide what process to change and the nature of the reengineering change. This technique of reengineering a process it is applicable to SME's.

QUALITIES FOR TOUGH MINDED LEADERSHIP

<i>Expect</i>	<i>Stretch</i>	<i>Release</i>
<i>Ask</i>	<i>Listen</i>	<i>Hear</i>
<i>Customer-led</i>	<i>Market-led</i>	<i>Possibilities</i>
<i>Request</i>	<i>Expand</i>	<i>Renewal</i>
<i>Elicit</i>	<i>Enhance</i>	<i>Empowerment</i>
<i>Evoke</i>	<i>Unfold</i>	<i>Empathic</i>
<i>Lift</i>	<i>Blossom</i>	<i>Build</i>
<i>Compete (with self)</i>	<i>Care</i>	<i>Coach</i>
<i>Commitment</i>	<i>Communication</i>	<i>Confront (one's possibility)</i>
<i>Consistency</i>	<i>Warmth</i>	<i>Vulnerability (emotional)</i>
<i>Vitality</i>	<i>Vision</i>	<i>Value-led</i>
<i>Resilient</i>	<i>Serve</i>	<i>Positive stress</i>
<i>Responsibility</i>	<i>Significance</i>	<i>Synergy</i>
<i>Symbiosis</i>	<i>Strength</i>	<i>Respect</i>
<i>Quality</i>	<i>Significance</i>	<i>Passion</i>
<i>Love</i>	<i>Strength Bank</i>	<i>Integrity</i>
<i>Help</i>	<i>Possibility Teams</i>	<i>Counsel (not advise)</i>
<i>Excellence</i>		

(Extracted from: "Building a Total Quality Culture" by Joe Batten)

SECURICARE

Charter of Responsibilities

The responsibilities of the parties to equity investment in small and medium sized businesses (SME's) is to be as follows:

The management of the SME's to the management of the equity investors is to be parents to adult children/adult children to parents depending on their circumstances.

In the management of these SME's and of their equity investors we include banks, lawyers, accountants, research institutes and other consultants.

In this way, openness to what these categories of people do not know and to what these people need to know becomes a two way responsibility.

This two way responsibility is the only viable way to provide a starting point and develop a new commercial environment of mutual trust and human values.

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HUMAN VALUES

Accountability/Ethics	Equity/Rights	Physical Delight
Achievement/Success	Evaluation/Self System	Pioneerism/Innovation/Progress
Adaptability/Flexibility	Expressiveness/Freedom/Joy	Play/Recreation
Administration/Control	Faith/Risk/Vision	Presence/Dwelling
Affection/Physical	Family/Belonging	[Self] Preservation
Art/Beauty/as Pure Value	Fantasy/Play	Prestige/Image
Aesthetics	Food/Warmth/Shelter	Productivity
[Self] Assertion/Directness	Friendship/Belonging	Property/Control
Being Liked	Function/Physical	Prophet/Vision
Being Self	Generosity/Service	Relaxation
Care/Nurture	Growth/Expansion	Research/Originality/Knowledge
Collaboration/Subsidiary	Health/Healing/Harmony	Responsibility
Communication/Information	Hierarchy/Propriety/Order	Rights/Respect
Community	Honor	Ritual/Communication
Community/Supportive	Human Dignity	Rule/Accountability
[Self]Competence/Confidence	Human Rights/World Social Order	Safety/Survival
Competition	Independence	Search/Meaning/Hope
Construction/New Order	Integration/Wholeness	Security
Contemplation/Asceticism	Interdependence	Sensory Pleasure/Sexuality
Control/Order/Discipline	[Self]Interest/Control	Service/Vocation
Convivial Technology	Intimacy	Sharing/Listening/Trust
Cooperation/Complementary	Intimacy & Solitude	Simplicity/Play
Corporation/New Order	Justice/Global Distribution	Social Affirmation
Courtesy/Hospitality	Justice/Social Order	Support/Peer
Creativity	Knowledge/Discovery/Insight	Synergy
Criteria/Rationality	Law/Guide	Technology/Science
Decision/Initiation	Law/Rule	Territory/Security
Design/Pattern/Order	Leisure	Tradition
Detachment/Solitude	Life/Self-Actualisation	Transcendence/Global Equality
Detachment/Transcendence	Limitation/Acceptance	Truth/Wisdom/Integrated Insight
Dexterity/Coordination	Loyalty/Fidelity	Unity/Diversity
Discernment/Communal	Macroeconomics/World Order	Unity/Uniformity
Duty/Obligation	Management	Wonder/Awe/Fate
Economics/Profit	Memberships/Institution	Wonder/Curiosity/Nature
Economics/Success	Mission/Objectives	Word
Education/Certification	Mutual Responsibility/	Work/Labour
Education/Knowledge/Insight	Accountability	Workmanship/Art/Craft
Efficiency/Planning	Obedience/Duty	Worship/Faith/Creed
Empathy	Obedience/Mutual Accountability	[Self] Worth
Endurance/Patience	Ownership	
Equality/Liberation	Patriotism/Esteem	
Equilibrium	Personal/Authority/Honesty	

Dr Brian Hall, Values Technology USA

SECURICARE INVESTMENT STANDARD.

The business must be able to show a sustainable competitive advantage and have a profit, after allowing an appropriate salary for the principals, which is 20% on capital invested.

Otherwise

- a) Broad Investment Base. Not picking winners. Each case judged on it's merits.
- b) Interventionist management consulting before investment and at times which are agreed to before the SECURICARE investment.
- c) Valuation of business. Present value with increments to the founding owners as the business meets its pre-arranged business objectives.
- d) Proactive management support to the consultant and to the business through SECURICARE management. Backup support for the professionals can be separate to that available for the business.
- e) SECURICARE Charter of Responsibilities

and the business must be investment ready.

1. An understanding of what is meant by the risk of investment into SME's.
2. Separation of business and private expenditure and a profit position which truly reflects the position of the accounts.
3. Demonstrable shared decision making between the founder family and members of the staff.
4. Adequate management and financial controls including quality controls that indicate a well managed company.
5. Demonstrable knowledge of profit centres, development of new products, research and development and management strategies.
6. Demonstrable and sustainable commercial advantage in the marketplace.
7. Financial return to central management which reflects the provision of an adequate salary return for the hours worked and a return on the existing capital investment of 20 %.
8. Membership trade association.
9. Membership networking group , if applicable.

Once part of the SECURICARE group the consultants report to their clients and to SECURICARE concurrently. The consultant fees are paid by the SME.

MARKETING Appendix A

Experience.

We can divide the SME business community into two groups.

1. Level A Businesses.

These businesses are a substitute for employment. They are sometimes called lifestyle businesses. These businesses have a development restriction in one or more of the following potential market size

management skill of the owner

lack of financial return for hours worked.

These businesses are not suitable for equity investment.

Level A businesses request funding to raise their standard of living to their level of income when they were employed.

Should these businesses receive external funding.?

My suggestion is that if these businesses comply to good businesses practice and request moderate sums of money for their activities that these sums be available by way of a small loan. This loan is to be regarded in the same way as bank card finance. A person running a business that fell into this category might have a meeting with SECURICARE Mentor Size of loans \$5000 to \$10,000

More information is available on these Level A businesses but it is not appropriate in this project.

2. Level B Business

- a) The business has a financial return on investment of 20 % net profit after allowing a return for hours worked that is comparable to that income that would be earned by an employee in that industry. or
- b) The business is part of a registered industry net work. or
- c) Is eligible for “founder fund “ monies as the business is assessed as having the potential to grow into a) above.

STRENGTH

Owner technically strong and / or a good marketer.

Courage to go into business

Enthusiastic and Optimistic about future success

Creative ?

Has heard of business planning, strategies, quality control , performance indices etc.

WEAKNESS (can vary up to a serious internal dysfunction)

Street wise and hides what we does not know.

Does not take easily to advice which he most likely will perceive as rejection of his present management skills.

As A team player would not have fitted into a corporate environment.

Does not respond quickly to a downturn in the business environment which interferes with his expectations of success.

Does not know what questions he should be asking his consultants.

May not be implementing business plans, quality control, performance indices etc.

OPPORTUNITIES

Until the emergence of SECURICARE we have limited the potential of these businesses.

Existing funding mechanisms do not understand the Total Quality Culture needed to develop the full potential of these businesses

THREATS. (external dysfunction)

Existing funding mediums.

Ineffective professional indemnity insurance.

Inexperience of present management consulting practices.

Information explosion. Subdivision of knowledge.

As a player into a niche market , the market may change.

Level B business owner may have no family culture of being in business.

MARKETING Appendix B

SEMINAR For the Investment Industry

PR firm to advise on handouts, seminar slides. publicity etc.

Venue - Preferably in small groups but if the interest is there we can go to much larger venues.

Speakers.

1.) Expert on TQM

SECURICARE and a Total Quality Culture.----- a community necessity.

People living longer.

savings

superannuation.

wealth creation in our own community

Australia as a wealth creator overseas.

2.) JOB

The SECURICARE Standard.

a) Broad Investment Base. Not picking winners. Each case judged on it's merits.

b) Interventionist management consulting before investment and at times which are agreed to before the SECURICARE investment.

c) Valuation of business. Present value with increments to the founding owners as the business meets its pre-arranged business objectives.

d) Proactive management support to the consultant and to the business through SECURICARE management. Backup support for the professionals can be separate to that available for the business.

e) SECURICARE Charter of Responsibilities
and the business must be investment ready.

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8. Membership trade association.
9. Membership networking group , if applicable.

Once part of the SECURICARE group the consultants report to their clients and to SECURICARE concurrently. The consultant fees are paid by the SME.

Costs of SECURICARE MANAGEMENT

All expenses incurred with SECURICARE MANAGEMENT are paid by whoever incurs the expense. Work done on behalf of a SME can be discussed with his consultant. Consultants can come separately to SECURICARE MANAGEMENT on their own behalf and ask for advice.

Networks are charged for as arranged with SECURICARE MANAGEMENT . Fees are to be in line with fees ordinarily charged by a major suburban accounting practice. If a business is on

the Register and there is no funding contemplated the yearly fee is \$1000 and there are reporting requirements.

In the case of funding there is a 5 % fee -- see Founder Fund.

Businesses which may in the future require funding can check whether they will be eligible for SECURICARE Funding . If they are on the reserve register they come on stream as soon as the funding is needed.

Cost of investment monies.

SECURICARE HOLDINGS will make investment into SECURICARE BUSINESSES.

At the time a SME requires investment monies the cost will be 5%. If the monies are to be by way of loan the cost will be 5% on a sliding scale for the time of the loan.

Of the 5% charge .5 of 1% retained for the O'Bryan family. The balance (4.5 %)will be invested to underpin the value of SECURICARE HOLDINGS. - It is called the Founders Fund.

In this way you have a double security for the value of SECURICARE HOLDINGS. main fund.

1. Main Fund Investments into SECURICARE BUSINESSES is at the valuation of the business today. If the business exceeds it's budgeted forecasts etc there is an extra increment to the business.
2. Founders Fund (to underpin the main fund) The founder fund on advice from the Board of SECURICARE HOLDINGS is available for investment into those projects which will not be available for normal SECURICARE Funds. Such projects might be commercialisation of research, new start businesses.

On advise from the board of SECURICARE HOLDINGS when the Founders Fund is considered to be in excess of the monies needed to prudently underpin the value of the main funds it will be returned to the businesses and to the shareholders by a bonus system.

MARKETING Appendix C For consultants and for businesses

Video's, tapes, written information.

JOB plus the businesses plus the consultants must make it work.

Where does the ' Buck Stop' ?

At O'Bryan and later at SECURICARE Management.

1. We will not make the right investment decisions every time but we cannot afford as a community to keep on wasting money.
 2. SECURICARE and SECURICARE MANAGEMENT are absolutely dependent on the consultants only deciding to stand beside those businesses that they know they can support.
- We understand mistakes but we do not understand poor judgment of clients.

So what is SECURICARE doing to help the professionals / consultants ?

1. Professionals will understand the following points.

Consultancies are based on

Expertise.

Experience

Efficiency

the consultancy is judged on

Quality Service

Quality work.

The perimeters of the consultancy is

Fee Levels

Lower delivery costs

Increasing productivity.

Increasing volumes

Decreasing overhead costs.

The Motivation Spiral for consultants is stated to be

Motivation

Productivity and Quality

Marketplace success

Economic success.

The style of work is

Brains projects. - once off , conceptual , reengineering,

Grey hair. - experience in the area.

Procedures. - very economic if brains projects later can become a consultancy specialty.

Three styles of workers including partners, managers etc.

Finders.

Minders.

Grinders.

2) Professionals need to understand where SECURICARE differs from your present professional practices. To explain we need to go through the information available on

Right Hemisphere of the brain-----imaginative, creative.

Left Hemisphere of the brain -----mathematical , precise.

We like to work best in one sphere or the other.

We may have chosen an occupation that uses one side predominantly.

1. Accountant

Usually Left Hemisphere dominant.. As an old accountant O'Bryan compensated for being predominantly right side dominant by employing left dominant staff.

Lately the professional associations are saying that accountants have to become management people. We may be suggesting that they move away from their natural skill area.

Please:

Let accountants stay accountants .SECURICARE will need management information like Activity based accounting.

Costing for environmental issues.

How you write off costs of research and development over the life of the product ?

What is the true product costs ?

Audits of very little importance when you look at SECURICARE investment criteria. We want to know the money is there but we need creditors profiles, customer profiles. etc.

To be eligible for the SECURICARE Register of Consultants accountants need know what questions to ask their clients and be proactive in their management approach.

We can arrange an appropriate test for accountants and for other consultants to test their abilities in lateral thinking and pro-active in management support.

Do Not Panic. O'Bryan was tested last year and you can do it using your experience to carry you through. No worry about studying.

Proactive management advice needed in SECURICARE is different to what you may be doing as an extra service to “ the figures” . So refer to the section on management consulting.

2. Lawyers

The legal work for SECURICARE is to be simplified..

If you cannot read and comprehend legal work in one hour the legal work is much too complicated.

Under SECURICARE the law has a fresh start.

To be part of SECURICARE implies a desire to respond to the business climate of the SECURICARE Charter of Responsibilities.

A SECURICARE Board of Review is an important part of SECURICARE so that disagreements can be quickly solved. Those that cannot be sorted out can be referred to the court system.

3. Bank Managers.

As with accountants you are used to dealing with procedures and figures. Look at the management consulting section to become aware of the new skills that will be required.

Before I go any further: We need the co-operation of the bank manager and the accountant.

4. Other consultants

This does not need further explanation here.

JULIANNA ADAMS O'BRYAN - C.V.

Age: 57
 Married with five non-dependent children

O'BRYAN:

- An employee accountant in large corporations, small business and professional offices:-
 - * was trained for five years in family therapy by the Victorian Marriage Guidance Council
 - * had her own accounting practice in Melbourne
 - * is credited in the late 1970's with introducing the Commonwealth Development Bank the first prototype of what was to become the business plan. This business plan was her standard way of introducing a new business customer to the bank
 - * was on the Public Accountants Committee of the then Australia Society of Accountants and gave training sessions in professional development
 - * in the early 1980's she was asked to sell her accounting practice and to go to the then Small Business Development Corporation to set up the first of the government subsidised business planning schemes
 - * left the Corporation and set up the first SME business planning consultancy in Melbourne
 - * in the 1980's was a speaker at conferences for the accounting bodies, the law institute and the government
 - * is a recognised as a creative strategist
 - * as a consultant in business planning and development she gained valuable insight into the practical needs of any investment into SME's especially those SME's that come into existence to trade internationally into "niche" markets. This experience was gained by working with and observing the difficulties of inventors, research institutions, entrepreneurs, banks, accountants and the legal profession. She assessed the management needs of businesses in 26 industries.
 - * has held registration in all modules of WCM.
 - * participant in New Enterprise Workshops.

O'BRYAN:

- Is a Fellow of the Australian Society of Certified Practising Accountants.
- Her concepts of "interventionist consulting" and of integrated management consulting developed by her are appropriate alongside current international management thought. It has been with the development of international standards in this area that she has sought recognition by examination.
- has been examined and passed the international CMC examination

CERTIFIED MANAGEMENT CONSULTANT (IMC Directory)

Julianna Adams O'Bryan
 SECURICARE
 Ground Floor, 566 St. Kilda Rd,
 Melbourne Vic 3004.
 Phone:. 03-9529 4196
 Fax. 03-9529 4197

Personal details

Qualified as an accountant Julianna (FCPA) has twenty years management experience as a creative (conceptual) strategist and thought leader working with SME's (small and medium sized enterprises) She is an experienced team member.

Business Background

SECURICARE started in 1992 as a project to distinguish the risk of investing into SME's and to provide investment guidelines that would manage that risk.. As the project developed it re-engineered the relationships between businesses, consultants and equity providers. Concepts developed include investment alternatives for businesses, lateral and horizontal industry groupings , identification of the public's commercial interest in SME's, privatisation of public utilities and the management of international joint ventures using Australian technology.

Areas of Specialisation

Julianna's experience in the development of SME's includes smaller public companies. The management of risk developed in SECURICARE creates a unique environment for business growth. A consultancy brief can be investigatory consulting ; development of concepts into workable strategies; practical solutions to problems; re-engineering of processes; development of strategies; thought leadership.

Industrial Specialisation

Julianna's collaborative style is applicable to all industry groups.

Typical Projects

In 1996 Julianna returns to consulting. Projects might include

- * development of an industry network into a team.
- * structural management change for businesses requiring equity investment.
- * mechanism for investment into SME's
- * investment alternatives to public company flotation.
- * new directions and strategies for an entity that is a profit centre.

O'BRYAN AS A BUSINESS ANGEL

She is one of the most experienced business angels in Australia. Here are is a selection of her experiences:

When businesses could not afford her consultancy fees, she did the work without fee.

She could not understand how to develop consultancy briefs when she could quickly give advice and steer the business to greater profitability. As these businesses prospered no-one came back to thank her for the work she had done or to offer her a fee.

When an accountant made an honest mistake she saw first hand the difficulties of getting professional indemnity compensation.

Where she was asked to take equity in an existing business the owner "forgot" to tell her the traditional market had disappeared.

A major firm of solicitors were given instruction that set out in writing the expected difficulties in preparing legal work for a project. On a change of partners the continuity of the work was lost. As a result of the loss the existing business went into liquidation. The matter is still in dispute. The Liquidator of the business was Mr Colin White of Ernst Young.

As a participant in the New Enterprise Workshops she showed an ability to quickly build a team and to work with inventors. This led one of the Institutes of Technology to get her to give advice on the commercialisation of a product which was owned by the Institute. She was promised a share of the intellectual property which could not at that stage be fully defined. She did the job so well the project team had new insights into the value of what she had developed. The project team decided that since she would be the natural leader she could not join in the project. Without her, they had to eventually abandon the project.

She has worked without fee on the commercialisation of a wide range of products. In some cases after months of work she would find that the limitations to the product were already known to the inventor.

She decided to forego her consultancy fee and suggested that a group of investors query a university on its rights to intellectual property.

In the 1980's O'Bryan was ahead of her time. She pursued her work as an "angel" because she anticipated that what she was doing would in the end give her an assurance and an edge in the development of SME's.

In matters of money and anticipated wealth and privilege we need to impose voluntary community standards.

The public needs to be protected.

HUMAN RESOURCES Appendix A

The book “Managing the Professional Practice “ by David Maister Freedom Press (Macmillan Inc.) published 1992.

Mr Maister is an international guru who advises to some of Australia’s top legal and accounting firms. O’Byrne has taken subjects in the book in summary to give an overview from Mr Maister’s headings etc.

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Expertise.

Experience

Efficiency

the consultancy is judged on

Quality Service

Quality work.

The perimeters of the consultancy is

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The Motivation Spiral for consultants is stated to be

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Three styles of workers including partners, managers etc.

Finders.

Minders.

Grinders

Mr Maister on how to build Human Capital (or people)

Work Assignments.

Coaching.

Teaching Partners.

Adding to knowledge base by managing the project mix.

O'Bryan's Experience.

As above. Plus

1. In Australia Accounting Practices are valued on the gross fees of each client. The accountants is very protective of their clients and often does not like the SME client shopping for other consultants. The accountant may direct the choice of consultant if the client asks the accountants advice in choosing a consultant. Thus the market for consultants is often controlled by the accountant.

2. In Mr Maister's book there is no discussion of the human resources of a consultancy such as work style / motivation that comes from a well regulated life i.e. physical, mental, social, value system etc in harmony. This style of information is now readily available as motivational material.

In the Maister book there is no discussion of the information that is available where we understand the brain functioning of the employee or consultant before deciding on the style of work to which they will be best suited.

These areas of knowledge that have been neglected by Maister must be taken into account in building the effective human resources.

Appendix B

Experience.

We can divide the SME business community into two groups.

1. Level A Businesses.

These businesses are a substitute for employment. They are sometimes called lifestyle businesses. These businesses have a development restriction in one or more of the following potential market size

management skill of the owner

lack of financial return for hours worked.

These businesses are not suitable for equity investment.

Level A businesses request funding to raise their standard of living to their level of income when they were employed.

Should these businesses receive external funding.?

My suggestion is that if these businesses comply to good businesses practice and request moderate sums of money for their activities that these sums be available by way of a small loan. This loan is to be regarded in the same way as bank card finance. A person running a business that fell into this category might have a meeting with SECURICARE Mentor Size of loans \$5000 to \$10,000

More information is available on these Level A businesses but it is not appropriate in this project.

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May not be implementing business plans, quality control, performance indices etc.

OPPORTUNITIES

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Existing funding mechanisms do not understand the Total Quality Culture needed to develop the full potential of these businesses

THREATS. (external dysfunction)

Existing funding mediums.

Ineffective professional indemnity insurance.

Inexperience of present management consulting practices.

Information explosion. Subdivision of knowledge.

As a player into a niche market , the market may change.

Level B business owner may have no family culture of being in business.