svpartners

specialist accountants & advisors

Commercial Risk Outlook Report March 2019

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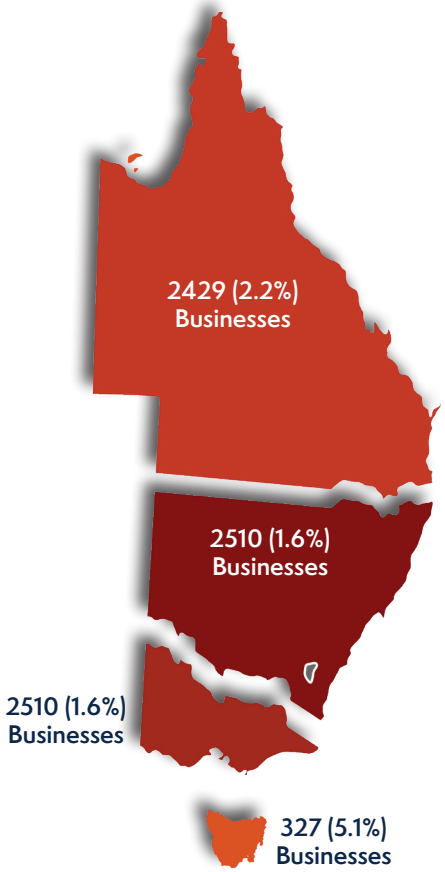
Regions and Industries at High to Severe Risk of Financial Failure

Eastern States Risk Analysis



N.B. percentages are a portion of all Australian businesses

Top 3 Regions Risk Levels

Melbourne - Inner
650 businesses in high to severe risk

High to Severe	Average	Low to Moderate
1.7%	23.4%	74.9%

Sydney - City & Inner South
534 businesses in high to severe risk

High to Severe	Average	Low to Moderate
1.8%	21.5%	76.6%

Parramatta
429 businesses in high to severe risk

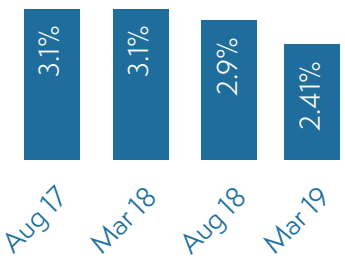
High to Severe	Average	Low to Moderate
3.2%	25.3%	71.5%

N.B. percentages are a portion of businesses within their respective regions

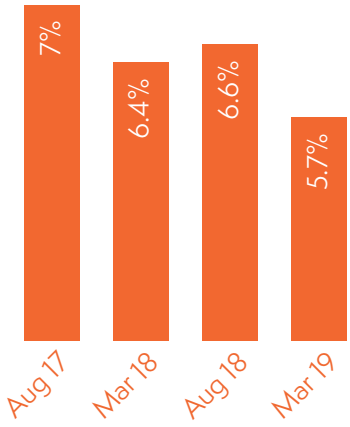
Top 3 Industry Analysis

N.B. percentages are a portion of businesses within their respective industry.

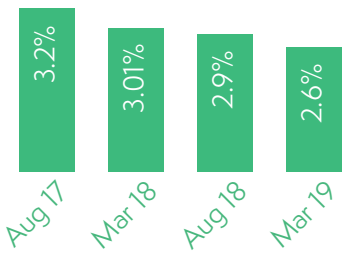
Construction
High to Severe Risk Data



Accommodation & Food Services
High to Severe Risk Data



Retail
High to Severe Risk Data



Executive Summary

SV Partners has released the key findings within the Commercial Risk Outlook Report for March 2019. The Report provides an analysis of the current state of Australian businesses from an insolvency and prognostic perspective based on commercial risk data.

This Report analyses industries and regions within Australia where incorporated operating businesses are predicted to face financial distress within the next 12 months. This Report also expands on the drivers behind commercial risk and impacts for business owners, while providing insights from a professional insolvency perspective.

The commercial risk data attempts to predict business financial failure based on the likelihood of adverse events including external administrations, defaults, wind up petitions, Mercantile enquiries, bankruptcies, court writs, default judgements, poor trade payment behavior and seeking legal relief from creditors. The commercial risk data is comprised of the most comprehensive and latest bureau information available.

Key Findings

Nationally, the top 5 industries with businesses at high to severe financial risk (in order of number of businesses) are:

1. Construction 1,192 (2.4%)
2. Accommodation and Food Services 1,084 (5.7%)
3. Retail Trade 916 (2.6%)
4. Professional, Scientific and Technical Services 660 (0.9%)
5. Financial and Insurance Services 540 (0.6%)

The top 5 regions throughout Queensland, New South Wales and Victoria with the highest proportion of total businesses in Australia that are at risk of financial failure based on percentage are:

1. NSW South West 3.6% (251)
2. Parramatta 3.2% (429)
3. NSW Inner South West 3.0% (317)
4. Logan - Beaudesert 3.0% (146)
5. NSW Outer South West 2.8% (102)

The top 5 regions where businesses show the largest portion of low to minimal risk of financial failure within the next 12 months, according to proportion of businesses in the low risk band are:

1. VIC - Latrobe Gippsland 86.4% (3,415)
2. VIC - Hume 86.4% (2,928)
3. VIC - Shepparton 85.5% (2,729)
4. VIC - Bendigo 85.5% (2,510)
5. VIC - Warnambool & South West 85.3% (2,160)

Risk Mitigation

How can a business mitigate risk?

The SV Strategic Solutions team have identified the various actions that can be taken to mitigate business risk and essentially prosper throughout the business life cycle.

Level of Risk of Possible Failure	Action Required	Explanatory note
Severe to High Risk (Bands 1 - 3)	Stabilisation	The chances of successfully bringing a businesses out of its distressed position are low, unless there are only one to two specific issues to be addressed and sufficient time frame to execute required stabilisation strategies. These businesses need a rapid assessment of options and only quick win strategies are likely to have any effect. Effective stabilsation is likely to be much more achievable. These businesses should undergo a full situational analysis and needs assessment to identify and prioritise strategies and associated action plans.
Average to Moderate Risk (Bands 4 - 5)	Business Improvement	Businesses should be looking to adopt improvement strategies to ensure that they do not slip into higher risk bands and are able to position themselves for future growth. These businesses generally have a few operational inefficiencies, technology or people challenges and could also be missing out on market opportunities. This is the greatest scope to add value to these businesses to bring them into the most effective performers amongst their peers.
Low to Minimal Risk (Bands 6 - 8)	Efficiency, Growth and Value Enhancement	Businesses need to look at opportunities to further enhance operational efficiencies, generally through technology advancements, and develop strategies to grow into new markets or geographies. The focus of a business in this risk band will generally be external – looking for M&A opportunities to increase growth, new markets or products/services to increase revenues and profitability or structuring the business for a founder/CEO to exit.

Business assessments need to be broken down to consider five key areas individually, and then prioritise into a sum of their parts to produce effective recommendations for diminishing current and future risk:

1. Market position, market performance and direction
2. Products and services – customer fit
3. Internal operational efficiency
4. Financial performance and working capital
5. Culture and organisational structure/performance

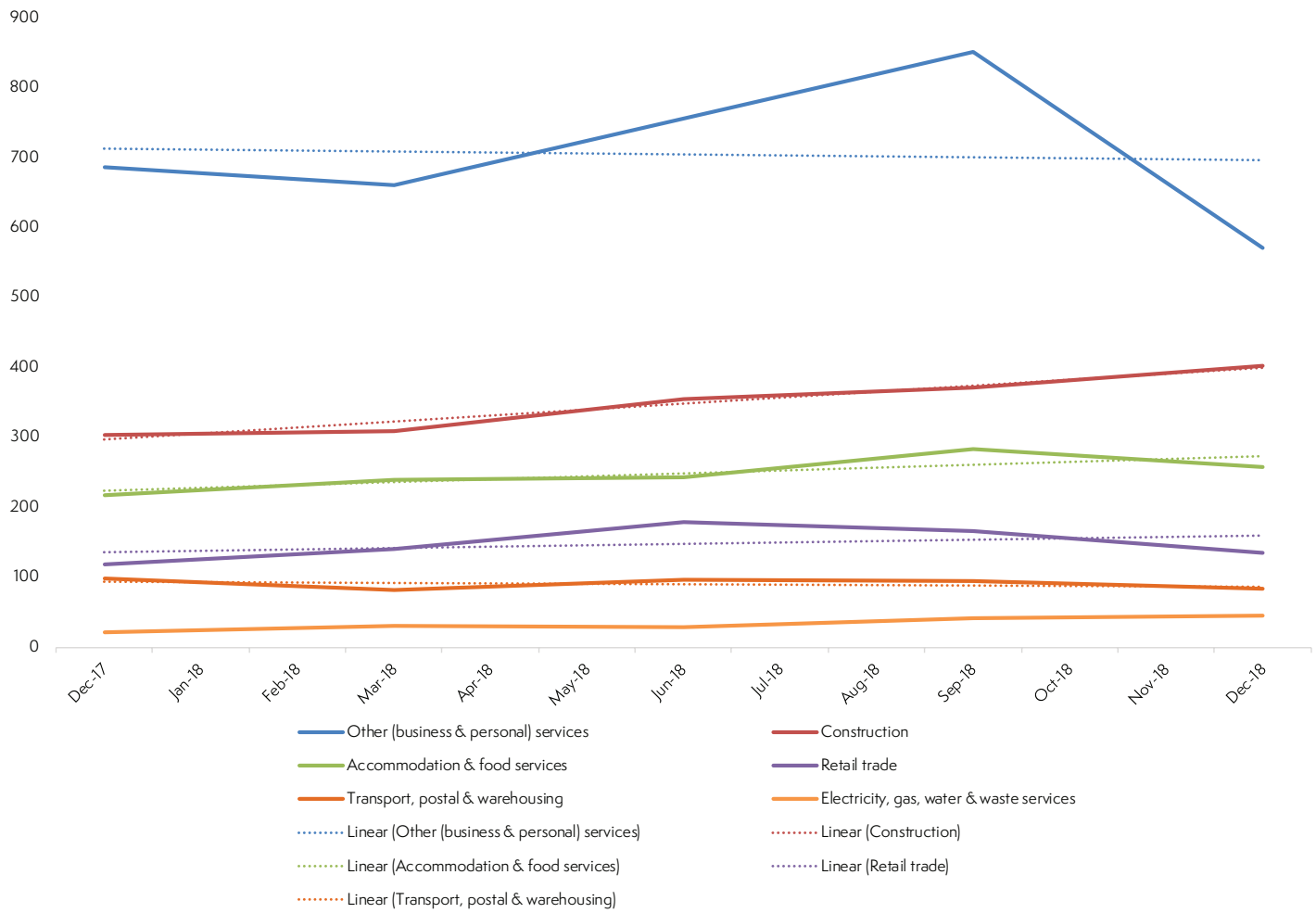
Insolvencies - Australian Securities & Investments Commission

Insolvency Trends and Analysis

The Australian Securities and Investments Commission (ASIC) Insolvency Statistics Series 1A, records the number of external administrations by industry. According to ASIC, the five industries with the highest number of recorded external administrations as at December 2018 quarter are:

1. Other (business & personal) services*, 570 (-16.9% since December 2017)
2. Construction, 402 (+32.7% since December 2017)
3. Accommodation & food services, 257 (+18.4% since December 2017)
4. Retail Trade, 135 (+14% since December 2017)
5. Transport, Postal & Warehousing, 83 (-15.31% since December 2017)

Graph 1:
Companies Entering External Administration by Industry (December 2017 to December 2018 Qtr)



*'Other Services' industry as defined by the ANZIC Code includes Repair and Maintenance, Personal and Other Services, Private Households Employing Staff and Undifferentiated Goods and Services - Producing Activites of Households for Own Use.

Table 1:
ASIC Insolvency Statistics Series 1A, Companies Entering External Administration by Industry (December 2017 to December 2018 Qtr)

Industry	Dec-17	Mar-18	June-18	Sep-18	Dec-18	Year to Year Total	% Change since Dec 17
Other (business & personal) services	686	661	756	850	570	3523	-16.91%
Construction	303	309	354	371	402	1739	32.67%
Accommodation & food services	217	239	243	283	257	1239	18.43%
Retail trade	118	140	179	165	135	737	14.41%
Transport, postal & warehousing	98	81	96	94	83	452	-15.31%
Electricity, gas, water & waste services	21	31	29	41	45	167	114.29%
Finance	37	22	27	40	41	167	10.81%
Manufacturing	56	69	51	54	39	269	-30.36%
Information media & telecommunications	26	28	50	35	36	175	38.46%
Rental, hiring & real estate services	41	29	53	51	34	208	-17.07%
Mining	21	22	18	22	34	117	61.9%
Wholesale trade	30	23	33	24	30	140	0.00%
Health care & social assistance	16	19	15	25	29	104	81.25%
Agriculture, forestry & fishing	28	51	34	29	25	167	-10.71%
Professional, scientific & technical services	32	29	32	31	21	145	-34.38%
Education & training	24	19	26	26	21	116	-12.50%
Arts & recreation services	8	18	17	16	12	71	50.00%
Unknown	36	15	14	12	12	89	-66.67%
Administrative & support services	9	7	10	10	8	44	-11.11%
Public administration & safety	2	1	1	3	0	7	-100.00%
Total	1809	1813	2038	2182	2011	9853	11.17%

About Commercial Risk

The commercial risk data within this Report is based on active trading incorporated entities. These entities are ASIC registered companies. The data also includes significant unincorporated entities such as large law firms which can often be structured as an unincorporated partnership.

By focusing on incorporated entities for this commercial risk data, this Report takes a sharper analysis on the most relevant trends from a broader market.

Although the Australian Bureau of Statistics indicate there are over 2.3 million businesses in Australia as of if the end of 2017-18, many of these are simply registered businesses (not operating), and could be comprised of part time sole traders, contractors or trust entities. As a result, this March 2019 Report, analyses data that is based on trading incorporated entities that are formed for the purpose of conducting business (buying/selling/trading), they employ staff, generate revenue and are therefore relevant with the macro ability to sway economic commercial risk.

The commercial risk score of a business is contingent on various factors and may be impacted by the behaviour of a business. This behaviour is based on a range of bureau data, including Mercantile enquires, debt amounts, age of debt, financial defaults and trade payment history. This data is designed to predict the likelihood of business failure within the next 12 months.

Types of Risk

There are 3 main types of commercial risk that a business is categorised within this Report. The types of risk are:

1. High to Severe – Businesses that fall within risk bands 1 - 3
2. Average to Moderate – Businesses that fall within risk bands 4 - 5
3. Minimal to Low – Businesses that fall within risk bands 6 – 8

Throughout this Report, businesses within the high to severe risk category, are expected to have minimal life expectancy as they are currently in financial distress. A business within this category is extremely likely to undergo a serious adverse event within the next 12 months of trading. An adverse event may be an external administration, petition to wind up, court judgement, court writ, payment default or mercantile enquiry.

What makes up the risk score?

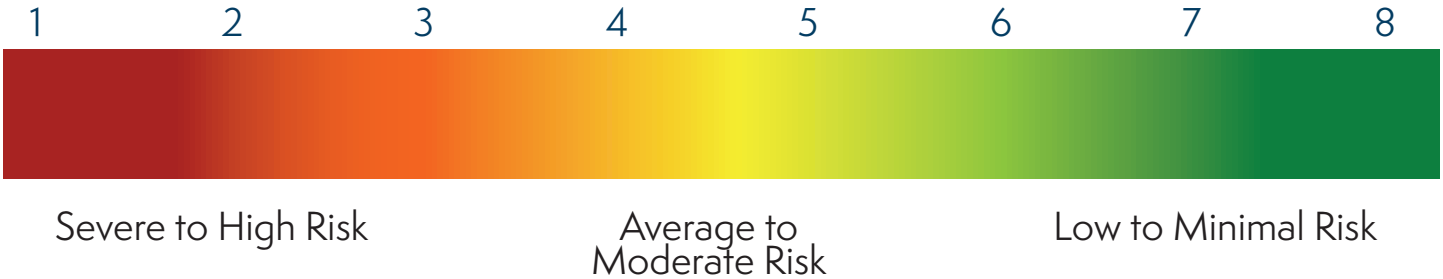
Key contributing factors (not limited to) that frame a risk score are as follows:

- The type and frequency of credit enquiries
- The time since a business/company made or changed its registration
- Credit activities including credit enquiries or adverse information of the business proprietor
- Existence of default information on a company file
- Credit source enquiries that a company makes may impact its trade history
- Serious adverse event information recorded such as a previous external administration or other serious adverse events on file
- Industry based enquiry patterns
- Director information and credit activity of a company director such as credit enquiries or adverse events

About Commercial Risk

Ranking Risk Bands 1-8

The risk bands rank each business on a scale of 1 - 3 (severe to high risk), 4 - 5 (average to moderate risk) and 6 - 8 (low to minimal risk) based upon their likelihood to default within the next 12 months.



Key Causes of Business Failure

ASIC's recorded reasons for business failure are seen throughout 'Figure 3.1.3.1 - Initial external administrators' reports—Nominated causes of failure by industry (1 July 2017 –30 June 2018). Referring to this table, the top 3 causes for business failure nationally are:

1. Inadequate cash flow or high cash use (3,743, 19%), an increase of 117 from June 2017
2. Poor strategic management of business (3,484, 17.5%), a drecrease of 58 from June 2017
3. Trading Losses (2,994, 15.1%), an increase of 241 from June 2017

Figure 3.1.3.1 - Initial external administrators' reports—Nominated causes of failure by industry (1 July 2017–30 June 2018)

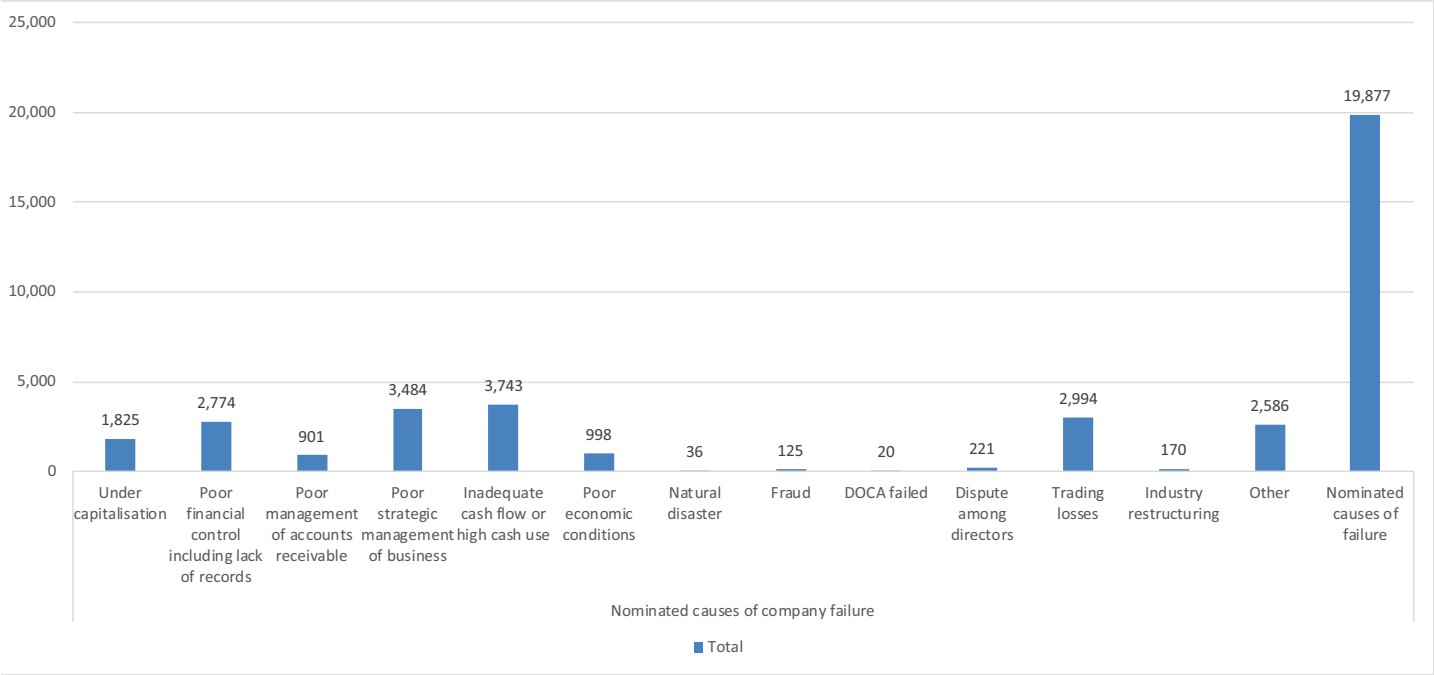


Table 3.1.3.1 - Initial external administrators' reports - Nominated causes of failure by industry (1 July 2017–30 June 2018)

Industry	Under capitalisation	Poor financial control including lack of records	Poor management of accounts receivable	Poor strategic management of business	Inadequate cash flow or high cash use	Poor economic conditions	Natural disaster	Fraud	DOCA failed	Dispute among directors	Trading losses	Industry restructuring	Other	Nominated causes of failure
Accommodation & food services	309	358	33	499	554	188	7	11	1	31	560	4	319	2,874
Administrative & support services	15	21	11	28	29	2	0	2	0	1	20	2	26	157
Agriculture, forestry & fishing	22	42	11	42	38	14	5	3	0	5	52	1	51	286
Arts & recreation services	11	16	3	21	27	10	1	1	0	1	31	0	24	146
Construction	436	645	326	759	860	189	5	10	4	40	591	11	526	4,402
Education & training	19	22	12	56	60	9	0	4	2	4	34	44	58	324
Electricity, gas, water & waste services	31	52	25	65	73	22	0	1	0	3	59	4	49	384
FIS–Credit provider	0	4	2	4	2	3	0	1	0	0	1	0	7	24
FIS–Deposit taking institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0
FIS–Insurance	2	3	0	7	8	1	0	1	0	4	7	0	2	35
FIS–Managed investments	3	3	2	6	7	9	0	3	0	0	8	0	13	54
FIS–Other financial services	25	23	5	33	22	11	0	2	0	1	26	0	50	198
FIS–Superannuation	0	0	0	0	0	1	0	0	0	0	1	0	2	4
Health care & social assistance	20	17	9	28	35	5	0	2	0	5	20	1	29	171
Information media & telecommunications	44	45	21	78	76	7	0	3	0	6	72	6	62	420
Manufacturing	82	93	44	131	163	57	1	8	1	12	145	8	93	838
Mining	57	28	10	46	74	49	0	0	1	5	51	23	54	398
Other (business & personal) services	424	930	242	1,013	1,015	180	5	40	4	53	720	20	744	5,390
Professional, scientific & technical services	37	41	20	78	74	20	0	13	1	18	58	8	66	434
Public administration & safety	2	1	0	3	1	0	0	0	0	0	3	0	1	11
Rental, hiring & real estate services	26	36	10	70	59	30	7	4	1	12	36	1	48	340
Retail trade	134	189	38	272	292	127	3	3	3	10	298	20	191	1,580
Transport, postal & warehousing	84	165	50	174	191	45	2	11	1	6	136	7	121	993
Wholesale trade	42	40	27	71	83	19	0	2	1	4	65	10	50	414
Total	1,825	2,774	901	3,484	3,743	998	36	125	20	221	2,994	170	2,586	19,877

About Commercial Risk

Insolvency Indicators

SV Partners' specialists outline the indicators that are key contributors that may lead to insolvency. These are considered to be warning signs and should be addressed with a professional as soon as possible:

- Lack of control of the business
- Overdue taxes
- Continuing losses
- Poor relationships with financial institutes or lenders and the inability to borrow further funds
- No access to alternative finance
- Inability to raise further equity
- Suppliers stopping accounts, changing to cash on delivery or demanding special payment arrangements before resuming supply
- Creditors remaining unpaid outside normal or industry trading terms
- Reverting to using post-dated cheques to continue trading
- Dishonoured cheques
- Highly leveraged assets
- Banks requesting additional security
- Legal letters of demand, summons, judgements and warrants issued to recover outstanding debts
- Inability to produce accurate financial information

Dealing with Debt and Impact on Stakeholders

There are several options for an entity dealing with debt. It is vital to seek professional advice as soon as possible if a business is experiencing financial difficulty.

Some options outlined by our specialists on dealing with debt include:

1. Paying the debt in full – continue with current repayment arrangements, investigate refinancing options (with professional advice), lump sum payments through other sources such as family/friends or superannuation through hardship provisions
2. Compromise with creditors – either through informal or formal arrangement (Bankruptcy Act / Corporations Act)
3. Communicate to the ATO, Creditors and Bankers the status of debt and repayments. Non-communication makes the situation worse and can often impact future negotiations with these stakeholders

There are other immediate avenues on how a business can address financial distress (alongside seeking professional advice):

1. Review significant changes in existing market share, pricing and demand for services/products
2. Retest the assumptions underlying the current business plan
3. Review the arguments for remaining in the existing vs new market sectors
4. Initiate a review of major projects (infrastructure, resources) with respect to timing and funding effects on the market and local economic conditions
5. Determine where the business should be positioning itself in the market
6. Reviewing the business cost structures regarding labour, suppliers and overheads
7. Assessing balance sheet efficiency and allocation of working capital
8. Exploring avenues to find new customers and maintain existing customers

Case Study - National Pizza Franchise

Whether you are a company director or an individual dealing with unmanageable debt, timing is a crucial factor that could prevent the situation from becoming worse. Seeking early professional advice can alleviate pressures from creditors and can provide a resolution to unpaid debts.

The following case study discusses a business at high risk of financial failure that required immediate professional advice to mitigate further loss and prevent the likelihood of an external administration.

The Situation

A National Pizza Franchise, operated a network of franchised pizza stores with its head office based in Brisbane. The Company owed over $4m to a secure creditor, upwards of $1m in employee entitlements and over $4m to unsecured creditors. SV Partners were appointed administrators.

The Solution

The company was trading at a loss prior to our appointment. We conducted an immediate review of the business upon our appointment and identified restructuring opportunities that could reduce the operational costs. These restructuring measures were undertaken to ensure the business traded profitably during the Voluntary Administration and to maximise the potential sale price.

The administration attracted national media attention and as Administrators we were respectful of the confidential nature of the appointment and the interests of all stakeholders. We continued to trade the business whilst conducting an 'Expressions of Interest' style marketing campaign. Our intention was to sell the business intact to maximise the return to creditors. We implemented measures to minimise the impact on other stakeholders such as franchisees.

The Outcomes

The 'Expression of Interest' marketing campaign provided us with a number of potential buyers, resulting in a successful sale of the business. We were able to provide a solution to this complex franchise scenario by using our knowledge and experience in business recovery.

National Commercial Risk Analysis

The national commercial risk data for March 2019, indicates there are 8,782 businesses in Australia that are within the high to severe risk category of financial failure within the next 12 months. 21.5% of businesses fall within the medium risk bands and 76.7% within the lowest risk bands of financial failure.

Table 3 indicates the number of businesses within their respective risk bands according to their size of turnover. According to the data, there are 7 or 0.4%, $1 billion or more turnover companies at high to severe risk of financial failure within the next 12 months. There are 808 or 4.2% businesses within the $10 million to less than $50 million turnover category at high to severe risk of financial failure. This makes up for the largest portion of businesses within this turnover size at most risk across Australia.

The national data also indicates that both the Accommodation and Food Services and Retail sectors are most at risk with 5.7% and 2.6% proportion of businesses in those industries at high to severe risk of financial failure.

According to the latest ABS Retail Trade figures, Australian retail turnover fell 0.4% in December 2018. Importantly the ABS also reported that online retail turnover fell from 6.6% (November 2018) to 5.6% in December 2018. Despite the overall decrease in online retail turnover, compared to December 2017, it has increased by 0.8% in December 2018.

Table 4 of the commercial risk data, indicates there are 13 major retailers with turnover of more than $50 million, including one $1 billion or more retailer at most risk of financial failure within the next 12 months of operating.

Graph 2: National - Industry vs Commercial Risk - High to Severe Risk

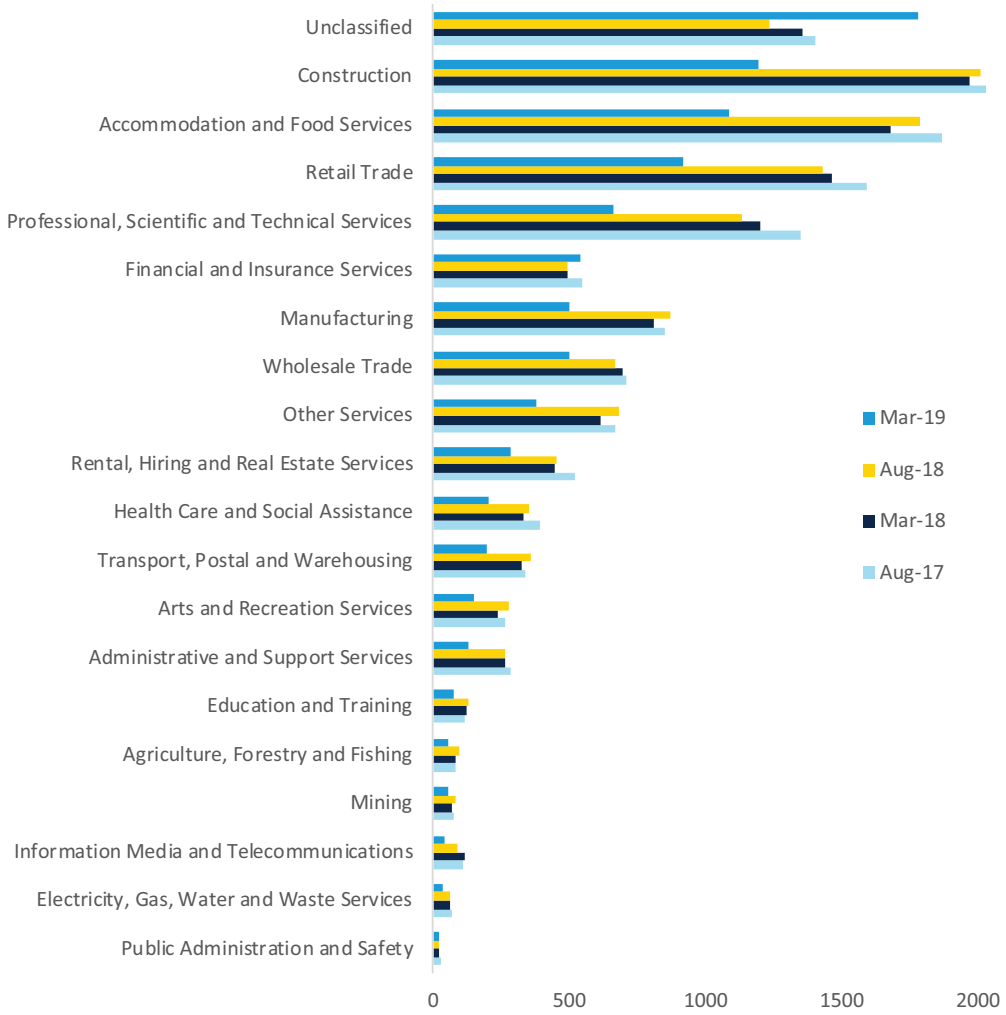


Table 2:
National - Industry vs Commercial Risk

Industry	Risk Band 1	Risk Band 2	Risk Band 3	Risk Band 4	Risk Band 5	Risk Band 6	Risk Band 7	Risk Band 8	Total	Total High Risk Band (1,2,3)	% High Risk Band (1,2,3)	% Medium Risk Band (4,5)	% Low Risk Band 6,7,8)
	←——— Severe to High ———→			Moderate to Average		←——— Low to Minimal ———→							
Unclassified	243	603	932	4565	23204	14569	1456	1947	47519	1778	3.7%	58.4%	37.8%
Construction	268	514	410	2148	7675	16986	12701	9023	49725	1192	2.4%	19.8%	77.8%
Accommodation and Food Services	248	479	357	1515	4083	6189	3324	2855	19050	1084	5.7%	29.4%	64.9%
Retail Trade	172	433	311	1647	5171	12069	7982	6826	34611	916	2.6%	19.7%	77.7%
Professional, Scientific and Technical Services	99	300	261	2335	7868	32442	19429	12330	75064	660	0.9%	13.6%	85.5%
Financial and Insurance Services	56	199	285	1273	15325	33329	21070	20739	92276	540	0.6%	18.0%	81.4%
Manufacturing	112	208	181	930	3858	9474	7268	7715	29746	501	1.7%	16.1%	82.2%
Wholesale Trade	97	202	197	827	5361	9409	7335	6820	30248	496	1.6%	20.5%	77.9%
Other Services	75	164	141	738	2571	7486	5125	4178	20478	380	1.9%	16.2%	82.0%
Rental, Hiring and Real Estate Services	47	133	105	620	2143	6312	4010	3397	16767	285	1.7%	16.5%	81.8%
Health Care and Social Assistance	29	86	86	676	2430	9984	6121	4517	23929	201	0.8%	13.0%	86.2%
Transport, Postal and Warehousing	36	88	71	383	1204	3261	2400	2247	9690	195	2.0%	16.4%	81.6%
Arts and Recreation Services	30	63	54	329	1032	2731	1534	1543	7316	147	2.0%	18.6%	79.4%
Administrative and Support Services	22	52	54	314	1192	3798	2216	1624	9272	128	1.4%	16.2%	82.4%
Education and Training	13	30	31	184	618	1900	949	803	4528	74	1.6%	17.7%	80.7%
Agriculture, Forestry and Fishing	19	20	18	134	616	2095	1945	2262	7109	57	0.8%	10.6%	88.6%
Mining	11	20	22	68	363	849	693	1020	3046	53	1.7%	14.1%	84.1%
Information Media and Telecommunications	10	17	16	126	527	1678	1010	800	4184	43	1.0%	15.6%	83.4%
Electricity, Gas, Water and Waste Services	3	17	14	68	271	578	393	418	1762	34	1.9%	19.2%	78.8%
Public Administration and Safety	3	10	5	27	77	197	117	314	750	18	2.4%	13.9%	83.7%
Total	1593	3638	3551	18907	85589	175336	107078	91378	487070	8782	1.8%	21.5%	76.7%

Table 3:
National - Turnover Size of Business vs Commercial Risk

Turnover Size of Business	Risk Band 1	Risk Band 2	Risk Band 3	Risk Band 4	Risk Band 5	Risk Band 6	Risk Band 7	Risk Band 8	Total	Total High Risk Band (1,2,3)	% High Risk Band (1,2,3)	% Medium Risk Band (4,5)	% Low Risk Band (6,7,8)
	←——— Severe to High ———→			Moderate to Average		←——— Low to Minimal ———→							
$1B or more	0	0	7	17	123	325	254	1210	1936	7	0.4%	7.2%	92.4%
$500M to less than $1B	1	4	0	6	79	138	126	498	852	5	0.6%	10.0%	89.4%
$100M to less than $500M	0	4	5	26	197	424	479	1520	2655	9	0.3%	8.4%	91.3%
$50M to less than $100M	12	17	17	46	205	454	406	1262	2419	46	1.9%	10.4%	87.7%
$10M to less then $50M	250	330	228	720	3118	4190	3161	7216	19213	808	4.2%	20.0%	75.8%
$1M to less than $10M	929	1910	1529	6946	25468	39920	31828	35024	143554	4368	3.0%	22.6%	74.4%
Less than $1M	195	598	568	4567	15163	82276	58746	33814	195927	1361	0.7%	10.1%	89.2%
Unclassified	206	775	1197	6579	41236	47609	12078	10834	120514	2178	1.8%	39.7%	58.5%
Total	1593	3638	3551	18907	85589	175336	107078	91378	487070	8782	1.8%	21.5%	76.7%

Pie Chart 1:
National - Commercial Risk of Businesses (all industries)

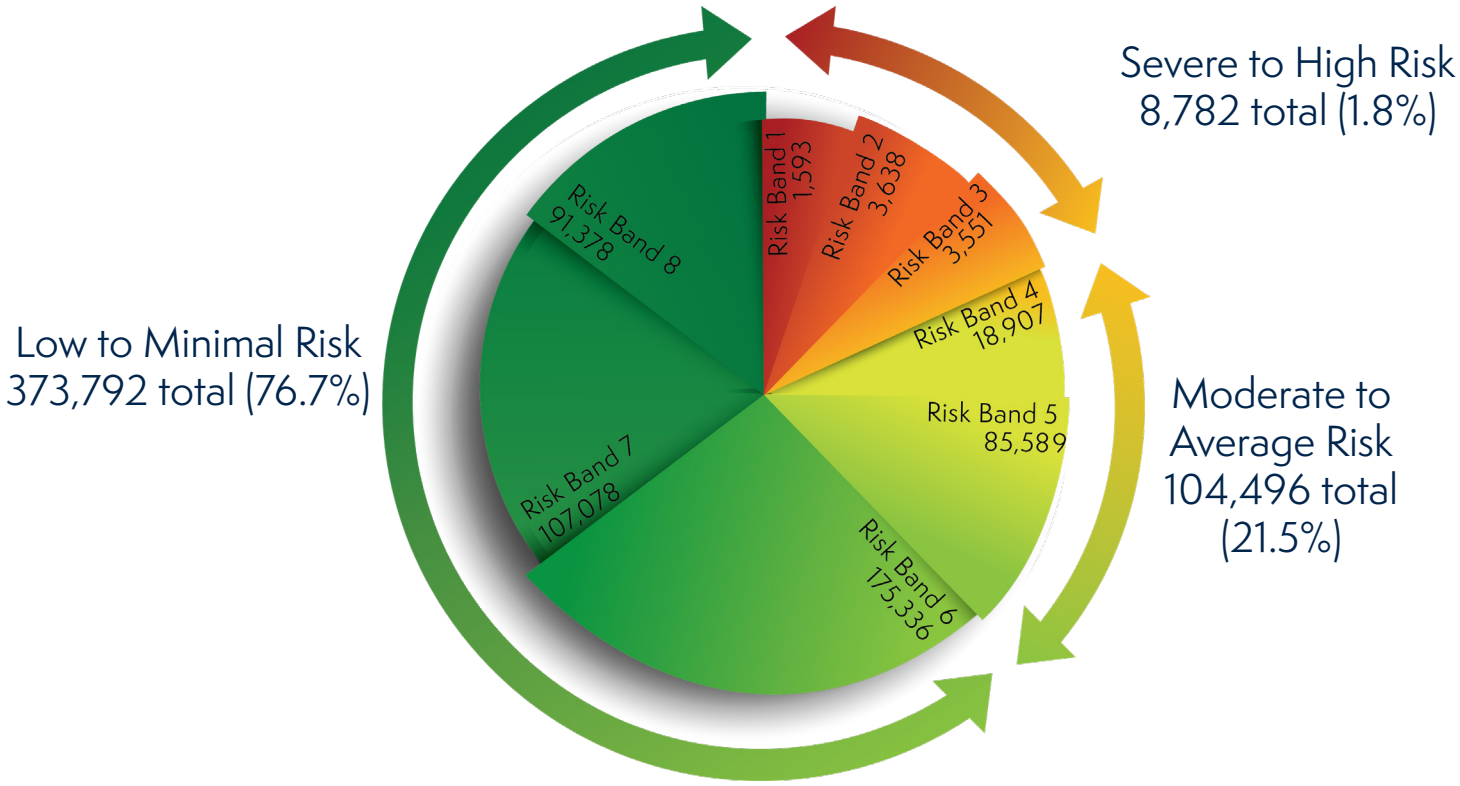


Table 4:
National - Industry vs Turnover Size of Business - High to Severe Risk

Industry	Unclassified	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	Total
Unclassified	1198	82	437	59	1	0	1	0	1778
Construction	139	229	672	144	6	2	0	0	1192
Accommodation and Food Services	64	152	790	76	1	1	0	0	1084
Retail Trade	80	123	502	198	10	1	1	1	916
Professional, Scientific and Technical Services	110	155	343	45	3	2	2	0	660
Financial and Insurance Services	239	145	134	19	3	0	0	0	540
Manufacturing	41	77	307	66	5	1	1	3	501
Wholesale Trade	90	44	271	85	6	0	0	0	496
Other Services	45	83	235	17	0	0	0	0	380
Rental, Hiring and Real Estate Services	52	59	154	17	2	1	0	0	285
Health Care and Social Assistance	29	37	122	13	0	0	0	0	201
Transport, Postal and Warehousing	18	41	112	21	2	0	0	1	195
Arts and Recreation Services	13	46	87	1	0	0	0	0	147
Administrative and Support Services	16	32	68	10	2	0	0	0	128
Education and Training	10	9	50	5	0	0	0	0	74
Agriculture, Forestry and Fishing	9	9	32	7	0	0	0	0	57
Mining	12	28	8	2	2	0	0	1	53
Information Media and Telecommunications	7	6	19	10	0	1	0	0	43
Electricity, Gas, Water and Waste Services	4	2	12	12	3	0	0	1	34
Public Administration and Safety	2	2	13	1	0	0	0	0	18
Total	2178	1361	4368	808	46	9	5	7	8782

Table 5:
National - Retail Sub-Industry vs Commercial Risk

Retail Sub Industry	Unclassified	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	Total
Supermarket and Grocery Stores	2	8	48	48	4	0	0	0	110
Other Specialised Food Retailing	7	7	52	39	1	0	0	0	106
Other Store-Based Retailing n.e.c.	10	21	61	5	0	0	0	0	97
Clothing Retailing	8	12	39	5	0	0	0	0	64
Motor Vehicle Parts Retailing	6	2	30	22	3	0	0	0	63
Hardware and Building Supplies Retailing	3	8	29	5	0	0	1	0	46
Car Retailing	2	0	24	16	0	0	0	0	42
Furniture Retailing	4	5	24	4	0	0	0	0	37
Fuel Retailing	2	1	14	17	2	0	0	0	36
Pharmaceutical, Cosmetic and Toiletry Goods Retailing	5	6	14	5	0	0	0	0	30
Electrical, Electronic and Gas Appliance Retailing	4	3	15	2	0	0	0	0	24
Fresh Meat, Fish and Poultry Retailing	1	3	13	6	0	0	0	0	23
Non-Store Retailing	5	2	11	3	0	1	0	1	23
Sport and Camping Equipment Retailing	1	7	14	1	0	0	0	0	23
Fruit and Vegetable Retailing	1	6	6	6	0	0	0	0	19
Liquor Retailing	2	1	16	0	0	0	0	0	19
Newspaper and Book Retailing	0	4	12	1	0	0	0	0	17
Watch and Jewellery Retailing	3	5	8	1	0	0	0	0	17
Floor Coverings Retailing	2	2	8	1	0	0	0	0	13
Flower Retailing	1	4	6	2	0	0	0	0	13
Garden Supplies Retailing	3	0	8	2	0	0	0	0	13
Manchester and Other Textile Goods Retailing	1	4	7	1	0	0	0	0	13
Motor Cycle Retailing	1	1	8	0	0	0	0	0	10
Footwear Retailing		1	7	0	0	0	0	0	8
Other Personal Accessory Retailing	2	0	6	0	0	0	0	0	8
Stationery Goods Retailing	0	0	6	1	0	0	0	0	7
Trailer and Other Motor Vehicle Retailing	2	0	0	5	0	0	0	0	7
Antique and Used Goods Retailing	1	3	2	0	0	0	0	0	6
Computer and Computer Peripheral Retailing	0	2	4	0	0	0	0	0	6
Toy and Game Retailing	1	2	3	0	0	0	0	0	6
Other Electrical and Electronic Goods Retailing	0	1	3	0	0	0	0	0	4
Department Stores	0	1	2	0	0	0	0	0	3
Retail Commission-Based Buying and/or Selling	0	1	2	0	0	0	0	0	3
Grand Total	80	123	502	198	10	1	1	1	916

Queensland Commercial Risk Analysis

According to the March 2019 commercial risk data, there are 1,945 or (2.2%) of Queensland businesses at high to severe risk of financial failure within the next 12 months.

In terms of the number of businesses (Table 6), the following industries are the most concern for being at high to severe risk of financial failure:

1. Construction, 250 (2.4%) *A decrease by 0.8% since March 2018*
2. Accommodation and Food Services, 203 (5.7%) *A decrease of 0.4% since March 2018*
3. Retail Trade, 203 (3.0%) *A decrease of 0.1% since March 2018*
4. Financial and Insurance Services, 143 (1.0%) *A decrease of 0.8% since March 2018*
5. Professional, Scientific and Technical Services, 134 (1.0%) *A decrease of 0.8 since August 2017*

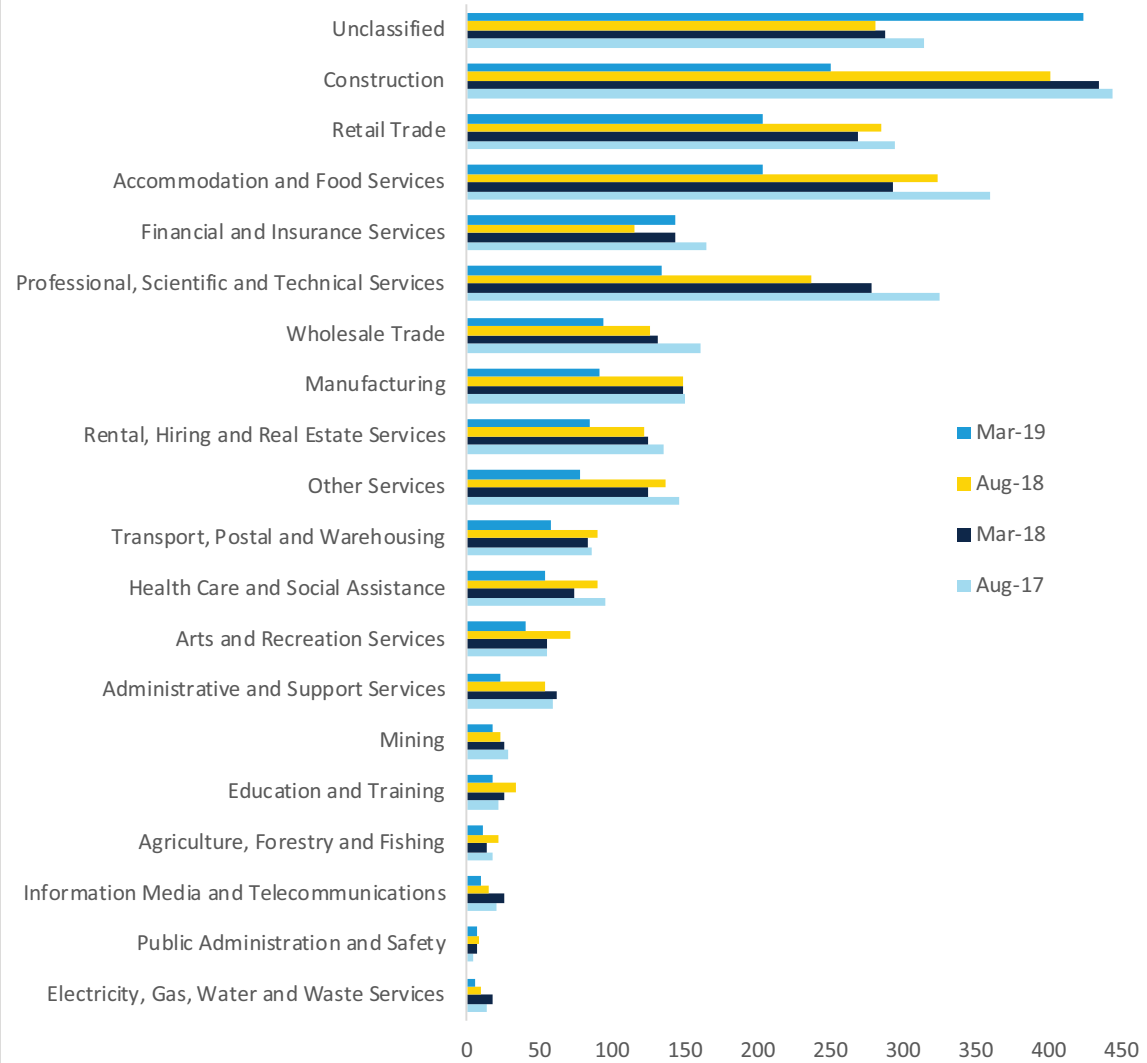
Table 7, indicates there are 10 Queensland businesses with turnover of more than $50 million within the high to severe risk category of financial failure, one of these being a mining company with $1 billion turnover.

The Queensland Regional Table (8), indicates the top at risk regions within the stateby number of businesses, being the following:

1. Brisbane Inner City (395), 2.1%
2. Gold Coast (385) 2.7%
3. Brisbane South (307) 2.8%
4. Logan Beaudesert (146) 3.0%
5. Brisbane West (128) 1.9%

The lowest at risk area is Toowoomba with 42 businesses in the highest risk category making 1.5% proportion of businesses in the area.

Graph 3:
Queensland - Industry vs Commercial Risk - High to Severe Risk



Pie Chart 2:
Queensland - Commercial Risk of Businesses (all industries)

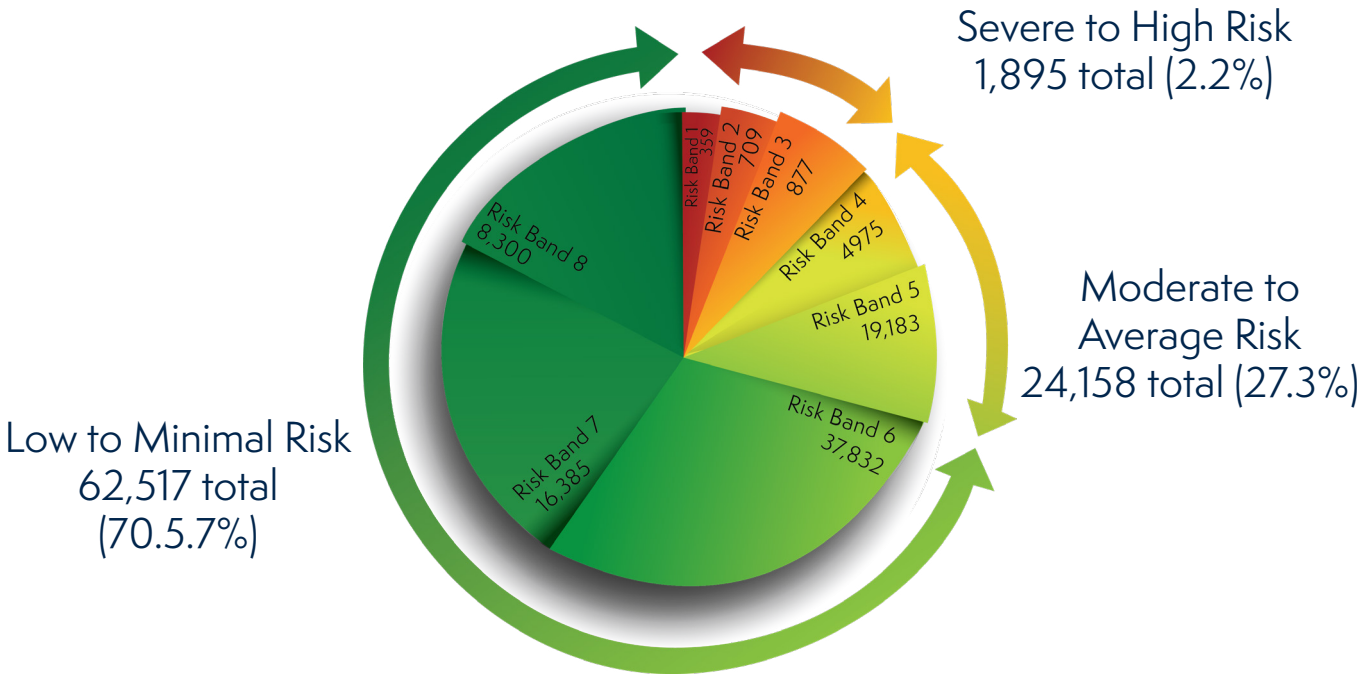


Table 6:
Queensland - Industry vs Commercial Risk

Industry	Risk Band 1	Risk Band 2	Risk Band 3	Risk Band 4	Risk Band 5	Risk Band 6	Risk Band 7	Risk Band 8	Total	Total High Risk Band (1,2,3)	% High Risk Band (1,2,3)	% Medium Risk Band (4,5)	% Low Risk Band (6,7,8)
	←——— Severe to High ———→			Moderate to Average		←——— Low to Minimal ———→							
Unclassified	41	134	249	1195	4529	949	164	112	7373	424	5.8%	77.6%	16.6%
Construction	68	85	97	595	1894	4383	2276	922	10320	250	2.4%	24.1%	73.5%
Accommodation and Food Services	57	65	81	305	838	1328	563	314	3551	203	5.7%	32.2%	62.1%
Retail Trade	43	92	68	353	1101	2902	1480	686	6725	203	3.0%	21.6%	75.4%
Financial and Insurance Services	17	48	78	395	3676	6059	2597	1669	14539	143	1.0%	28.0%	71.0%
Professional, Scientific and Technical Services	16	53	65	630	1810	7196	2367	852	12989	134	1.0%	18.8%	80.2%
Wholesale Trade	18	31	44	219	1169	2249	1170	679	5579	93	1.7%	24.9%	73.5%
Manufacturing	21	32	38	250	887	2283	1218	863	5592	91	1.6%	20.3%	78.0%
Rental, Hiring and Real Estate Services	18	33	33	193	565	1760	758	284	3644	84	2.3%	20.8%	76.9%
Other Services	19	31	28	210	608	1904	835	368	4003	78	1.9%	20.4%	77.6%
Transport, Postal and Warehousing	11	29	17	105	332	839	445	273	2051	57	2.8%	21.3%	75.9%
Health Care and Social Assistance	6	18	30	182	629	2620	1049	333	4867	54	1.1%	16.7%	82.2%
Arts and Recreation Services	9	18	13	85	231	680	234	155	1425	40	2.8%	22.2%	75.0%
Administrative and Support Services	4	10	9	81	282	858	320	117	1681	23	1.4%	21.6%	77.0%
Mining	2	5	11	27	121	272	154	160	752	18	2.4%	19.7%	77.9%
Education and Training	1	8	8	59	164	490	152	100	982	17	1.7%	22.7%	75.6%
Agriculture, Forestry and Fishing	5	6		42	179	610	443	273	1558	11	0.7%	14.2%	85.1%
Information Media and Telecommunications	2	3	4	25	91	273	95	51	544	9	1.7%	21.3%	77.0%
Public Administration and Safety	1	4	2	4	13	47	12	55	138	7	5.1%	12.3%	82.6%
Electricity, Gas, Water and Waste Services	0	4	2	20	64	130	53	34	307	6	2.0%	27.4%	70.7%
Total	359	709	877	4975	19183	37832	16385	8300	88620	1945	2.2%	27.3%	70.5%

Table 7:
Queensland - Industry vs Turnover Size of Business - High to Severe Risk

Industry	Unclassified	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	Total
Unclassified	314	24	82	4	0	0	0	0	424
Construction	23	48	148	30	0	1	0	0	250
Accommodation and Food Services	17	37	136	13	0	0	0	0	203
Retail Trade	15	33	105	47	3	0	0	0	203
Financial and Insurance Services	53	52	32	5	1	0	0	0	143
Professional, Scientific and Technical Services	29	32	68	4	0	1	0	0	134
Wholesale Trade	15	8	56	14	0	0	0	0	93
Manufacturing	9	18	52	11	0	0	1	0	91
Rental, Hiring and Real Estate Services	15	20	43	5	0	1	0	0	84
Other Services	10	20	43	5	0	0	0	0	78
Transport, Postal and Warehousing	3	18	27	9	0	0	0	0	57
Health Care and Social Assistance	13	11	28	2	0	0	0	0	54
Arts and Recreation Services	2	11	27	0	0	0	0	0	40
Administrative and Support Services	3	6	12	2	0	0	0	0	23
Mining	3	8	5	0	1	0	0	1	18
Education and Training	2	4	10	1	0	0	0	0	17
Agriculture, Forestry and Fishing	2	1	6	2	0	0	0	0	11
Information Media and Telecommunications	2	3	3	1	0	0	0	0	9
Public Administration and Safety	1	1	5	0	0	0	0	0	7
Electricity, Gas, Water and Waste Services	1	0	3	2	0	0	0	0	6
Total	532	355	891	157	5	3	1	1	1945

Table 8:
Queensland - Region vs Commercial Risk

Region	Risk Band 1	Risk Band 2	Risk Band 3	Risk Band 4	Risk Band 5	Risk Band 6	Risk Band 7	Risk Band 8	Total	Total High Risk Band (1,2,3)	% High Risk Band (1,2,3)	% Medium Risk Band (4,5)	% Low Risk Band (6,7,8)
	←——— Severe to High ———→			Moderate to Average		←——— Low to Minimal ———→							
Brisbane Inner City	64	133	198	986	4193	8025	3038	1875	18512	395	2.1%	28.0%	69.9%
Gold Coast	81	140	164	886	3208	5874	2911	1257	14521	385	2.7%	28.2%	69.2%
Brisbane South	50	106	151	719	2480	4932	1596	965	10999	307	2.8%	29.1%	68.1%
Logan Beaudesert	23	54	69	332	1047	2228	753	390	4896	146	3.0%	28.2%	68.9%
Brisbane West	19	42	67	373	1563	3129	976	467	6636	128	1.9%	29.2%	68.9%
Brisbane East	29	38	58	295	1117	2320	678	414	4949	125	2.5%	28.5%	68.9%
Ipswich	20	42	63	309	1069	2175	866	514	5058	125	2.5%	27.2%	70.3%
Sunshine Coast	23	44	56	376	1415	2975	1474	577	6940	123	1.8%	25.8%	72.4%
Brisbane North	20	36	47	275	1110	2094	758	462	4802	103	2.1%	28.8%	69.0%
Darling Downs Maranoa	15	28	38	278	1128	2160	1171	540	5358	81	1.5%	26.2%	72.2%
Moreton Bay South	13	28	37	188	693	1554	482	230	3225	78	2.4%	27.3%	70.3%
Cairns	12	28	29	226	916	1862	992	505	4570	69	1.5%	25.0%	73.5%
Moreton Bay North	14	27	28	189	604	1333	497	223	2915	69	2.4%	27.2%	70.4%
Wide Bay	14	28	24	182	765	1695	946	428	4082	66	1.6%	23.2%	75.2%
Mackay	13	18	23	140	612	1189	596	286	2877	54	1.9%	26.1%	72.0%
Fitzroy	7	21	24	152	607	1192	646	292	2941	52	1.8%	25.8%	72.4%
Townsville	16	20	15	134	667	1287	788	366	3293	51	1.5%	24.3%	74.1%
Toowoomba	10	16	16	151	585	1165	612	271	2826	42	1.5%	26.0%	72.5%
Queensland Outback	6	6	18	67	327	548	322	187	1481	30	2.0%	26.6%	71.4%
Total	449	855	1125	6258	24106	47737	20102	10249	110881	2429	2.2%	27.4%	70.4%

Table 9:
Brisbane (East, North, South, West, Inner City) - Industry vs Commercial Risk

Industry	Risk Band 1	Risk Band 2	Risk Band 3	Risk Band 4	Risk Band 5	Risk Band 6	Risk Band 7	Risk Band 8	Total	Total High Risk Band (1,2,3)	% High Risk Band (1,2,3)	% Medium Risk Band (4,5)	% Low Risk Band (6,7,8)
	←––– Severe to High –––→			Moderate to Average		←––– Low to Minimal –––→							
Unclassified	14	59	145	573	1837	387	59	50	3124	218	7.0%	77.1%	15.9%
Accommodation and Food Services	26	28	29	103	311	407	125	96	1125	83	7.4%	36.8%	55.8%
Construction	25	24	33	173	602	1437	613	237	3144	82	2.6%	24.7%	72.7%
Financial and Insurance Services	9	27	38	185	1636	2747	956	719	6317	74	1.2%	28.8%	70.0%
Retail Trade	17	32	24	122	416	986	418	197	2212	73	3.3%	24.3%	72.4%
Professional, Scientific and Technical Services	2	20	30	267	908	3555	995	450	6227	52	0.8%	18.9%	80.3%
Rental, Hiring and Real Estate Services	11	13	15	74	251	682	244	122	1412	39	2.8%	23.0%	74.2%
Wholesale Trade	10	9	20	85	514	979	388	295	2300	39	1.7%	26.0%	72.3%
Health Care and Social Assistance	3	9	14	75	295	1185	391	152	2124	26	1.2%	17.4%	81.4%
Manufacturing	5	11	10	93	313	796	378	307	1913	26	1.4%	21.2%	77.4%
Other Services	5	11	9	71	222	723	251	139	1431	25	1.7%	20.5%	77.8%
Transport, Postal and Warehousing	6	12	6	34	93	257	117	96	621	24	3.9%	20.5%	75.7%
Arts and Recreation Services	4	9	6	28	103	256	75	46	527	19	3.6%	24.9%	71.5%
Mining	1	1	7	16	68	155	105	114	467	9	1.9%	18.0%	80.1%
Administrative and Support Services	2	4	2	21	123	379	104	46	681	8	1.2%	21.1%	77.7%
Education and Training	1	4	3	26	79	224	61	48	446	8	1.8%	23.5%	74.7%
Information Media and Telecommunications	0	2	1	13	53	125	42	25	261	3	1.1%	25.3%	73.6%
Public Administration and Safety	0	2	1	0	8	17	5	21	54	3	5.6%	14.8%	79.6%
Electricity, Gas, Water and Waste Services	0	2	0	7	30	51	16	16	122	2	1.6%	30.3%	68.0%
Agriculture, Forestry and Fishing	0	0	0	4	26	74	27	28	159	0	0.0%	18.9%	81.1%
Total	141	279	393	1970	7888	15422	5370	3204	34667	813	2.3%	28.4%	69.2%

Table 10:
Brisbane (East, North, South, West, Inner City) - Industry vs Turnover Size of Business - High to Severe Risk

Industry	Unclassified	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	Total
Unclassified	175	8	34	1	0	0	0	0	218
Accommodation and Food Services	5	11	61	6	0	0	0	0	83
Construction	9	11	50	12	0	0	0	0	82
Financial and Insurance Services	33	24	15	1	1	0	0	0	74
Retail Trade	8	9	37	18	1		0	0	73
Professional, Scientific and Technical Services	12	8	31	0	0	1	0	0	52
Rental, Hiring and Real Estate Services	7	7	21	3	0	1	0	0	39
Wholesale Trade	6	2	27	4	0	0	0	0	39
Health Care and Social Assistance	8	4	14	0	0	0	0	0	26
Manufacturing	2	3	17	4	0	0	0	0	26
Other Services	6	6	10	3	0	0	0	0	25
Transport, Postal and Warehousing		6	13	5	0	0	0	0	24
Arts and Recreation Services	1	6	12	0	0	0	0	0	19
Mining	1	3	3	0	1	0	0	1	9
Administrative and Support Services		2	5	1		0	0	0	8
Education and Training	2	1	5	0	0	0	0	0	8
Information Media and Telecommunications	1	1	1	0	0	0	0	0	3
Public Administration and Safety	1	0	2	0	0	0	0	0	3
Electricity, Gas, Water and Waste Services	0	0	1	1	0	0	0	0	2
Agriculture, Forestry and Fishing	0	0	0	0	0	0	0	0	0
Total	277	112	359	59	3	2	0	1	813

Brisbane's commercial risk data indicates the industries at risk within Brisbane and surrounding areas. The industries most at risk within this area according to number of businesses are:

1. Accommodation and Food Services 83, 7.4%
2. Construction 82, 2.6%
3. Financial and Insurance Services 74, 1.2%
4. Retail Trade 73, 3.3%
5. Professional Scientific and Technical Services 52, 0.8%

According to Table 10, Brisbane has 6 businesses with turnover of more than $50 million at most risk of financial failure within the next 12 months. This is inclusive of 1 mining company with over $1 billion in turnover. 44% of Brisbane businesses that are within this risk band are categorised as small to medium sized with $1 million to less than $10 million in turnover.

Table 11:
Gold Coast - Industry vs Commercial Risk

Industry	Risk Band 1	Risk Band 2	Risk Band 3	Risk Band 4	Risk Band 5	Risk Band 6	Risk Band 7	Risk Band 8	Total	Total High Risk Band (1,2,3)	% High Risk Band (1,2,3)	% Medium Risk Band (4,5)	% Low Risk Band (6,7,8)
	←——— Severe to High ———→			Moderate to Average		←——— Low to Minimal ———→							
Unclassified	5	28	41	243	778	174	29	25	1323	74	5.6%	77.2%	17.2%
Construction	16	23	23	112	345	705	438	182	1844	62	3.4%	24.8%	71.9%
Retail Trade	7	20	10	56	168	431	246	103	1041	37	3.6%	21.5%	74.9%
Accommodation and Food Services	8	11	13	54	150	216	117	55	624	32	5.1%	32.7%	62.2%
Professional, Scientific and Technical Services	8	11	13	129	308	1144	446	92	2151	32	1.5%	20.3%	78.2%
Financial and Insurance Services	6	4	21	62	614	971	467	306	2451	31	1.3%	27.6%	71.2%
Manufacturing	10	5	9	44	165	387	245	134	999	24	2.4%	20.9%	76.7%
Wholesale Trade	4	11	6	38	196	373	230	95	953	21	2.2%	24.6%	73.2%
Rental, Hiring and Real Estate Services	3	8	8	38	104	298	166	45	670	19	2.8%	21.2%	76.0%
Other Services	7	2	6	25	106	261	129	42	578	15	2.6%	22.7%	74.7%
Health Care and Social Assistance	2	5	3	26	87	350	164	45	682	10	1.5%	16.6%	82.0%
Arts and Recreation Services	1	3	3	15	38	133	49	37	279	7	2.5%	19.0%	78.5%
Administrative and Support Services	1	2	2	15	51	131	54	24	280	5	1.8%	23.6%	74.6%
Transport, Postal and Warehousing	0	3	2	6	44	90	54	25	224	5	2.2%	22.3%	75.4%
Education and Training	0	1	3	9	23	89	33	15	173	4	2.3%	18.5%	79.2%
Information Media and Telecommunications	2	1	0	6	14	57	15	10	105	3	2.9%	19.0%	78.1%
Agriculture, Forestry and Fishing	0	2	0	5	6	22	15	10	60	2	3.3%	18.3%	78.3%
Electricity, Gas, Water and Waste Services	0	0	1	1	7	17	5	3	34	1	2.9%	23.5%	73.5%
Public Administration and Safety	1	0	0	1	2	9	4	7	24	1	4.2%	12.5%	83.3%
Mining	0	0	0	1	2	16	5	2	26	0	0.0%	11.5%	88.5%
Total	81	140	164	886	3208	5874	2911	1257	14521	385	2.7%	28.2%	69.2%

Table 12:
Gold Coast - Industry vs Turnover Size of Business - High to Severe Risk

Industry	Unclassified	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	Total
Unclassified	49	5	19	1	0	0	0	0	74
Construction	5	12	35	10	0	0	0	0	62
Retail Trade	1	6	21	9	0	0	0	0	37
Accommodation and Food Services	6	7	16	3	0	0	0	0	32
Professional, Scientific and Technical Services	5	13	13	1	0	0	0	0	32
Financial and Insurance Services	8	14	7	2	0	0	0	0	31
Manufacturing	2	4	16	2	0	0	0	0	24
Wholesale Trade	3	2	11	5	0	0	0	0	21
Rental, Hiring and Real Estate Services	2	9	8	0	0	0	0	0	19
Other Services	0	4	10	1	0	0	0	0	15
Health Care and Social Assistance	1	5	3	1	0	0	0	0	10
Arts and Recreation Services	0	0	7	0	0	0	0	0	7
Administrative and Support Services	2	1	1	1	0	0	0	0	5
Transport, Postal and Warehousing	1	2	2	0	0	0	0	0	5
Education and Training	0	2	2	0	0	0	0	0	4
Information Media and Telecommunications	1	0	1	1	0	0	0	0	3
Agriculture, Forestry and Fishing	1	0	1	0	0	0	0	0	2
Electricity, Gas, Water and Waste Services	1	0	0	0	0	0	0	0	1
Public Administration and Safety	0	0	1	0	0	0	0	0	1
Mining	0	0	0	0	0	0	0	0	0
Total	88	86	174	37	0	0	0	0	385

The Gold Coast's most high to severe commercial risk businesses fall within the Construction (62), Retail Trade (37) and Food and Accommodation (32) industries. There are 37 Gold Coast businesses within the $10 million to less than $50 million turnover category at most risk of financial failure within the next 12 months.

Table 13:
Sunshine Coast - Industry vs Commercial Risk

Industry	Risk Band 1	Risk Band 2	Risk Band 3	Risk Band 4	Risk Band 5	Risk Band 6	Risk Band 7	Risk Band 8	Total	Total High Risk Band (1,2,3)	% High Risk Band (1,2,3)	% Medium Risk Band (4,5)	% Low Risk Band (6,7,8)
	←——— Severe to High ———→			Moderate to Average		←——— Low to Minimal ———→							
Unclassified	5	8	13	76	391	62	18	10	583	26	4.5%	80.1%	15.4%
Accommodation and Food Services	7	6	7	24	70	123	64	22	323	20	6.2%	29.1%	64.7%
Construction	6	4	4	50	167	377	231	81	920	14	1.5%	23.6%	74.9%
Retail Trade	2	8	2	35	72	246	133	46	544	12	2.2%	19.7%	78.1%
Other Services	0	4	5	20	43	121	66	17	276	9	3.3%	22.8%	73.9%
Financial and Insurance Services	0	3	5	28	281	489	255	143	1204	8	0.7%	25.7%	73.7%
Wholesale Trade	2	1	4	18	86	164	93	33	401	7	1.7%	25.9%	72.3%
Professional, Scientific and Technical Services	0	2	4	49	96	530	190	55	926	6	0.6%	15.7%	83.7%
Rental, Hiring and Real Estate Services	1	2	3	7	36	138	71	19	277	6	2.2%	15.5%	82.3%
Manufacturing	0	3	2	21	57	199	106	59	447	5	1.1%	17.4%	81.4%
Health Care and Social Assistance	0	0	4	20	38	231	121	33	447	4	0.9%	13.0%	86.1%
Administrative and Support Services	0	0	2	6	18	56	29	6	117	2	1.7%	20.5%	77.8%
Arts and Recreation Services	0	2	0	7	15	60	22	14	120	2	1.7%	18.3%	80.0%
Public Administration and Safety	0	1	0	1	0	7	0	3	12	1	8.3%	8.3%	83.3%
Transport, Postal and Warehousing	0	0	1	3	17	48	26	14	109	1	0.9%	18.3%	80.7%
Agriculture, Forestry and Fishing	0	0	0	1	9	43	23	12	88	0	0.0%	11.4%	88.6%
Education and Training	0	0	0	6	7	40	14	5	72	0	0.0%	18.1%	81.9%
Electricity, Gas, Water and Waste Services	0	0	0	4	4	12	4	1	25	0	0.0%	32.0%	68.0%
Information Media and Telecommunications	0	0	0	0	5	19	7	2	33	0	0.0%	15.2%	84.8%
Mining	0	0	0	0	3	10	1	2	16	0	0.0%	18.8%	81.3%
Total	23	44	56	376	1415	2975	1474	577	6940	123	1.8%	25.8%	72.4%

Table 14:
Sunshine Coast - Industry vs Turnover Size of Business - High to Severe Risk

Industry	Unclassified	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	Total
Unclassified	22	1	2	1	0	0	0	0	26
Accommodation and Food Services	1	6	12	1	0	0	0	0	20
Construction	0	1	9	3	0	1	0	0	14
Retail Trade	1	4	5	1	1	0	0	0	12
Other Services	3	3	3	0	0	0	0	0	9
Financial and Insurance Services	3	4	1	0	0	0	0	0	8
Wholesale Trade	0	1	4	2	0	0	0	0	7
Professional, Scientific and Technical Services	0	3	2	1	0	0	0	0	6
Rental, Hiring and Real Estate Services	1	2	3	0	0	0	0	0	6
Manufacturing	1	3	0	1	0	0	0	0	5
Health Care and Social Assistance	2	0	2	0	0	0	0	0	4
Administrative and Support Services	1	0	1	0	0	0	0	0	2
Arts and Recreation Services	0	0	2	0	0	0	0	0	2
Public Administration and Safety	0	0	1	0	0	0	0	0	1
Transport, Postal and Warehousing	0	0	1	0	0	0	0	0	1
Agriculture, Forestry and Fishing	0	0	0	0	0	0	0	0	0
Education and Training	0	0	0	0	0	0	0	0	0
Electricity, Gas, Water and Waste Services	0	0	0	0	0	0	0	0	0
Information Media and Telecommunications	0	0	0	0	0	0	0	0	0
Mining	0	0	0	0	0	0	0	0	0
Total	35	28	48	10	1	1	0	0	123

The Sunshine Coast has a total of 123 businesses across all industries that fall within the high to severe commercial risk bands of financial failure. This is approximately 1.8% of businesses in the region, with 25.8% within the medium and 72.4% at low risk of failure. The industry most at concern is the Accommodation and Food Services industry with 20 businesses in financial distress.

Table 15:
Toowoomba - Industry vs Commercial Risk

Industry	Risk Band 1	Risk Band 2	Risk Band 3	Risk Band 4	Risk Band 5	Risk Band 6	Risk Band 7	Risk Band 8	Total	Total High Risk Band (1,2,3)	% High Risk Band (1,2,3)	% Medium Risk Band (4,5)	% Low Risk Band (6,7,8)
	←——— Severe to High ———→			Moderate to Average		←——— Low to Minimal ———→							
Financial and Insurance Services	0	1	0	8	112	181	120	46	468	1	0.2%	25.6%	74.1%
Construction	3	2	5	32	67	159	81	27	376	10	2.7%	26.3%	71.0%
Professional, Scientific and Technical Services	0	0	0	15	40	174	73	22	324	0	0.0%	17.0%	83.0%
Retail Trade	1	3	3	10	38	102	49	21	227	7	3.1%	21.1%	75.8%
Unclassified	3	4	3	26	141	35	4	1	217	10	4.6%	77.0%	18.4%
Wholesale Trade	1	1	1	5	36	67	45	27	183	3	1.6%	22.4%	76.0%
Manufacturing	0	0	0	8	30	69	48	25	180	0	0.0%	21.1%	78.9%
Health Care and Social Assistance	0	0	0	4	21	79	42	10	156	0	0.0%	16.0%	84.0%
Other Services	1	1	0	7	18	63	39	16	145	2	1.4%	17.2%	81.4%
Accommodation and Food Services	0	1	4	13	17	38	16	8	97	5	5.2%	30.9%	63.9%
Agriculture, Forestry and Fishing	0	0	0	5	12	30	26	24	97	0	0.0%	17.5%	82.5%
Rental, Hiring and Real Estate Services	0	1	0	9	7	57	18	4	96	1	1.0%	16.7%	82.3%
Transport, Postal and Warehousing	1	1	0	2	11	34	22	15	86	2	2.3%	15.1%	82.6%
Administrative and Support Services	0	0	0	2	9	31	8	3	53	0	0.0%	20.8%	79.2%
Arts and Recreation Services	0	0	0	4	10	21	5	4	44	0	0.0%	31.8%	68.2%
Education and Training	0	0	0	1	9	10	3	2	25	0	0.0%	40.0%	60.0%
Mining	0	1	0	0	5	2	4	5	17	1	5.9%	29.4%	64.7%
Information Media and Telecommunications	0	0	0	0	1	7	4	3	15	0	0.0%	6.7%	93.3%
Electricity, Gas, Water and Waste Services	0	0	0	0	1	3	5	3	12	0	0.0%	8.3%	91.7%
Public Administration and Safety	0	0	0	0	0	3	0	5	8	0	0.0%	0.0%	100.0%
Total	10	16	16	151	585	1165	612	271	2826	42	1.5%	26.0%	72.5%

Table 16:
Toowoomba - Industry vs Turnover Size of Business - High to Severe Risk

Industry	Unclassified	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	Total
Construction	1	3	6	0	0	0	0	0	10
Unclassified	4	2	4	0	0	0	0	0	10
Retail Trade	0	3	4	0	0	0	0	0	7
Accommodation and Food Services	2	1	2	0	0	0	0	0	5
Wholesale Trade	2	0	1	0	0	0	0	0	3
Other Services	0	0	1	1	0	0	0	0	2
Transport, Postal and Warehousing	0	2	0	0	0	0	0	0	2
Financial and Insurance Services	1	0	0	0	0	0	0	0	1
Mining	0	1	0	0	0	0	0	0	1
Rental, Hiring and Real Estate Services	1	0	0	0	0	0	0	0	1
Arts and Recreation Services	0	0	0	0	0	0	0	0	0
Agriculture, Forestry and Fishing	0	0	0	0	0	0	0	0	0
Administrative and Support Services	0	0	0	0	0	0	0	0	0
Health Care and Social Assistance	0	0	0	0	0	0	0	0	0
Education and Training	0	0	0	0	0	0	0	0	0
Information Media and Telecommunications	0	0	0	0	0	0	0	0	0
Public Administration and Safety	0	0	0	0	0	0	0	0	0
Electricity, Gas, Water and Waste Services	0	0	0	0	0	0	0	0	0
Manufacturing	0	0	0	0	0	0	0	0	0
Professional, Scientific and Technical Services	0	0	0	0	0	0	0	0	0
Total	11	12	18	1	0	0	0	0	42

Toowoomba is one of Queensland's lowest commercial risk regions with 42 businesses falling within the high to severe risk bands of financial failure. Toowoomba continues to remain relatively safe, with a strong economy and commercial risk data decreasing by 14 businesses in the high to severe category risk bands.

Table 17:
Mackay - Industry vs Commercial Risk

Industry	Risk Band 1	Risk Band 2	Risk Band 3	Risk Band 4	Risk Band 5	Risk Band 6	Risk Band 7	Risk Band 8	Total	Total High Risk Band (1,2,3)	% High Risk Band (1,2,3)	% Medium Risk Band (4,5)	% Low Risk Band (6,7,8)
	←——— Severe to High ———→			Moderate to Average		←——— Low to Minimal ———→							
Unclassified	3	3	7	26	170	40	6	4	259	13	5.0%	75.7%	19.3%
Construction	2	4	1	17	63	148	91	35	361	7	1.9%	22.2%	75.9%
Rental, Hiring and Real Estate Services	0	2	3	7	21	55	24	8	120	5	4.2%	23.3%	72.5%
Accommodation and Food Services	1	2	1	11	29	54	22	12	132	4	3.0%	30.3%	66.7%
Other Services	2	0	2	7	18	86	33	14	162	4	2.5%	15.4%	82.1%
Retail Trade	0	1	3	12	33	108	69	33	259	4	1.5%	17.4%	81.1%
Arts and Recreation Services	1	2	0	0	4	23	10	5	45	3	6.7%	8.9%	84.4%
Manufacturing	1	0	2	7	27	52	22	26	137	3	2.2%	24.8%	73.0%
Professional, Scientific and Technical Services	1	1	1	15	33	184	69	26	330	3	0.9%	14.5%	84.5%
Wholesale Trade	1	2	0	7	32	54	34	19	149	3	2.0%	26.2%	71.8%
Transport, Postal and Warehousing	1	0	1	7	14	53	25	17	118	2	1.7%	17.8%	80.5%
Financial and Insurance Services	0	0	1	10	101	158	89	47	406	1	0.2%	27.3%	72.4%
Health Care and Social Assistance	0	1	0	7	20	59	29	6	122	1	0.8%	22.1%	77.0%
Mining	0	0	1	1	15	24	9	6	56	1	1.8%	28.6%	69.6%
Administrative and Support Services	0	0	0	2	7	24	11	3	47	0	0.0%	19.1%	80.9%
Agriculture, Forestry and Fishing	0	0	0	2	17	40	44	22	125	0	0.0%	15.2%	84.8%
Education and Training	0	0	0	1	2	12	4	2	21	0	0.0%	14.3%	85.7%
Electricity, Gas, Water and Waste Services	0	0	0	1	4	3	3	0	11	0	0.0%	45.5%	54.5%
Information Media and Telecommunications	0	0	0	0	2	10	2	1	15	0	0.0%	13.3%	86.7%
Public Administration and Safety	0	0	0	0	0	2	0	0	2	0	0.0%	0.0%	100.0%
Total	13	18	23	140	612	1189	596	286	2877	54	1.9%	26.1%	72.0%

Table 18:
Mackay - Industry vs Turnover Size of Business - High to Severe Risk

Industry	Unclassified	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	Total
Unclassified	11	2	0	0	0	0	0	0	13
Construction	0	3	3	1	0	0	0	0	7
Rental, Hiring and Real Estate Services	1	0	4	0	0	0	0	0	5
Accommodation and Food Services	0	1	3	0	0	0	0	0	4
Other Services	0	1	3	0	0	0	0	0	4
Retail Trade	0	2	1	1	0	0	0	0	4
Arts and Recreation Services	0	1	2	0	0	0	0	0	3
Manufacturing	1	1	1	0	0	0	0	0	3
Professional, Scientific and Technical Services	1	0	1	1	0	0	0	0	3
Wholesale Trade	0	0	3	0	0	0	0	0	3
Transport, Postal and Warehousing	0	0	2	0	0	0	0	0	2
Financial and Insurance Services	0	1	0	0	0	0	0	0	1
Health Care and Social Assistance	0	0	1	0	0	0	0	0	1
Mining	0	1	0	0	0	0	0	0	1
Administrative and Support Services	0	0	0	0	0	0	0	0	0
Agriculture, Forestry and Fishing	0	0	0	0	0	0	0	0	0
Education and Training	0	0	0	0	0	0	0	0	0
Electricity, Gas, Water and Waste Services	0	0	0	0	0	0	0	0	0
Information Media and Telecommunications	0	0	0	0	0	0	0	0	0
Public Administration and Safety	0	0	0	0	0	0	0	0	0
Total	14	13	24	3	0	0	0	0	54

The Mackay region remains positive with 1.9% (54) of businesses in the region at high to severe risk of financial failure within the next 12 months. The top three industries most of concern are Construction (1.9%), Retail, Hiring and Retail Estate Services (4.2%) and Accommodation and Food Services (3.0%). 44.4% of these businesses have turnover of $1 million to less than $10 million indicating small to medium sized businesses.

Table 19:
Rockhampton - Industry vs Commercial Risk

Industry	Risk Band 1	Risk Band 2	Risk Band 3	Risk Band 4	Risk Band 5	Risk Band 6	Risk Band 7	Risk Band 8	Total	Total High Risk Band (1,2,3)	% High Risk Band (1,2,3)	% Medium Risk Band (4,5)	% Low Risk Band (6,7,8)
	←——— Severe to High ———→			Moderate to Average		←——— Low to Minimal ———→							
Retail Trade	1	2	1	3	12	27	25	11	82	4	4.9%	18.3%	76.8%
Construction	0	1	1	6	21	43	34	12	118	2	1.7%	22.9%	75.4%
Rental, Hiring and Real Estate Services	0	2	0	1	0	14	12	1	30	2	6.7%	3.3%	90.0%
Unclassified	0	1	1	3	38	8	1	2	54	2	3.7%	75.9%	20.4%
Accommodation and Food Services	1	0	0	7	11	18	10	7	54	1	1.9%	33.3%	64.8%
Administrative and Support Services	0	0	1	2	1	7	8	2	21	1	4.8%	14.3%	81.0%
Other Services	1	0	0	3	3	14	8	15	44	1	2.3%	13.6%	84.1%
Professional, Scientific and Technical Services	0	0	1	9	12	69	27	7	125	1	0.8%	16.8%	82.4%
Agriculture, Forestry and Fishing	0	0	0	0	2	5	3	2	12	0	0.0%	16.7%	83.3%
Arts and Recreation Services	0	0	0	0	2	4	3	1	10	0	0.0%	20.0%	80.0%
Education and Training	0	0	0	0	0	1	3	3	7	0	0.0%	0.0%	100.0%
Electricity, Gas, Water and Waste Services	0	0	0	0	1	4	2	0	7	0	0.0%	14.3%	85.7%
Financial and Insurance Services	0	0	0	1	39	43	33	12	128	0	0.0%	31.3%	68.8%
Health Care and Social Assistance	0	0	0	1	9	41	16	5	72	0	0.0%	13.9%	86.1%
Information Media and Telecommunications	0	0	0	0	0	6	1	0	7	0	0.0%	0.0%	100.0%
Manufacturing	0	0	0	3	4	15	7	6	35	0	0.0%	20.0%	80.0%
Mining	0	0	0	0	0	1	0	0	1	0	0.0%	0.0%	100.0%
Public Administration and Safety	0	0	0	1	0	1	0	1	3	0	0.0%	33.3%	66.7%
Transport, Postal and Warehousing	0	0	0	0	4	5	4	2	15	0	0.0%	26.7%	73.3%
Wholesale Trade	0	0	0	1	8	20	10	5	44	0	0.0%	20.5%	79.5%
Total	3	6	5	41	167	346	207	94	869	14	1.6%	23.9%	74.5%

Table 20:
Rockhampton - Industry vs Turnover Size of Business - High to Severe Risk

Industry	Unclassified	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	Total
Retail Trade	0	1	2	1	0	0	0	0	4
Construction	0	0	2	0	0	0	0	0	2
Rental, Hiring and Real Estate Services	0	0	1	1	0	0	0	0	2
Unclassified	1	0	1	0	0	0	0	0	2
Accommodation and Food Services	0	0	1	0	0	0	0	0	1
Administrative and Support Services	0	0	1	0	0	0	0	0	1
Other Services	0	0	1	0	0	0	0	0	1
Professional, Scientific and Technical Services	1	0	0	0	0	0	0	0	1
Agriculture, Forestry and Fishing	0	0	0	0	0	0	0	0	0
Arts and Recreation Services	0	0	0	0	0	0	0	0	0
Education and Training	0	0	0	0	0	0	0	0	0
Electricity, Gas, Water and Waste Services	0	0	0	0	0	0	0	0	0
Financial and Insurance Services	0	0	0	0	0	0	0	0	0
Health Care and Social Assistance	0	0	0	0	0	0	0	0	0
Information Media and Telecommunications	0	0	0	0	0	0	0	0	0
Manufacturing	0	0	0	0	0	0	0	0	0
Mining	0	0	0	0	0	0	0	0	0
Public Administration and Safety	0	0	0	0	0	0	0	0	0
Transport, Postal and Warehousing	0	0	0	0	0	0	0	0	0
Wholesale Trade	0	0	0	0	0	0	0	0	0
Total	2	1	9	2	0	0	0	0	14

Rockhampton is considered 'safe' with only 14 businesses in the region at high to severe risk of financial failure within the next 12 months. Retail Trade (4), Construction (2) and Rental, Hiring and Real Estate Services (2) are rated the most at risk industries for the region.

Table 21:
Gladstone - Industry vs Commercial Risk

Industry	Risk Band 1	Risk Band 2	Risk Band 3	Risk Band 4	Risk Band 5	Risk Band 6	Risk Band 7	Risk Band 8	Total	Total High Risk Band (1,2,3)	% High Risk Band (1,2,3)	% Medium Risk Band (4,5)	% Low Risk Band (6,7,8)
	←——— Severe to High ———→			Moderate to Average		←——— Low to Minimal ———→							
Construction	0	1	1	8	16	31	32	8	97	2	2.1%	24.7%	73.2%
Other Services	0	0	2	2	6	14	9	5	38	2	5.3%	21.1%	73.7%
Accommodation and Food Services	0	1	1	2	8	9	3	3	27	2	7.4%	37.0%	55.6%
Retail Trade	0	0	1	2	4	27	18	9	61	1	1.6%	9.8%	88.5%
Unclassified	1	0	0	3	29	7	1		41	1	2.4%	78.0%	19.5%
Manufacturing	0	1	0	3	4	16	7	4	35	1	2.9%	20.0%	77.1%
Professional, Scientific and Technical Services	0	0	0	4	9	56	23	7	99	0	0.0%	13.1%	86.9%
Financial and Insurance Services	0	0	0	4	20	32	16	7	79	0	0.0%	30.4%	69.6%
Rental, Hiring and Real Estate Services	0	0	0	3	2	17	11	4	37	0	0.0%	13.5%	86.5%
Health Care and Social Assistance	0	0	0	1	1	25	6	2	35	0	0.0%	5.7%	94.3%
Wholesale Trade	0	0	0	2	5	10	8	3	28	0	0.0%	25.0%	75.0%
Transport, Postal and Warehousing	0	0	0	0	4	7	9	2	22	0	0.0%	18.2%	81.8%
Administrative and Support Services	0	0	0	0	4	4	4	2	14	0	0.0%	28.6%	71.4%
Education and Training	0	0	0	2	3	1	1	2	9	0	0.0%	55.6%	44.4%
Arts and Recreation Services	0	0	0	0	0	4	2	2	8	0	0.0%	0.0%	100.0%
Agriculture, Forestry and Fishing	0	0	0	1	0	1	1	0	3	0	0.0%	33.3%	66.7%
Electricity, Gas, Water and Waste Services	0	0	0	0	0	0	2	1	3	0	0.0%	0.0%	100.0%
Information Media and Telecommunications	0	0	0	0	0	1	0	0	1	0	0.0%	0.0%	100.0%
Public Administration and Safety	0	0	0	0	0	0	0	1	1	0	0.0%	0.0%	100.0%
Mining	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%
Total	1	3	5	37	115	262	153	62	638	9	1.4%	23.8%	74.8%

Table 22:
Gladstone - Industry vs Turnover Size of Business - High to Severe Risk

Industry	Unclassified	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	Total
Accommodation and Food Services	0	1	1	0	0	0	0	0	2
Construction	0	1	1	0	0	0	0	0	2
Other Services	1	0	1	0	0	0	0	0	2
Manufacturing	0	1	0	0	0	0	0	0	1
Retail Trade	0	0	1	0	0	0	0	0	1
Unclassified	0	0	1	0	0	0	0	0	1
Administrative and Support Services	0	0	0	0	0	0	0	0	0
Arts and Recreation Services	0	0	0	0	0	0	0	0	0
Agriculture, Forestry and Fishing	0	0	0	0	0	0	0	0	0
Education and Training	0	0	0	0	0	0	0	0	0
Electricity, Gas, Water and Waste Services	0	0	0	0	0	0	0	0	0
Financial and Insurance Services	0	0	0	0	0	0	0	0	0
Health Care and Social Assistance	0	0	0	0	0	0	0	0	0
Information Media and Telecommunications	0	0	0	0	0	0	0	0	0
Mining	0	0	0	0	0	0	0	0	0
Professional, Scientific and Technical Services	0	0	0	0	0	0	0	0	0
Public Administration and Safety	0	0	0	0	0	0	0	0	0
Rental, Hiring and Real Estate Services	0	0	0	0	0	0	0	0	0
Transport, Postal and Warehousing	0	0	0	0	0	0	0	0	0
Wholesale Trade	0	0	0	0	0	0	0	0	0
Total	1	3	5	0	0	0	0	0	9

As with the North and Central Queensland commercial risk data, Gladstone is also fairly stable with 1.4% of businesses ranked high to severe risk of financial failure within the next 12 months. Across the region there are 23.8% and 74.8% of businesses falling within the medium and low risk bands accordingly. Gladstone overall has decreased in risk by five businesses within the high to severe bands of financial failure. This is a positive outlook for Gladstone.

Table 23:
Townsville - Industry vs Commercial Risk

Industry	Risk Band 1	Risk Band 2	Risk Band 3	Risk Band 4	Risk Band 5	Risk Band 6	Risk Band 7	Risk Band 8	Total	Total High Risk Band (1,2,3)	% High Risk Band (1,2,3)	% Medium Risk Band (4,5)	% Low Risk Band (6,7,8)
	←——— Severe to High ———→			Moderate to Average		←——— Low to Minimal ———→							
Accommodation and Food Services	4	3	2	11	31	62	32	14	159	9	5.7%	26.4%	67.9%
Unclassified	2	1	4	17	144	26	5		199	7	3.5%	80.9%	15.6%
Professional, Scientific and Technical Services	2	2	2	14	35	178	96	31	360	6	1.7%	13.6%	84.7%
Retail Trade	2	3	1	15	42	115	80	47	305	6	2.0%	18.7%	79.3%
Construction	1	2	1	22	69	183	118	66	462	4	0.9%	19.7%	79.4%
Manufacturing	2	0	2	2	27	58	45	39	175	4	2.3%	16.6%	81.1%
Other Services	1	2	1	8	28	72	42	20	174	4	2.3%	20.7%	77.0%
Mining	0	2	0	2	6	11	5	4	30	2	6.7%	26.7%	66.7%
Public Administration and Safety	0	1	1	0	0	0	0	2	4	2	50.0%	0.0%	50.0%
Transport, Postal and Warehousing	0	2	0	3	22	43	34	16	120	2	1.7%	20.8%	77.5%
Wholesale Trade	0	2	0	9	29	48	42	22	152	2	1.3%	25.0%	73.7%
Arts and Recreation Services	1	0	0	5	10	27	11	6	60	1	1.7%	25.0%	73.3%
Education and Training	0	0	1	2	7	11	6	3	30	1	3.3%	30.0%	66.7%
Financial and Insurance Services	1	0	0	7	164	221	143	48	584	1	0.2%	29.3%	70.5%
Administrative and Support Services	0	0	0	1	5	18	13	1	38	0	0.0%	15.8%	84.2%
Agriculture, Forestry and Fishing	0	0	0	6	9	41	34	19	109	0	0.0%	13.8%	86.2%
Electricity, Gas, Water and Waste Services	0	0	0	1	1	6	2	0	10	0	0.0%	20.0%	80.0%
Health Care and Social Assistance	0	0	0	4	20	101	45	11	181	0	0.0%	13.3%	86.7%
Information Media and Telecommunications	0	0	0	0	2	5	3	2	12	0	0.0%	16.7%	83.3%
Rental, Hiring and Real Estate Services	0	0	0	5	16	61	32	15	129	0	0.0%	16.3%	83.7%
Total	16	20	15	134	667	1287	788	366	3293	51	1.5%	24.3%	74.1%

Table 24:
Townsville - Industry vs Turnover Size of Business - High to Severe Risk

Industry	Unclassified	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	Total
Accommodation and Food Services	0	4	4	1	0	0	0	0	9
Unclassified	3	2	1	1	0	0	0	0	7
Professional, Scientific and Technical Services	0	4	2	0	0	0	0	0	6
Retail Trade	0	0	2	4	0	0	0	0	6
Construction	1	0	3		0	0	0	0	4
Manufacturing	0	0	2	1	0	0	1	0	4
Other Services	0	3	1	0	0	0	0	0	4
Mining	1	1	0	0	0	0	0	0	2
Public Administration and Safety	0	1	1	0	0	0	0	0	2
Transport, Postal and Warehousing	0	2	0	0	0	0	0	0	2
Wholesale Trade	0	0	2	0	0	0	0	0	2
Arts and Recreation Services	1	0	0	0	0	0	0	0	1
Education and Training	0	0	1	0	0	0	0	0	1
Financial and Insurance Services	0	0	1	0	0	0	0	0	1
Agriculture, Forestry and Fishing	0	0	0	0	0	0	0	0	0
Administrative and Support Services	0	0	0	0	0	0	0	0	0
Electricity, Gas, Water and Waste Services	0	0	0	0	0	0	0	0	0
Health Care and Social Assistance	0	0	0	0	0	0	0	0	0
Information Media and Telecommunications	0	0	0	0	0	0	0	0	0
Rental, Hiring and Real Estate Services	0	0	0	0	0	0	0	0	0
Total	6	17	20	7	0	0	1	0	51

The Townsville region currently has 1.5% or 51 businesses in the high to severe risk bands of financial failure within the next 12 months. The main industries of concern for the region are within the Accommodation and Food Services (9), Professional, Scientific and Technical Services (6) and Retail Trade (6) industries. There is one manufacturer within the $500 million to less than $1 billion turnover category in the region at high to severe financial risk of failure within the next 12 months.

Table 25:
Cairns - Industry vs Commercial Risk

Industry	Risk Band 1	Risk Band 2	Risk Band 3	Risk Band 4	Risk Band 5	Risk Band 6	Risk Band 7	Risk Band 8	Total	Total High Risk Band (1,2,3)	% High Risk Band (1,2,3)	% Medium Risk Band (4,5)	% Low Risk Band (6,7,8)
	←——— Severe to High ———→			Moderate to Average		←——— Low to Minimal ———→							
Accommodation and Food Services	3	3	8	30	66	140	54	36	340	14	4.1%	28.2%	67.6%
Retail Trade	2	4	2	18	55	170	112	47	410	8	2.0%	17.8%	80.2%
Construction	0	6	1	32	88	204	127	74	532	7	1.3%	22.6%	76.1%
Transport, Postal and Warehousing	1	4	1	6	20	56	34	21	143	6	4.2%	18.2%	77.6%
Health Care and Social Assistance	0	1	4	7	18	110	47	15	202	5	2.5%	12.4%	85.1%
Unclassified	1	2	2	41	209	48	10	3	316	5	1.6%	79.1%	19.3%
Financial and Insurance Services	0	3	1	14	190	259	142	73	682	4	0.6%	29.9%	69.5%
Mining	1	0	2	3	1	12	3	5	27	3	11.1%	14.8%	74.1%
Other Services	0	1	2	11	26	100	57	27	224	3	1.3%	16.5%	82.1%
Professional, Scientific and Technical Services	1	1	1	20	64	259	119	42	507	3	0.6%	16.6%	82.8%
Wholesale Trade	0	1	2	3	50	92	54	29	231	3	1.3%	22.9%	75.8%
Agriculture, Forestry and Fishing	2	0	0	8	21	86	54	42	213	2	0.9%	13.6%	85.4%
Arts and Recreation Services	1	0	1	8	9	45	18	12	94	2	2.1%	18.1%	79.8%
Information Media and Telecommunications	0	0	1	2	2	10	8	1	24	1	4.2%	16.7%	79.2%
Manufacturing	0	1	0	6	46	92	55	29	229	1	0.4%	22.7%	76.9%
Public Administration and Safety	0	0	1	1		3	1	7	13	1	7.7%	7.7%	84.6%
Rental, Hiring and Real Estate Services	0	1	0	7	22	93	51	21	195	1	0.5%	14.9%	84.6%
Administrative and Support Services	0	0	0	8	21	56	37	15	137	0	0.0%	21.2%	78.8%
Education and Training	0	0	0	1	5	22	9	4	41	0	0.0%	14.6%	85.4%
Electricity, Gas, Water and Waste Services	0	0	0	0	3	5	0	2	10	0	0.0%	30.0%	70.0%
Total	12	28	29	226	916	1862	992	505	4570	69	1.5%	25.0%	73.5%

Table 26:
Cairns - Industry vs Turnover Size of Business - High to Severe Risk

Industry	Unclassified	Less than $1M	$1M to less than $10M	$10M to less than $50M	$50M to less than $100M	0$100M to less than $500M	$500M to less than $1B	$1B or more	Total
Accommodation and Food Services	1	3	9	1	0	0	0	0	14
Retail Trade	1	1	4	2	0	0	0	0	8
Construction	2	4	1		0	0	0	0	7
Transport, Postal and Warehousing	1	0	3	2	0	0	0	0	6
Health Care and Social Assistance	2	2	1	0	0	0	0	0	5
Unclassified	3	1	1	0	0	0	0	0	5
Financial and Insurance Services	1	1	2	0	0	0	0	0	4
Mining	0	1	2	0	0	0	0	0	3
Other Services	0	0	3	0	0	0	0	0	3
Professional, Scientific and Technical Services	0	0	3	0	0	0	0	0	3
Wholesale Trade	0	1	1	1	0	0	0	0	3
Agriculture, Forestry and Fishing	0	1		1	0	0	0	0	2
Arts and Recreation Services	0	1	1	0	0	0	0	0	2
Information Media and Telecommunications	0	1	0	0	0	0	0	0	1
Manufacturing	0	1	0	0	0	0	0	0	1
Public Administration and Safety	0	1	0	0	0	0	0	0	1
Rental, Hiring and Real Estate Services	1	0	0	0	0	0	0	0	1
Administrative and Support Services	0	0	0	0	0	0	0	0	0
Education and Training	0	0	0	0	0	0	0	0	0
Electricity, Gas, Water and Waste Services	0	0	0	0	0	0	0	0	0
Total	12	19	31	7	0	0	0	0	69

1.5% of businesses in Cairns are at high to severe risk of financial failure within the next 12 months of operating. This is 69 of 4570 businesses in the region. 25% and 73.5% fall within the medium and low risk bands of financial failure accordingly. There is a decrease by 41 businesses since March 2018 in the high to severe risk band. 44.9% of businesses most at risk fall within the $1 million to less than $10 million turnover range. Cairns' Accommodation and Food Services industries is most at risk with 14 businesses in the region being categorised within the high to severe risk band of financial failure.

New South Wales Commercial Risk Analysis

New South Wales is one of the largest and strongest state economies in Australia. The economy remains mainly reliant on Government infrastructure expenditure, allowing construction businesses and property markets to effectively benefit from these projects. Despite the construction industry prospering in recent years, the commercial risk data outlines this as an industry to continue to monitor in the coming twelve months.

According to Table 28, the state has a total of 3,139 businesses in the high to severe risk bands of financial failure, being 1.9%. There are 21.3% and 76.8% of businesses that are within the medium and low risk financial risk categories.

The industries with the highest to severe risk businesses, in terms of numbers of businesses are:

1. Construction, 465 (2.8%) *A decrease of 290 businesses from March 2018*
2. Accommodation and Food Services, 398 (6.1%) *A decrease of 246 businesses since March 2018*
3. Retail Trade, 362 (3.0%) *A decrease of 229 business since March 2018*
4. Professional, Scientific and Technical Services, 257 (0.9%) *A decrease of 237 businesses since March 2018*
5. Wholesale Trade, 186 (1.7%) *A decrease of 100 businesses since March 2018*

Notably the lowest at risk industry is the Public Administration and Safety with 6 businesses in the high to severe risk band of financial failure within the next 12 months. In terms of turnover size of businesses, the Manufacturing, Transport, Postal and Warehousing and Electricity, Gas, Water and Waste Services industries all have one, $1 billion or more turnover business at high to severe risk of financial failure. (Table 28)

There are also four major businesses within the $100 million to less than $500 million turnover band within the highest to severe risk of financial failure within the next 12 months. One of these is operating in the retail trade industry.

In terms of the New South Wales regions (Table 29), the top five locations at high to severe risk of financial failure are (by number of businesses):

1. Sydney City and Inner South, 534 (1.8%) *A decrease of 275 businesses since March 2018*
2. Parramatta, 429 (3.2%) *A decrease of 232 businesses since March 2018*
3. Inner South West, 317 (3.0%) *A decrease of 190 businesses since March 2018*
4. NSW South West, 251 (3.6%) *A decrease of 104 businesses since March 2018*
5. North Sydney and Hornsby, 213 (1.2%) *A decrease of 104 businesses since March 2018*

However, the regions in the state at least risk according to number of businesses are:

1. Far West and Orana, 24 (1.0%) *A decrease of 20 businesses since March 2018*
2. Coffs Harbour and Grafton, 36 (1.7%) *A decrease of 21 business since March 2018*
3. Richmond Tweed, 39 (1.1%) *A decrease of 43 business since March 2018*

Table 27:
New South Wales - Industry vs Commercial Risk

Industry	Risk Band 1	Risk Band 2	Risk Band 3	Risk Band 4	Risk Band 5	Risk Band 6	Risk Band 7	Risk Band 8	Total	Total High Risk (Band 1,2,3)	% High Risk Band (1,2,3)	% Medium Risk Band (4,5)	% Low Risk Band (6,7,8)
	←——— Severe to High ———→			Moderate to Average		←——— Low to Minimal ———→							
Unclassified	91	206	279	1584	8082	4903	357	831	16333	576	3.5%	59.2%	37.3%
Construction	100	222	143	792	2693	5172	4347	3040	16509	465	2.8%	21.1%	76.1%
Accommodation and Food Services	96	185	117	552	1417	2093	1079	933	6472	398	6.1%	30.4%	63.4%
Retail Trade	66	173	123	611	1934	4051	2715	2376	12049	362	3.0%	21.1%	75.9%
Professional, Scientific and Technical Services	33	125	99	855	2823	12073	7461	4568	28037	257	0.9%	13.1%	86.0%
Wholesale Trade	35	80	71	310	1942	3111	2656	2544	10749	186	1.7%	21.0%	77.3%
Manufacturing	36	77	66	316	1258	3174	2359	2625	9911	179	1.8%	15.9%	82.3%
Other Services	27	76	63	255	872	2436	1852	1681	7262	166	2.3%	15.5%	82.2%
Financial and Insurance Services	16	50	65	318	4381	9901	6932	6666	28329	131	0.5%	16.6%	83.0%
Rental, Hiring and Real Estate Services	14	47	28	208	739	2116	1446	1253	5851	89	1.5%	16.2%	82.3%
Health Care and Social Assistance	11	35	22	237	847	3514	2332	1870	8868	68	0.8%	12.2%	87.0%
Transport, Postal and Warehousing	12	32	22	138	416	1059	815	705	3199	66	2.1%	17.3%	80.6%
Arts and Recreation Services	14	22	20	120	375	995	575	827	2948	56	1.9%	16.8%	81.3%
Administrative and Support Services	8	29	18	120	424	1412	830	621	3462	55	1.6%	15.7%	82.7%
Education and Training	6	12	10	73	221	690	386	310	1708	28	1.6%	17.2%	81.1%
Information Media and Telecommunications	2	8	4	46	219	787	464	405	1935	14	0.7%	13.7%	85.6%
Mining	6	4	4	12	85	192	138	231	672	14	2.1%	14.4%	83.5%
Agriculture, Forestry and Fishing	3	5	4	38	153	546	539	537	1825	12	0.7%	10.5%	88.9%
Electricity, Gas, Water and Waste Services	0	7	4	24	93	202	133	130	593	11	1.9%	19.7%	78.4%
Public Administration and Safety	0	4	2	11	37	72	44	103	273	6	2.2%	17.6%	80.2%
Total	576	1399	1164	6620	29011	58499	37460	32256	166985	3139	1.9%	21.3%	76.8%

Table 28:
New South Wales - Industry vs Turnover Size of Business - High to Severe Risk

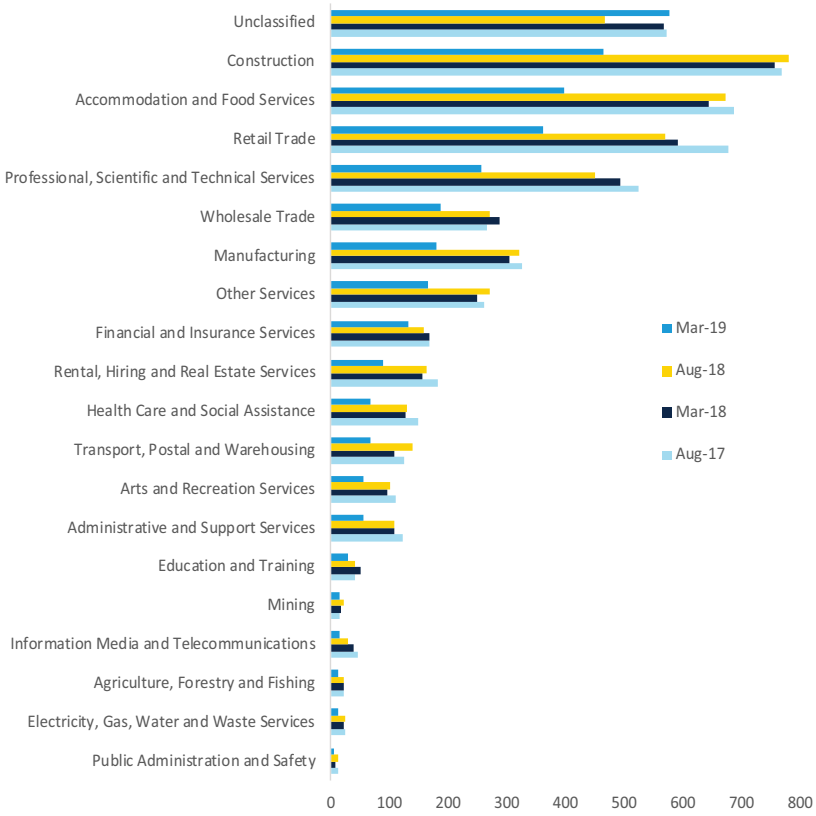
Industry	Unclassified	Less than $1M	$1M to less than $10M	$10M to less than $50M	$50M to less than $100M	$100M to less than $500M	$500M to less than $1B	$1B or more	Total
Unclassified	385	33	131	26	0	0	1	0	576
Construction	61	94	250	55	4	1	0	0	465
Accommodation and Food Services	27	47	298	25	0	1	0	0	398
Retail Trade	31	38	205	84	2	1	1	0	362
Professional, Scientific and Technical Services	38	53	148	15	1	0	2	0	257
Wholesale Trade	23	18	113	27	5	0	0	0	186
Manufacturing	11	27	117	21	2	0	0	1	179
Other Services	19	32	107	8	0	0	0	0	166
Financial and Insurance Services	54	33	37	5	2	0	0	0	131
Rental, Hiring and Real Estate Services	15	19	51	3	1	0	0	0	89
Health Care and Social Assistance	9	9	44	6	0	0	0	0	68
Transport, Postal and Warehousing	8	12	36	8	1	0	0	1	66
Arts and Recreation Services	7	22	26	1	0	0	0	0	56
Administrative and Support Services	7	11	32	5	0	0	0	0	55
Education and Training	6	3	19	0	0	0	0	0	28
Information Media and Telecommunications	2	0	8	4	0	0	0	0	14
Mining	4	8	2	0	0	0	0	0	14
Agriculture, Forestry and Fishing	1	2	7	2	0	0	0	0	12
Electricity, Gas, Water and Waste Services	1	0	4	5	0	0	0	1	11
Public Administration and Safety	1	0	5	0	0	0	0	0	6
Total	710	461	1640	300	18	3	4	3	3139

Table 29:
New South Wales - Region vs Commercial Risk

Region	Risk Band 1	Risk Band 2	Risk Band 3	Risk Band 4	Risk Band 5	Risk Band 6	Risk Band 7	Risk Band 8	Total	Total High Risk Band (1,2,3)	% High Risk Band (1,2,3)	% Medium Risk Band (4,5)	% Low Risk Band (6,7,8)
	←——— Severe to High ———→			Moderate to Average		←——— Low to Minimal ———→							
Sydney City and Inner South	78	226	230	1125	5091	10170	5542	6415	28877	534	1.8%	21.5%	76.6%
Parramatta	98	192	139	743	2644	4481	2781	2307	13385	429	3.2%	25.3%	71.5%
NSW inner South West	56	152	109	585	1993	3666	2299	1718	10578	317	3.0%	24.4%	72.6%
NSW South West	61	110	80	358	1354	2232	1553	1241	6989	251	3.6%	24.5%	71.9%
North Sydney and Hornsby	31	92	90	538	3263	6534	4282	3347	18177	213	1.2%	20.9%	77.9%
Sydney Inner West	33	100	69	404	1675	3002	1875	1381	8539	202	2.4%	24.3%	73.3%
Blacktown	31	76	60	352	1226	2367	1572	1284	6968	167	2.4%	22.6%	75.0%
Baulkham Hills and Hawkesbury	23	74	57	318	1330	2770	1948	1405	7925	154	1.9%	20.8%	77.3%
Sydney Eastern Suburbs	23	71	51	313	1840	3158	2005	1380	8841	145	1.6%	24.4%	74.0%
Outer West and Blue Mountains	23	51	50	232	938	1950	1457	1132	5833	124	2.1%	20.1%	77.8%
NSW Central Coast	17	44	43	207	703	1793	1154	847	4808	104	2.2%	18.9%	78.9%
NSW Outer South West	22	49	31	177	621	1243	820	620	3583	102	2.8%	22.3%	74.9%
Illawarra	20	47	33	213	786	1771	1220	990	5080	100	2.0%	19.7%	78.4%
Hunter Valley exc Newcastle	17	36	34	215	864	2148	1430	1257	6001	87	1.4%	18.0%	80.6%
Sutherland	13	38	26	192	887	1721	1136	872	4885	77	1.6%	22.1%	76.3%
Ryde	13	23	36	196	812	1729	1130	1012	4951	72	1.5%	20.4%	78.2%
Riverina	10	27	14	131	672	1409	982	982	4227	51	1.2%	19.0%	79.8%
NSW Mid North Coast	9	23	17	93	465	1087	738	758	3190	49	1.5%	17.5%	81.0%
NSW Capital Region	8	16	20	139	635	1421	1005	896	4140	44	1.1%	18.7%	80.2%
Murray	10	17	12	101	579	1207	839	815	3580	39	1.1%	19.0%	79.9%
New England and North West	13	16	10	87	529	1194	812	819	3480	39	1.1%	17.7%	81.2%
Richmond Tweed	6	17	16	151	572	1254	817	616	3449	39	1.1%	21.0%	77.9%
Coffs Harbour and Grafton	8	16	12	73	354	726	531	454	2174	36	1.7%	19.6%	78.7%
Far West and Orana	9	7	8	65	413	805	529	536	2372	24	1.0%	20.2%	78.8%
NSW Richmond Tweed	6	17	16	151	572	1254	817	616	3449	39	1.1%	21.0%	77.9%
Coffs Harbour and Grafton	8	16	12	73	354	726	531	454	2174	36	1.7%	19.6%	78.7%
NSW Far West and Orana	9	7	8	65	413	805	529	536	2372	24	1.0%	20.2%	78.8%
Total	632	1520	1247	7008	30246	59838	38457	33084	172032	3399	2.0%	21.7%	76.4%

New South Wales Commercial Risk Analysis

Graph 4:
New South Wales - Industry vs Commercial Risk - High to Severe Risk



Pie Chart 3:
New South Wales - Commercial Risk of Businesses (all industries)

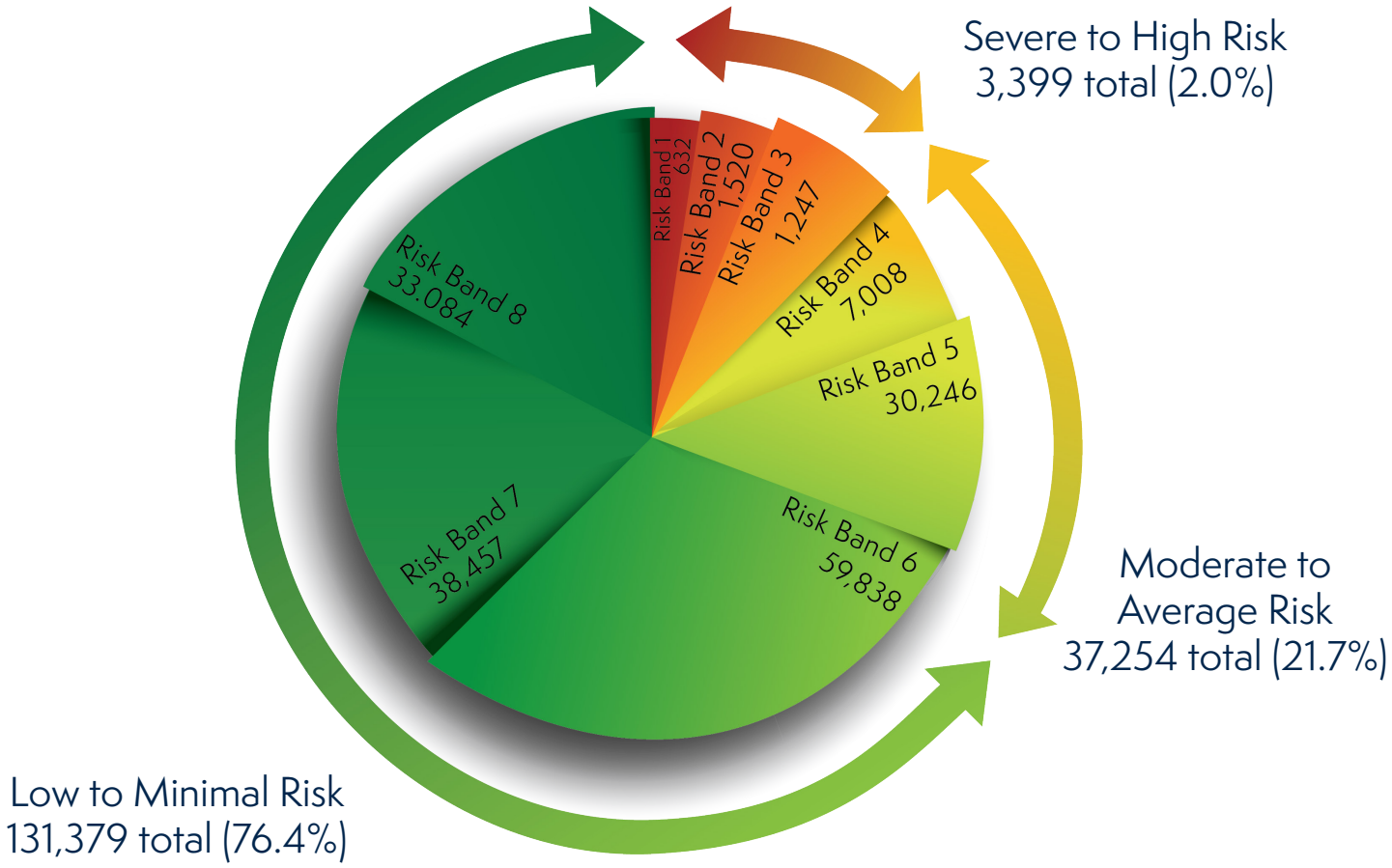


Table 30:
Sydney (City & Inner South, Inner South West, Inner West) - Industry vs Commercial Risk

Industry	Risk Band 1	Risk Band 2	Risk Band 3	Risk Band 4	Risk Band 5	Risk Band 6	Risk Band 7	Risk Band 8	Total	Total High Risk Band (1,2,3)	% High Risk Band (1,2,3)	% Medium Risk Band (4,5)	% Low Risk Band (6,7,8)
	←——— Severe to High ———→			Moderate to Average		←——— Low to Minimal ———→							
Unclassified	20	82	112	549	2229	1296	118	204	4610	214	4.6%	60.3%	35.1%
Accommodation and Food Services	42	54	42	169	466	595	269	293	1930	138	7.2%	32.9%	59.9%
Professional, Scientific and Technical Services	10	51	45	283	1040	3833	2202	1668	9132	106	1.2%	14.5%	84.4%
Construction	20	50	29	162	581	970	677	506	2995	99	3.3%	24.8%	71.9%
Retail Trade	17	52	30	170	500	1001	611	538	2919	99	3.4%	23.0%	73.7%
Wholesale Trade	11	20	19	81	518	880	663	705	2897	50	1.7%	20.7%	77.6%
Manufacturing	5	24	20	83	320	819	547	653	2471	49	2.0%	16.3%	81.7%
Other Services	2	24	21	59	228	607	414	382	1737	47	2.7%	16.5%	80.8%
Financial and Insurance Services	5	12	24	94	1283	2861	1760	2094	8133	41	0.5%	16.9%	82.6%
Rental, Hiring and Real Estate Services	4	18	5	69	219	572	360	434	1681	27	1.6%	17.1%	81.3%
Health Care and Social Assistance	4	12	3	74	203	781	472	465	2014	19	0.9%	13.8%	85.3%
Arts and Recreation Services	4	8	5	41	100	231	116	141	646	17	2.6%	21.8%	75.5%
Transport, Postal and Warehousing	3	8	6	30	116	230	184	191	768	17	2.2%	19.0%	78.8%
Administrative and Support Services	2	6	8	35	150	497	228	219	1145	16	1.4%	16.2%	82.4%
Education and Training	3	4	5	25	74	214	110	100	535	12	2.2%	18.5%	79.3%
Information Media and Telecommunications	0	4	3	19	84	267	148	173	698	7	1.0%	14.8%	84.2%
Mining	2	0	3	7	33	69	64	130	308	5	1.6%	13.0%	85.4%
Electricity, Gas, Water and Waste Services	0	2	2	5	19	53	43	51	175	4	2.3%	13.7%	84.0%
Agriculture, Forestry and Fishing	1	0	0	0	14	22	19	21	77	1	1.3%	18.2%	80.5%
Public Administration and Safety	0	1	0	7	10	21	11	44	94	1	1.1%	18.1%	80.9%
Total	155	432	382	1962	8187	15819	9016	9012	44965	969	2.2%	22.6%	75.3%

According to Table 30, Sydney (including immediate inner surrounding areas) there are 2.2% of businesses (969) that are at high to severe risk of financial failure within the next 12 months. Furthermore, there are 22.6% in the medium and 75.3% in the low risk bands of financial failure.

The industries that comprise of the most risk according to number of businesses are Accommodation and Food Services (138), Professional, Scientific and Technical Services (106) and Construction (99).

Table 31:
Sydney (City & Inner South, Inner South West, Inner West) - Industry vs Turnover Size of Business - High to Severe Risk

Industry	Unclassified	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	Total
Unclassified	153	8	44	9	0	0	0	0	214
Accommodation and Food Services	11	13	99	14	0	1	0	0	138
Professional, Scientific and Technical Services	15	25	54	9	1	0	2	0	106
Construction	11	15	57	13	2	1	0	0	99
Retail Trade	11	9	55	22	1	1	0	0	99
Wholesale Trade	7	6	27	9	1	0	0	0	50
Manufacturing	5	7	29	6	1	0	0	1	49
Other Services	1	13	30	3	0	0	0	0	47
Financial and Insurance Services	19	8	11	1	2	0	0	0	41
Rental, Hiring and Real Estate Services	8	6	12	0	1	0	0	0	27
Health Care and Social Assistance	4	2	11	2	0	0	0	0	19
Arts and Recreation Services	1	7	8	1	0	0	0	0	17
Transport, Postal and Warehousing	3	4	8	1	0	0	0	1	17
Administrative and Support Services	4	2	9	1	0	0	0	0	16
Education and Training	4	2	6	0	0	0	0	0	12
Information Media and Telecommunications	1	0	5	1	0	0	0	0	7
Mining	2	3	0	0	0	0	0	0	5
Electricity, Gas, Water and Waste Services	0	0	2	1	0	0	0	1	4
Agriculture, Forestry and Fishing	0	0	1	0	0	0	0	0	1
Public Administration and Safety	0	0	1	0	0	0	0	0	1
Total	260	130	469	93	9	3	2	3	969

There are three industries each with one company within the $1 billion or more turnover size at high to severe risk of insolvency are:

1. Manufacturing
2. Transport, Postal and Warhousing
3. Electricity, Gas, Water and Waste Services

Table 32:
Southern Highlands & Shoalhaven - Industry vs Commercial Risk

Industry	Risk Band 1	Risk Band 2	Risk Band 3	Risk Band 4	Risk Band 5	Risk Band 6	Risk Band 7	Risk Band 8	Total	Total High Risk Band (1,2,3)	% High Risk Band (1,2,3)	% Medium Risk Band (4,5)	% Low Risk Band (6,7,8)
	←——— Severe to High ———→			Moderate to Average		←——— Low to Minimal ———→							
Accommodation and Food Services	2	4	1	11	36	77	37	39	207	7	3.4%	22.7%	73.9%
Retail Trade	2	5	0	14	49	90	87	70	317	7	2.2%	19.9%	77.9%
Construction	2	3	1	21	51	125	130	106	439	6	1.4%	16.4%	82.2%
Professional, Scientific and Technical Services	0	3	3	14	45	185	139	63	452	6	1.3%	13.1%	85.6%
Manufacturing	1	2	1	7	21	51	56	44	183	4	2.2%	15.3%	82.5%
Other Services	1	2	1	3	18	59	39	37	160	4	2.5%	13.1%	84.4%
Transport, Postal and Warehousing	1	0	3	0	10	33	16	25	88	4	4.5%	11.4%	84.1%
Arts and Recreation Services	0	1	1	1	8	27	10	32	80	2	2.5%	11.3%	86.3%
Financial and Insurance Services	1	0	1	4	58	162	114	124	464	2	0.4%	13.4%	86.2%
Unclassified	0	2	0	19	131	91	6	20	269	2	0.7%	55.8%	43.5%
Wholesale Trade	0	0	1	9	33	41	41	26	151	1	0.7%	27.8%	71.5%
Administrative and Support Services	0	0	0	2	5	26	17	10	60	0	0.0%	11.7%	88.3%
Agriculture, Forestry and Fishing	0	0	0	1	2	24	13	15	55	0	0.0%	5.5%	94.5%
Education and Training	0	0	0	0	4	12	7	7	30	0	0.0%	13.3%	86.7%
Electricity, Gas, Water and Waste Services	0	0	0	1	1	6	2	3	13	0	0.0%	15.4%	84.6%
Health Care and Social Assistance	0	0	0	4	9	67	59	41	180	0	0.0%	7.2%	92.8%
Information Media and Telecommunications	0	0	0	0	2	5	6	7	20	0	0.0%	10.0%	90.0%
Mining	0	0	0	0	1	2	3	2	8	0	0.0%	12.5%	87.5%
Public Administration and Safety	0	0	0	0	0	1	0	0	1	0	0.0%	0.0%	100.0%
Rental, Hiring and Real Estate Services	0	0	0	3	12	59	44	24	142	0	0.0%	10.6%	89.4%
Total	10	22	13	114	496	1143	826	695	3319	45	1.4%	18.4%	80.3%

Table 33:
Southern Highlands & Shoalhaven - Industry vs Turnover Size of Business - High to Severe Risk

Industry	Unclassified	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	Total
Accommodation and Food Services	0	1	6	0	0	0	0	0	7
Retail Trade	1	1	4	1	0	0	0	0	7
Construction	1	2	3	0	0	0	0	0	6
Professional, Scientific and Technical Services	0	2	4	0	0	0	0	0	6
Manufacturing	0	1	3	0	0	0	0	0	4
Other Services	0	1	3	0	0	0	0	0	4
Transport, Postal and Warehousing	1	0	2	1	0	0	0	0	4
Arts and Recreation Services	0	1	1	0	0	0	0	0	2
Financial and Insurance Services	0	1	1	0	0	0	0	0	2
Unclassified	2	0	0	0	0	0	0	0	2
Wholesale Trade	0	0	1	0	0	0	0	0	1
Administrative and Support Services	0	0	0	0	0	0	0	0	0
Agriculture, Forestry and Fishing	0	0	0	0	0	0	0	0	0
Education and Training	0	0	0	0	0	0	0	0	0
Electricity, Gas, Water and Waste Services	0	0	0	0	0	0	0	0	0
Health Care and Social Assistance	0	0	0	0	0	0	0	0	0
Information Media and Telecommunications	0	0	0	0	0	0	0	0	0
Mining	0	0	0	0	0	0	0	0	0
Public Administration and Safety	0	0	0	0	0	0	0	0	0
Rental, Hiring and Real Estate Services	0	0	0	0	0	0	0	0	0
Total	5	10	28	2	0	0	0	0	45

There are currently 45 or 1.4% businesses in the high to severe risk bands of financial failure within the next 12 months. The industries of most concern are:

1. Accommodation and Food Services, 7 (3.4%)
2. Retail Trade, 7 (2.2%)
3. Construction, 6 (1.4%)

There is one major retailer and one Transport, Postal and Warehousing business within the $10 million to less than $50 million turnover category. 62.2% of businesses that are in the highest risk bands of financial failure are within the $1 million to less than $10 million turnover category.

Table 34:
Sutherland Shire - Industry vs Commercial Risk

Industry	Risk Band 1	Risk Band 2	Risk Band 3	Risk Band 4	Risk Band 5	Risk Band 6	Risk Band 7	Risk Band 8	Total	Total High Risk Band (1,2,3)	% High Risk Band (1,2,3)	% Medium Risk Band (4,5)	% Low Risk Band (6,7,8)
	←——— Severe to High ———→			Moderate to Average		←——— Low to Minimal ———→							
Accommodation and Food Services	3	10	2	16	32	51	17	19	150	15	10.0%	32.0%	58.0%
Construction	3	6	5	38	126	232	201	133	744	14	1.9%	22.0%	76.1%
Unclassified	4	3	4	42	264	122	6	26	471	11	2.3%	65.0%	32.7%
Wholesale Trade	3	3	3	11	47	99	82	63	311	9	2.9%	18.6%	78.5%
Retail Trade	0	6	2	15	53	121	94	47	338	8	2.4%	20.1%	77.5%
Professional, Scientific and Technical Services	0	2	4	26	77	324	202	129	764	6	0.8%	13.5%	85.7%
Financial and Insurance Services	0	1	2	7	128	277	183	181	779	3	0.4%	17.3%	82.3%
Manufacturing	0	2	1	8	45	111	89	76	332	3	0.9%	16.0%	83.1%
Administrative and Support Services	0	1	1	4	10	41	22	15	94	2	2.1%	14.9%	83.0%
Transport, Postal and Warehousing	0	2	0	5	17	32	30	20	106	2	1.9%	20.8%	77.4%
Arts and Recreation Services	0	1	0	2	11	40	11	18	83	1	1.2%	15.7%	83.1%
Health Care and Social Assistance	0	0	1	7	24	104	65	45	246	1	0.4%	12.6%	87.0%
Other Services	0	1	0	6	28	71	65	52	223	1	0.4%	15.2%	84.3%
Rental, Hiring and Real Estate Services	0	0	1	4	11	51	40	33	140	1	0.7%	10.7%	88.6%
Agriculture, Forestry and Fishing	0	0	0	0	0	2	2	2	6	0	0.0%	0.0%	100.0%
Education and Training	0	0	0	1	7	13	14	3	38	0	0.0%	21.1%	78.9%
Electricity, Gas, Water and Waste Services	0	0	0	0	2	7	6	1	16	0	0.0%	12.5%	87.5%
Information Media and Telecommunications	0	0	0	0	4	15	6	5	30	0	0.0%	13.3%	86.7%
Mining	0	0	0	0	0	3	0	0	3	0	0.0%	0.0%	100.0%
Public Administration and Safety	0	0	0	0	1	5	1	4	11	0	0.0%	9.1%	90.9%
Total	13	38	26	192	887	1721	1136	872	4885	77	1.6%	22.1%	76.3%

Table 35:
Sutherland Shire - Industry vs Turnover Size of Business - High to Severe Risk

Industry	Unclassified	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	Total
Accommodation and Food Services	1	3	11	0	0	0	0	0	15
Construction	3	2	9	0	0	0	0	0	14
Unclassified	4	1	6	0	0	0	0	0	11
Wholesale Trade	2	0	3	4	0	0	0	0	9
Retail Trade	1	0	3	4	0	0	0	0	8
Professional, Scientific and Technical Services	3	1	2	0	0	0	0	0	6
Financial and Insurance Services	2	0	1	0	0	0	0	0	3
Manufacturing	0	1	2	0	0	0	0	0	3
Administrative and Support Services	0	0	2	0	0	0	0	0	2
Transport, Postal and Warehousing	0	0	2	0	0	0	0	0	2
Arts and Recreation Services	1	0	0	0	0	0	0	0	1
Health Care and Social Assistance	0	0	1	0	0	0	0	0	1
Other Services	1	0	0	0	0	0	0	0	1
Rental, Hiring and Real Estate Services	0	0	1	0	0	0	0	0	1
Agriculture, Forestry and Fishing	0	0	0	0	0	0	0	0	0
Education and Training	0	0	0	0	0	0	0	0	0
Electricity, Gas, Water and Waste Services	0	0	0	0	0	0	0	0	0
Information Media and Telecommunications	0	0	0	0	0	0	0	0	0
Mining	0	0	0	0	0	0	0	0	0
Public Administration and Safety	0	0	0	0	0	0	0	0	0
Total	18	8	43	8	0	0	0	0	77

According to Table 34, there are 77 businesses (1.6%) in the Sutherland Shire region at high to severe risk of financial failure within the next 12 months. Of most concern is the Accommodation and Food Services with 10.0% or 15 businesses within this industry most at risk of financial failure. According to Table 35, 11 of these fall within the small to medium sized turnover band of $1 million to less than $10 million.

Importantly, there are six industries in the region with zero businesses in the high to severe risk of financial failure category.

Table 36:
Illawarra - Industry vs Commercial Risk

Industry	Risk Band 1	Risk Band 2	Risk Band 3	Risk Band 4	Risk Band 5	Risk Band 6	Risk Band 7	Risk Band 8	Total	Total High Risk Band (1,2,3)	% High Risk Band (1,2,3)	% Medium Risk Band (4,5)	% Low Risk Band (6,7,8)
	←——— Severe to High ———→			Moderate to Average		←——— Low to Minimal ———→							
Construction	3	11	1	24	91	193	171	134	628	15	2.4%	18.3%	79.3%
Retail Trade	2	6	7	25	65	144	112	78	439	15	3.4%	20.5%	76.1%
Professional, Scientific and Technical Services	1	7	5	23	85	332	214	109	776	13	1.7%	13.9%	84.4%
Accommodation and Food Services	4	3	5	27	40	66	43	32	220	12	5.5%	30.5%	64.1%
Other Services	2	6	3	11	33	95	86	69	305	11	3.6%	14.4%	82.0%
Unclassified	4	3	4	33	210	121	13	20	408	11	2.7%	59.6%	37.7%
Arts and Recreation Services	1	2	1	6	17	41	24	39	131	4	3.1%	17.6%	79.4%
Financial and Insurance Services	2	2	0	10	86	242	168	175	685	4	0.6%	14.0%	85.4%
Health Care and Social Assistance	0	2	2	14	24	155	107	97	401	4	1.0%	9.5%	89.5%
Manufacturing	0	1	2	11	32	87	74	66	273	3	1.1%	15.8%	83.2%
Transport, Postal and Warehousing	0	1	2	3	13	30	25	27	101	3	3.0%	15.8%	81.2%
Administrative and Support Services	1	0	1	3	10	39	34	16	104	2	1.9%	12.5%	85.6%
Electricity, Gas, Water and Waste Services	0	1	0	2	3	5	5	3	19	1	5.3%	26.3%	68.4%
Mining	0	1	0	1	0	6	0	1	9	1	11.1%	11.1%	77.8%
Rental, Hiring and Real Estate Services	0	1	0	5	23	77	57	29	192	1	0.5%	14.6%	84.9%
Agriculture, Forestry and Fishing	0	0	0	0	3	16	9	9	37	0	0.0%	8.1%	91.9%
Education and Training	0	0	0	7	5	16	10	13	51	0	0.0%	23.5%	76.5%
Information Media and Telecommunications	0	0	0	0	1	11	10	11	33	0	0.0%	3.0%	97.0%
Public Administration and Safety	0	0	0	0	1	5	1	0	7	0	0.0%	14.3%	85.7%
Wholesale Trade	0	0	0	8	44	90	57	62	261	0	0.0%	19.9%	80.1%
Total	20	47	33	213	786	1771	1220	990	5080	100	2.0%	19.7%	78.4%

Table 37:
Illawarra - Industry vs Turnover Size of Business - High to Severe Risk

Industry	Unclassified	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	Total
Construction	0	7	7	1	0	0	0	0	15
Retail Trade	1		9	5	0	0	0	0	15
Professional, Scientific and Technical Services	3	3	7		0	0	0	0	13
Accommodation and Food Services	0	0	10	2	0	0	0	0	12
Other Services	2	0	9	0	0	0	0	0	11
Unclassified	6	1	4	0	0	0	0	0	11
Arts and Recreation Services	0	1	3	0	0	0	0	0	4
Financial and Insurance Services	2	0	1	1	0	0	0	0	4
Health Care and Social Assistance	2	1	1	0	0	0	0	0	4
Manufacturing	0	1	2	0	0	0	0	0	3
Transport, Postal and Warehousing	0	1	2	0	0	0	0	0	3
Administrative and Support Services	0	1	1	0	0	0	0	0	2
Electricity, Gas, Water and Waste Services	0	0	0	1	0	0	0	0	1
Mining	0	0	1	0	0	0	0	0	1
Rental, Hiring and Real Estate Services	0	0	1	0	0	0	0	0	1
Agriculture, Forestry and Fishing	0	0	0	0	0	0	0	0	0
Education and Training	0	0	0	0	0	0	0	0	0
Information Media and Telecommunications	0	0	0	0	0	0	0	0	0
Public Administration and Safety	0	0	0	0	0	0	0	0	0
Wholesale Trade	0	0	0	0	0	0	0	0	0
Total	16	16	58	10	0	0	0	0	100

Table 36 indicates there are 2.0% (100) businesses within the Illawarra region that are at high to severe risk of financial failure within the next 12 months of operating. By way of number of businesses, the Construction (15) and Retail Trade (15) industries rank as the top two industries most at risk. Table 37 identifies 10 businesses within the $10 million to less than $50 million turnover category most at risk for the area. Five of these are within the retail trade sector, which is a concern for the region in terms of consumer spending.

Table 38:
Newcastle & Lake Macquarie - Industry vs Commercial Risk

Industry	Risk Band 1	Risk Band 2	Risk Band 3	Risk Band 4	Risk Band 5	Risk Band 6	Risk Band 7	Risk Band 8	Total	Total High Risk Band (1,2,3)	% High Risk Band (1,2,3)	% Medium Risk Band (4,5)	% Low Risk Band (6,7,8)
	←——— Severe to High ———→			Moderate to Average		←——— Low to Minimal ———→							
Construction	4	10	7	37	136	294	257	172	917	21	2.3%	18.9%	78.8%
Retail Trade	2	9	9	41	86	186	167	100	600	20	3.3%	21.2%	75.5%
Unclassified	4	9	7	48	264	155	12	37	536	20	3.7%	58.2%	38.1%
Accommodation and Food Services	2	11	3	24	58	96	52	36	282	16	5.7%	29.1%	65.2%
Other Services	4	6	3	15	48	148	98	94	416	13	3.1%	15.1%	81.7%
Professional, Scientific and Technical Services	4	2	2	39	90	548	329	186	1200	8	0.7%	10.8%	88.6%
Wholesale Trade	0	3	4	9	57	104	112	87	376	7	1.9%	17.6%	80.6%
Manufacturing	1	2	3	10	52	160	103	125	456	6	1.3%	13.6%	85.1%
Arts and Recreation Services	1	1	3	5	22	51	33	40	156	5	3.2%	17.3%	79.5%
Financial and Insurance Services	0	1	3	15	143	429	286	283	1160	4	0.3%	13.6%	86.0%
Rental, Hiring and Real Estate Services	0	2	2	6	45	112	69	55	291	4	1.4%	17.5%	81.1%
Administrative and Support Services	0	3	0	4	16	68	29	36	156	3	1.9%	12.8%	85.3%
Transport, Postal and Warehousing	1	1	0	4	17	67	43	34	167	2	1.2%	12.6%	86.2%
Agriculture, Forestry and Fishing	0	1	0	2	4	15	8	4	34	1	2.9%	17.6%	79.4%
Education and Training	1	0	0	3	10	26	17	15	72	1	1.4%	18.1%	80.6%
Electricity, Gas, Water and Waste Services	0	1	0	0	6	10	4	2	23	1	4.3%	26.1%	69.6%
Public Administration and Safety	0	1	0	0	0	2	2	5	10	1	10.0%	0.0%	90.0%
Health Care and Social Assistance	0	0	0	17	45	239	149	110	560	0	0.0%	11.1%	88.9%
Information Media and Telecommunications	0	0	0	1	7	20	8	4	40	0	0.0%	20.0%	80.0%
Mining	0	0	0	0	8	21	9	10	48	0	0.0%	16.7%	83.3%
Total	24	63	46	280	1114	2751	1787	1435	7500	133	1.8%	18.6%	79.6%

The top three industries in Newcastle that are most at risk falling in the high to severe risk categories of financial failure are:

1. Construction, 21 (2.3%)
2. Retail Trade, 20 (3.3%)
3. Accommodation and Food Services, 16 (5.7%)

Table 39:
Newcastle & Lake Macquarie - Industry vs Turnover Size of Business - High to Severe Risk

Industry	Unclassified	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	Total
Construction	5	6	8	2	0	0	0	0	21
Retail Trade	3	2	12	3	0	0	0	0	20
Unclassified	15	1	4	0	0	0	0	0	20
Accommodation and Food Services	1	3	11	1	0	0	0	0	16
Other Services	0	3	9	1	0	0	0	0	13
Professional, Scientific and Technical Services	1	2	5	0	0	0	0	0	8
Wholesale Trade	2	1	3	0	1	0	0	0	7
Manufacturing	1	1	3	1	0	0	0	0	6
Arts and Recreation Services	1	4	0	0	0	0	0	0	5
Financial and Insurance Services	3	0	1	0	0	0	0	0	4
Rental, Hiring and Real Estate Services	2	0	1	1	0	0	0	0	4
Administrative and Support Services	0	0	3	0	0	0	0	0	3
Transport, Postal and Warehousing	0	1	1	0	0	0	0	0	2
Agriculture, Forestry and Fishing	0	0	0	1	0	0	0	0	1
Education and Training	0	1	0	0	0	0	0	0	1
Electricity, Gas, Water and Waste Services	0	0	0	1	0	0	0	0	1
Public Administration and Safety	0	0	1	0	0	0	0	0	1
Health Care and Social Assistance	0	0	0	0	0	0	0	0	0
Information Media and Telecommunications	0	0	0	0	0	0	0	0	0
Mining	0	0	0	0	0	0	0	0	0
Total	34	25	62	11	1	0	0	0	133

There are overall 133 (1.8%) businesses within the Newcastle and Lake Macquarie region that are in the highest risk band of financial failure. According to Table 39, there is one wholesale trade company within the $50 million to less than $100 million turnover band most at risk of failure within the region.

Table 40:
Dubbo - Industry vs Commercial Risk

Industry	Risk Band 1	Risk Band 2	Risk Band 3	Risk Band 4	Risk Band 5	Risk Band 6	Risk Band 7	Risk Band 8	Total	Total High Risk Band (1,2,3)	% High Risk Band (1,2,3)	% Medium Risk Band (4,5)	% Low Risk Band (6,7,8)
	←——— Severe to High ———→			Moderate to Average		←——— Low to Minimal ———→							
Accommodation and Food Services	0	0	2	1	7	18	11	4	43	2	4.7%	18.6%	76.7%
Administrative and Support Services	1	0	0	0	0	4	3	2	10	1	10.0%	0.0%	90.0%
Construction	0	0	1	3	16	27	22	11	80	1	1.3%	23.8%	75.0%
Transport, Postal and Warehousing	0	1	0	2	5	11	7	4	30	1	3.3%	23.3%	73.3%
Unclassified	0	0	1	6	27	23	0	2	59	1	1.7%	55.9%	42.4%
Agriculture, Forestry and Fishing	0	0	0	0	2	9	4	7	22	0	0.0%	9.1%	90.9%
Arts and Recreation Services	0	0	0	0	1	4	2	5	12	0	0.0%	8.3%	91.7%
Education and Training	0	0	0	0	1	1	1	1	4	0	0.0%	25.0%	75.0%
Electricity, Gas, Water and Waste Services	0	0	0	0	0	2	0	1	3	0	0.0%	0.0%	100.0%
Financial and Insurance Services	0	0	0	1	9	44	24	19	97	0	0.0%	10.3%	89.7%
Health Care and Social Assistance	0	0	0	0	8	17	12	7	44	0	0.0%	18.2%	81.8%
Information Media and Telecommunications	0	0	0	0	1	1	0	0	2	0	0.0%	50.0%	50.0%
Manufacturing	0	0	0	1	5	4	12	11	33	0	0.0%	18.2%	81.8%
Mining	0	0	0	0	2	0	0	0	2	0	0.0%	100.0%	0.0%
Other Services	0	0	0	1	2	18	11	10	42	0	0.0%	7.1%	92.9%
Professional, Scientific and Technical Services	0	0	0	5	11	44	21	15	96	0	0.0%	16.7%	83.3%
Public Administration and Safety	0	0	0	0	0	0	0	0	0	0	0.0%	0.0%	0.0%
Rental, Hiring and Real Estate Services	0	0	0	0	7	6	10	7	30	0	0.0%	23.3%	76.7%
Retail Trade	0	0	0	3	14	24	15	22	78	0	0.0%	21.8%	78.2%
Wholesale Trade	0	0	0	2	4	16	7	17	46	0	0.0%	13.0%	87.0%
Total	1	1	4	25	122	273	162	145	733	6	0.8%	20.1%	79.1%

Table 41:
Dubbo - Industry vs Turnover Size of Business - High to Severe Risk

Industry	Unclassified	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	Total
Accommodation and Food Services	0	1	1	0	0	0	0	0	2
Administrative and Support Services	0	0	1	0	0	0	0	0	1
Construction	0	0	1	0	0	0	0	0	1
Transport, Postal and Warehousing	0	0	1	0	0	0	0	0	1
Unclassified	0	0	1	0	0	0	0	0	1
Agriculture, Forestry and Fishing	0	0	0	0	0	0	0	0	0
Arts and Recreation Services	0	0	0	0	0	0	0	0	0
Education and Training	0	0	0	0	0	0	0	0	0
Electricity, Gas, Water and Waste Services	0	0	0	0	0	0	0	0	0
Financial and Insurance Services	0	0	0	0	0	0	0	0	0
Health Care and Social Assistance	0	0	0	0	0	0	0	0	0
Information Media and Telecommunications	0	0	0	0	0	0	0	0	0
Manufacturing	0	0	0	0	0	0	0	0	0
Mining	0	0	0	0	0	0	0	0	0
Other Services	0	0	0	0	0	0	0	0	0
Professional, Scientific and Technical Services	0	0	0	0	0	0	0	0	0
Public Administration & Safety	0	0	0	0	0	0	0	0	0
Rental, Hiring and Real Estate Services	0	0	0	0	0	0	0	0	0
Retail Trade	0	0	0	0	0	0	0	0	0
Wholesale Trade	0	0	0	0	0	0	0	0	0
Total	0	1	5	0	0	0	0	0	6

According to Table 40, Dubbo has only six businesses most at risk of financial failure within the next 12 months. With the region having 79.1% of businesses within the lowest risk bands, Dubbo is consistently considered to be one of the 'safest' in New South Wales. This has been consistent throughout the previous reports.

Table 42:
Tamworth - Industry vs Commercial Risk

Industry	Risk Band 1	Risk Band 2	Risk Band 3	Risk Band 4	Risk Band 5	Risk Band 6	Risk Band 7	Risk Band 8	Total	Total High Risk Band (1,2,3)	% High Risk Band (1,2,3)	% Medium Risk Band (4,5)	% Low Risk Band (6,7,8)
	←——— Severe to High ———→			Moderate to Average		←——— Low to Minimal ———→							
Accommodation and Food Services	1	1	3	4	7	16	8	9	49	5	10%	22.4%	67.3%
Administrative and Support Services	0	1	0	0	1	7	6	4	19	1	5%	5.3%	89.5%
Arts and Recreation Services	1	0	0	1	1	3	2	6	14	1	7%	14.3%	78.6%
Construction	0	0	1	7	17	36	46	21	128	1	1%	18.8%	80.5%
Professional, Scientific and Technical Services	1	0	0	4	10	42	27	20	104	1	1%	13.5%	85.6%
Transport, Postal and Warehousing	0	1	0	4	5	14	9	10	43	1	2%	20.9%	76.7%
Unclassified	0	0	1	5	31	32	1	9	79	1	1%	45.6%	53.2%
Agriculture, Forestry and Fishing	0	0	0	1	2	10	4	8	25	0	0%	12.0%	88.0%
Education and Training	0	0	0	1	0	1	2	3	7	0	0%	14.3%	85.7%
Electricity, Gas, Water and Waste Services	0	0	0	0	0	0	0	0	0	0	0%	0.0%	0.0%
Financial and Insurance Services	0	0	0	0	19	61	36	37	153	0	0%	12.4%	87.6%
Health Care and Social Assistance	0	0	0	0	7	26	12	11	56	0	0%	12.5%	87.5%
Information Media and Telecommunications	0	0	0	0	1	1	0	0	2	0	0%	50.0%	50.0%
Manufacturing	0	0	0	0	5	16	17	9	47	0	0%	10.6%	89.4%
Mining	0	0	0	0	1			1	2	0	0%	50.0%	50.0%
Other Services	0	0	0	2	4	15	9	19	49	0	0%	12.2%	87.8%
Public Administration and Safety	0	0	0	0	0	1	0	0	1	0	0%	0.0%	100.0%
Rental, Hiring and Real Estate Services	0	0	0	0	2	11	10	6	29	0	0%	6.9%	93.1%
Retail Trade	0	0	0	1	13	19	18	32	83	0	0%	16.9%	83.1%
Wholesale Trade	0	0	0	0	13	14	9	15	51	0	0%	25.5%	74.5%
Total	3	3	5	30	139	325	216	220	941	11	1.0%	18.0%	80.9%

Table 43:
Tamworth - Industry vs Turnover Size of Business - High to Severe Risk

Industry	Unclassified	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	Total
Accommodation and Food Services	0	0	5	0	0	0	0	0	5
Administrative and Support Services	0	1	0	0	0	0	0	0	1
Arts and Recreation Services	0	0	1	0	0	0	0	0	1
Construction	0	0	1	0	0	0	0	0	1
Professional, Scientific and Technical Services	0	0	1	0	0	0	0	0	1
Transport, Postal and Warehousing	0	1	0	0	0	0	0	0	1
Unclassified	0	0	1	0	0	0	0	0	1
Agriculture, Forestry and Fishing	0	0	0	0	0	0	0	0	0
Education and Training	0	0	0	0	0	0	0	0	0
Electricity, Gas, Water and Waste Services	0	0	0	0	0	0	0	0	0
Financial and Insurance Services	0	0	0	0	0	0	0	0	0
Health Care and Social Assistance	0	0	0	0	0	0	0	0	0
Information Media and Telecommunications	0	0	0	0	0	0	0	0	0
Manufacturing	0	0	0	0	0	0	0	0	0
Mining	0	0	0	0	0	0	0	0	0
Other Services	0	0	0	0	0	0	0	0	0
Public Administration and Safety	0	0	0	0	0	0	0	0	0
Rental, Hiring and Real Estate Services	0	0	0	0	0	0	0	0	0
Retail Trade	0	0	0	0	0	0	0	0	0
Wholesale Trade	0	0	0	0	0	0	0	0	0
Total	0	2	9	0	0	0	0	0	11

Tamworth is a considerably low risk region with only 11 businesses (1%) at high to severe risk of financial failure within the next 12 months. There are 80.9% of businesses in Tamworth that are within the low to minimal risk bands of financial failure.

The Accommodation and Food Services sector has five businesses most at risk of failure, however this is considerably low compared to other regions.

Victoria Commercial Risk Analysis

Victoria is one of the larger states for number of businesses operating in Australia. The state has 2153 (1.6%) businesses at high to severe risk of financial failure within the next 12 months. Although this has decreased by 718 from March 2018, the proportion of businesses within the medium (20.8%) and low (77.6%) has remained steady from the same period.

According to Table 44, the data for March 2019 indicates that the top five industries most at high to severe risk of financial failure are:

1. Accommodation and Food Services, 293 (5.5%) *A decrease of 143 businesses since March 2018*
2. Construction, 262 (1.9%) *An increase of 138 businesses since March 2018*
3. Retail Trade, 225 (2.5%) *An decrease of 135 businesses since March 2018*
4. Professional, Scientific and Technical Services, 161 (0.8%) *A decrease of 100 businesses since March 2018*
5. Manufacturing, 141 (1.4%) *An increase of 16 businesses since March 2018*

The lowest to minimal risk industries by number of businesses for the state are:

1. Mining, 3 (1.1%) *Remains unchanged since March 2018*
2. Public Administration and Safety, 5 (2.7%) *A decrease of 2 businesses since March 2018*
3. Electricity, Gas, Water and Waste Services, 13 (2.8%) *Remains unchanged since March 2018*
4. Agriculture, Forestry and Fishing, 13 (2.8%) *A decrease of 8 businesses since March 2018*
5. Information Media and Telecommunications, 16 (1.4%) *A derease of 16 businesses since March 2018*

A major retailer and one major manufacturer within the $1 billion or more turnover category are at high to severe risk of financial failure within the next 12 months. This is followed by one manufacturer in the $100 million to less than $500 million turnover size of business category in the same risk bands. (Table 45)

Table 46, indicates that Melbourne Inner (650), Melbourne South East (269) and Melbourne Inner South (261) are the top three regions in Victoria most at risk. The least at risk for the state is Warnambool and South West with only 20 businesses in the same risk band.

Table 44:
Victoria - Industry vs Commercial Risk

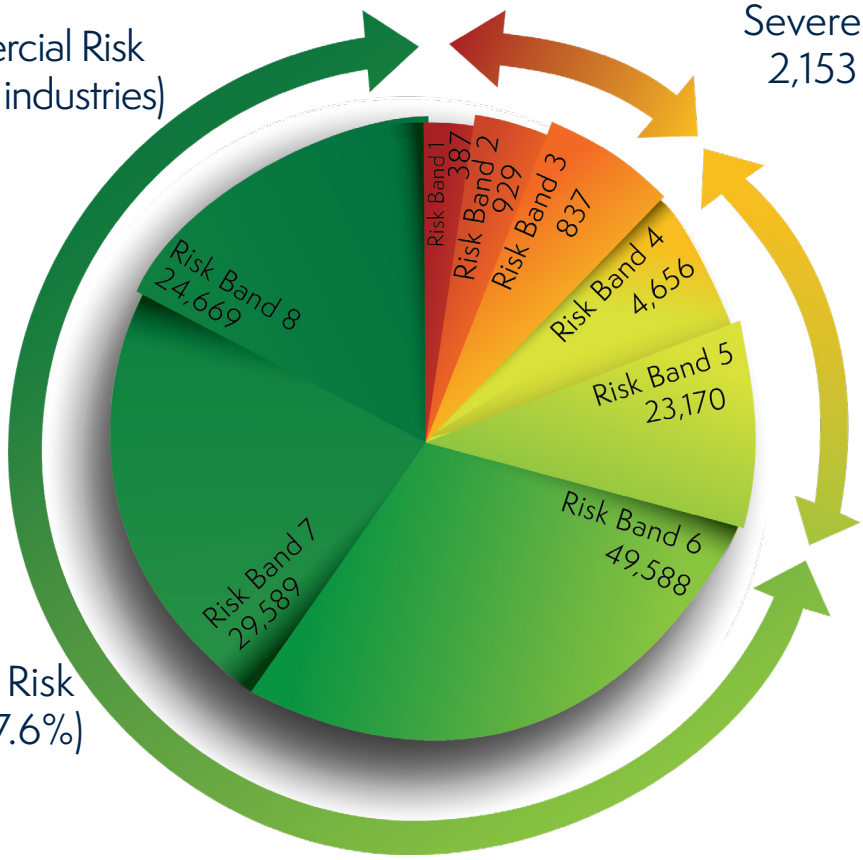
Industry	Risk Band 1	Risk Band 2	Risk Band 3	Risk Band 4	Risk Band 5	Risk Band 6	Risk Band 7	Risk Band 8	Total	Total High Risk Band (1,2,3)	% High Risk Band (1,2,3)	% Medium Risk Band (4,5)	% Low Risk Band (6,7,8)
	←——— Severe to High ———→			Moderate to Average		←——— Low to Minimal ———→							
Unclassified	76	164	223	1169	6805	4383	354	600	13774	463	3.4%	57.9%	38.7%
Accommodation and Food Services	59	142	92	468	1119	1749	945	745	5319	293	5.5%	29.8%	64.7%
Construction	48	122	92	432	1780	4798	3617	2585	13474	262	1.9%	16.4%	81.6%
Retail Trade	42	109	74	492	1323	3282	2115	1649	9086	225	2.5%	20.0%	77.5%
Professional, Scientific and Technical Services	30	75	56	542	1951	9060	5336	3354	20404	161	0.8%	12.2%	87.0%
Manufacturing	33	56	52	245	1102	2757	2120	2050	8415	141	1.7%	16.0%	82.3%
Wholesale Trade	25	64	43	198	1461	2606	1993	1720	8110	132	1.6%	20.5%	77.9%
Financial and Insurance Services	11	52	59	277	4565	10270	6480	6249	27963	122	0.4%	17.3%	82.2%
Other Services	16	34	31	181	660	2106	1449	1081	5558	81	1.5%	15.1%	83.4%
Rental, Hiring and Real Estate Services	8	27	21	116	487	1575	879	735	3848	56	1.5%	15.7%	82.9%
Transport, Postal and Warehousing	5	21	17	77	259	866	659	657	2561	43	1.7%	13.1%	85.2%
Health Care and Social Assistance	7	20	15	171	552	2579	1462	1216	6022	42	0.7%	12.0%	87.3%
Arts and Recreation Services	4	15	18	87	263	739	412	302	1840	37	2.0%	19.0%	79.0%
Administrative and Support Services	5	4	19	71	298	1047	606	472	2522	28	1.1%	14.6%	84.3%
Education and Training	2	8	7	36	148	486	248	229	1164	17	1.5%	15.8%	82.7%
Information Media and Telecommunications	4	6	6	42	167	453	287	185	1150	16	1.4%	18.2%	80.4%
Agriculture, Forestry and Fishing	6	3	4	21	131	536	427	572	1700	13	0.8%	8.9%	90.3%
Electricity, Gas, Water and Waste Services	3	4	6	14	60	152	112	112	463	13	2.8%	16.0%	81.2%
Public Administration and Safety	2	2	1	7	12	50	29	79	182	5	2.7%	10.4%	86.8%
Mining	1	1	1	10	27	94	59	77	270	3	1.1%	13.7%	85.2%
Total	387	929	837	4656	23170	49588	29589	24669	133825	2153	1.6%	20.8%	77.6%

Table 45:
Victoria - Industry vs Turnover Size of Business - High to Severe Risk

Industry	Unclassified	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	Total
Unclassified	289	16	138	19	1	0	0	0	463
Accommodation and Food Services	4	39	225	24	1	0	0	0	293
Construction	36	49	143	32	2	0	0	0	262
Retail Trade	19	28	127	47	3	0	0	1	225
Professional, Scientific and Technical Services	26	42	76	16	1	0	0	0	161
Manufacturing	9	16	88	24	2	1	0	1	141
Wholesale Trade	30	11	62	28	1	0	0	0	132
Financial and Insurance Services	59	28	31	4	0	0	0	0	122
Other Services	5	17	57	2	0	0	0	0	81
Rental, Hiring and Real Estate Services	12	5	33	5	1	0	0	0	56
Transport, Postal and Warehousing	6	8	27	1	1	0	0	0	43
Health Care and Social Assistance	1	9	28	4	0	0	0	0	42
Arts and Recreation Services	4	10	23	0	0	0	0	0	37
Administrative and Support Services	3	9	14	0	2	0	0	0	28
Education and Training	1	1	13	2	0	0	0	0	17
Information Media and Telecommunications	2	3	6	5	0	0	0	0	16
Agriculture, Forestry and Fishing	2	2	7	2	0	0	0	0	13
Electricity, Gas, Water and Waste Services	2	1	5	3	2	0	0	0	13
Public Administration and Safety	0	1	3	1	0	0	0	0	5
Mining	1	1	0	1	0	0	0	0	3
Total	511	296	1106	220	17	1	0	2	2153

Victoria Commercial Risk Analysis

Pie Chart 4:
Victoria - Commercial Risk for Businesses (all industries)



Severe to High Risk
2,153 total (1.6%)

Moderate to Average Risk
27,826 total (20.8%)

Low to Minimal Risk
103,846 total (77.6%)

Graph 5:
Victoria -
Industry vs Commercial Risk - High to Severe Risk

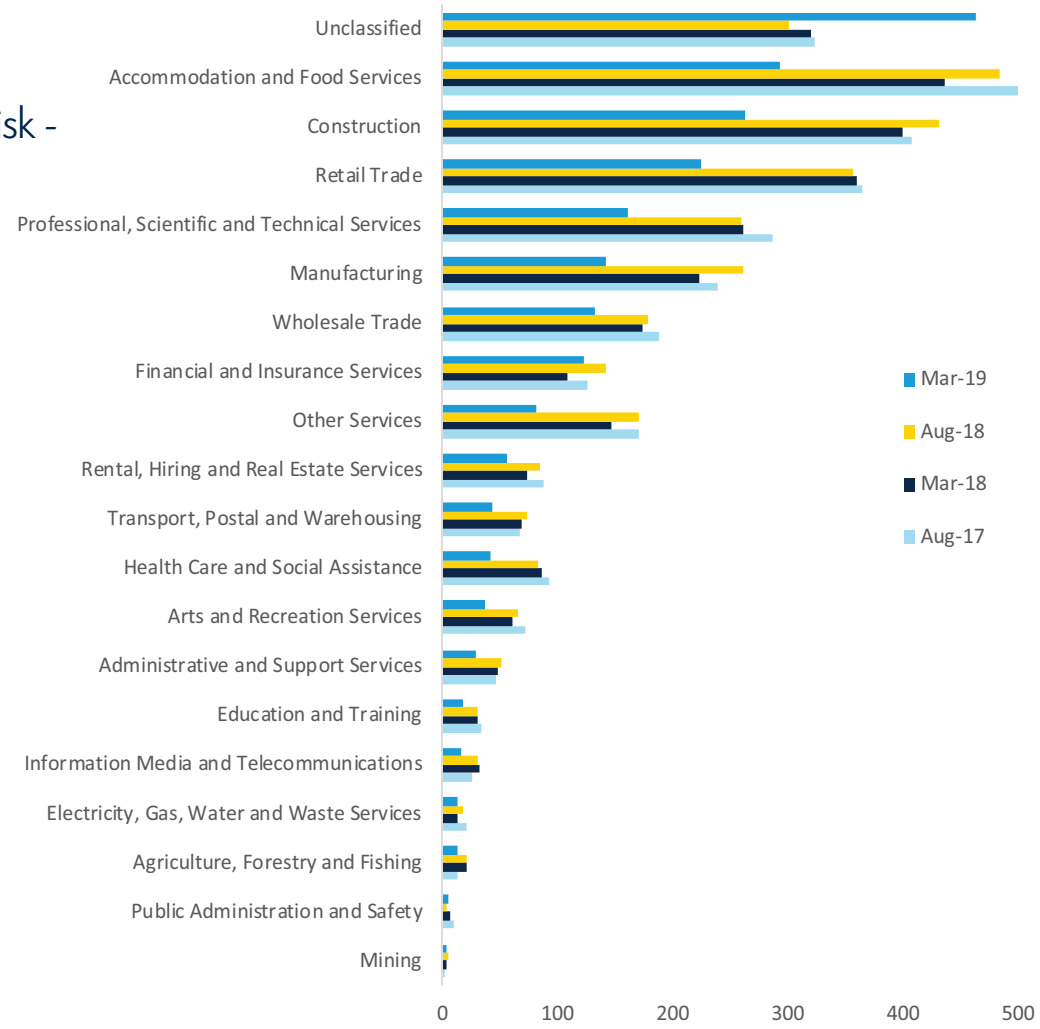


Table 46:
Victoria - Region vs Commercial Risk

Region	Risk Band 1	Risk Band 2	Risk Band 3	Risk Band 4	Risk Band 5	Risk Band 6	Risk Band 7	Risk Band 8	Total	Total High Risk Band (1,2,3)	% High Risk Band (1,2,3)	% Medium Risk Band (4,5)	% Low Risk Band (6,7,8)
	←——— Severe to High ———→			Moderate to Average		←——— Low to Minimal ———→							
Melbourne Inner	105	293	252	1487	7258	13532	7572	6859	37358	650	1.7%	23.4%	74.9%
Melbourne South East	51	118	100	535	2477	5528	3371	2820	15000	269	1.8%	20.1%	78.1%
Melbourne Inner South	37	118	106	676	3265	6117	3991	2769	17079	261	1.5%	23.1%	75.4%
Melbourne West	52	100	87	436	1648	3172	1922	1356	8773	239	2.7%	23.8%	73.5%
Melbourne North East	51	89	76	386	1755	3552	2179	1493	9581	216	2.3%	22.3%	75.4%
Melbourne North West	45	97	73	288	1514	2926	1841	1321	8105	215	2.7%	22.2%	75.1%
Melbourne Inner East	19	77	81	517	2899	5110	3246	2303	14252	177	1.2%	24.0%	74.8%
Melbourne Outer East	21	56	67	396	1808	4120	2706	1921	11095	144	1.3%	19.9%	78.8%
Mornington Peninsula	12	45	23	175	918	2466	1385	1187	6211	80	1.3%	17.6%	81.1%
Geelong	13	22	28	90	815	2220	1222	1170	5580	63	1.1%	16.2%	82.7%
Ballarat	5	17	14	72	479	1421	796	863	3667	36	1.0%	15.0%	84.0%
Latrobe Gippsland	6	15	10	66	439	1593	966	856	3951	31	0.8%	12.8%	86.4%
Shepperton	9	9	13	56	376	1196	730	803	3192	31	1.0%	13.5%	85.5%
Hume	7	11	10	33	399	1323	776	829	3388	28	0.8%	12.8%	86.4%
VIC North West	4	10	14	46	409	1260	673	834	3250	28	0.9%	14.0%	85.1%
Bendigo	2	16	4	56	349	1139	698	673	2937	22	0.7%	13.8%	85.5%
Warnambool and South West	4	8	8	36	317	1055	537	568	2533	20	0.8%	13.9%	85.3%
Total	443	1101	966	5351	27125	57730	34611	28625	155952	2510	1.6%	20.8%	77.6%

Table 47:
Melbourne (Inner, Inner East, Inner South) - Industry vs Commercial Risk

Industry	Risk Band 1	Risk Band 2	Risk Band 3	Risk Band 4	Risk Band 5	Risk Band 6	Risk Band 7	Risk Band 8	Total	Total High Risk Band (1,2,3)	% High Risk Band (1,2,3)	% Medium Risk Band (4,5)	% Low Risk Band (6,7,8)
	←——— Severe to High ———→			Moderate to Average		←——— Low to Minimal ———→							
Unclassified	27	91	128	676	3914	1977	182	319	7314	246	3.4%	62.8%	33.9%
Accommodation and Food Services	36	80	55	280	577	805	373	313	2519	171	6.8%	34.0%	59.2%
Retail Trade	14	52	32	241	540	1337	788	572	3576	98	2.7%	21.8%	75.4%
Professional, Scientific and Technical Services	16	45	34	377	1209	5153	3035	1938	11807	95	0.8%	13.4%	85.8%
Construction	20	38	22	124	555	1181	916	628	3484	80	2.3%	19.5%	78.2%
Financial and Insurance Services	6	33	38	168	2847	5589	3794	3472	15947	77	0.5%	18.9%	80.6%
Manufacturing	15	24	21	93	414	989	759	699	3014	60	2.0%	16.8%	81.2%
Wholesale Trade	6	24	23	98	765	1112	900	683	3611	53	1.5%	23.9%	74.6%
Rental, Hiring and Real Estate Services	1	16	13	67	267	804	472	408	2048	30	1.5%	16.3%	82.2%
Other Services	3	14	12	83	277	818	562	433	2202	29	1.3%	16.3%	82.3%
Arts and Recreation Services	2	10	7	47	132	371	192	159	920	19	2.1%	19.5%	78.5%
Health Care and Social Assistance	2	7	7	96	258	1191	705	597	2863	16	0.6%	12.4%	87.1%
Transport, Postal and Warehousing	1	10	2	33	74	195	140	161	616	13	2.1%	17.4%	80.5%
Administrative and Support Services	1	1	10	34	154	457	270	225	1152	12	1.0%	16.3%	82.6%
Education and Training	1	5	5	21	81	266	135	124	638	11	1.7%	16.0%	82.3%
Information Media and Telecommunications	3	4	4	35	127	292	194	128	787	11	1.4%	20.6%	78.0%
Agriculture, Forestry and Fishing	1	1	2	3	15	44	35	38	139	4	2.9%	12.9%	84.2%
Mining	1	1	1	5	14	43	24	54	143	3	2.1%	13.3%	84.6%
Electricity, Gas, Water and Waste Services	0	1	1	4	28	54	37	59	184	2	1.1%	17.4%	81.5%
Public Administration and Safety	1	1		4	6	21	8	35	76	2	2.6%	13.2%	84.2%
Total	157	458	417	2489	12254	22699	13521	11045	63040	1032	1.6%	23.4%	75.0%

Table 47, indicates that the top five regions within the Melbourne and Inner surrounding areas most at risk of financial failure are:

1. Accommodation and Food Services, 171 (6.8%) *A decrease of 87 businesses since March 2018*
2. Retail Trade, 98 (2.7%) *A decrease of 68 businesses since August 2018*
3. Professional, Scientific and Technical Services, 95 (0.8%) *A decrease of 75 businesses since March 2018*
4. Construction, 80 (2.3%) *A decrease of 50 businesses since March 2018*
5. Financial and Insurance Services, 77 (0.5%) *An increase of 11 businesses since March 2018*

Table 48:
Melbourne (Inner, Inner East, Inner South) - Industry vs Turnover Size of Business - High to Severe Risk

Industry	Unclassified	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	Total
Unclassified	172	6	57	11	0	0	0	0	246
Accommodation and Food Services	3	27	126	14	1	0	0	0	171
Retail Trade	7	9	59	19	3	0	0	1	98
Professional, Scientific and Technical Services	18	20	43	13	1	0	0	0	95
Construction	7	13	44	15	1	0	0	0	80
Financial and Insurance Services	40	15	19	3	0	0	0	0	77
Manufacturing	7	6	33	12	1	0	0	1	60
Wholesale Trade	15	1	26	11	0	0	0	0	53
Rental, Hiring and Real Estate Services	10	1	16	3	0	0	0	0	30
Other Services	2	7	20	0	0	0	0	0	29
Arts and Recreation Services	2	7	10	0	0	0	0	0	19
Health Care and Social Assistance	0	4	9	3	0	0	0	0	16
Transport, Postal and Warehousing	0	3	10	0	0	0	0	0	13
Administrative and Support Services	2	2	7	0	1	0	0	0	12
Education and Training	0	1	8	2	0	0	0	0	11
Information Media and Telecommunications	1	2	4	4	0	0	0	0	11
Agriculture, Forestry and Fishing	1	0	1	2	0	0	0	0	4
Mining	1	1		1	0	0	0	0	3
Electricity, Gas, Water and Waste Services	1	0	1	0	0	0	0	0	2
Public Administration and Safety	0	0	1	1	0	0	0	0	2
Total	289	125	494	114	8	0	0	2	1032

According to Table 48, one retailer and one manufacturer both with turnover of $1 billion or more are within the high to severe risk bands of financial failure.

47.9% of businesses most at risk fall within the small to medium turnover sized category of $1 million to less than $10 million.

Table 49:
Ballarat - Industry vs Commercial Risk

Industry	Risk Band 1	Risk Band 2	Risk Band 3	Risk Band 4	Risk Band 5	Risk Band 6	Risk Band 7	Risk Band 8	Total	Total High Risk Band (1,2,3)	% High Risk Band (1,2,3)	% Medium Risk Band (4,5)	% Low Risk Band (6,7,8)
	←——— Severe to High ———→			Moderate to Average		←——— Low to Minimal ———→							
Accommodation and Food Services	1	4	2	11	28	60	36	53	195	7	3.6%	20.0%	76.4%
Retail Trade	1	4	2	7	40	82	82	84	302	7	2.3%	15.6%	82.1%
Construction	2	2	2	8	56	188	107	105	470	6	1.3%	13.6%	85.1%
Unclassified	1	1	3	16	124	163	10	27	345	5	1.4%	40.6%	58.0%
Transport, Postal and Warehousing	0	2	1	0	14	40	35	30	122	3	2.5%	11.5%	86.1%
Arts and Recreation Services	0	1	1	2	10	17	9	6	46	2	4.3%	26.1%	69.6%
Financial and Insurance Services	0	0	1	3	72	270	123	199	668	1	0.1%	11.2%	88.6%
Health Care and Social Assistance	0	0	1	0	16	55	48	40	160	1	0.6%	10.0%	89.4%
Information Media and Telecommunications	0	1	0	0	3	4	5	3	16	1	6.3%	18.8%	75.0%
Manufacturing	0	0	1	5	19	75	59	53	212	1	0.5%	11.3%	88.2%
Other Services	0	1	0	2	10	68	46	45	172	1	0.6%	7.0%	92.4%
Professional, Scientific and Technical Services	0	1	0	6	32	188	93	73	393	1	0.3%	9.7%	90.1%
Administrative and Support Services	0	0	0	0	8	29	20	7	64	0	0.0%	12.5%	87.5%
Agriculture, Forestry and Fishing	0	0	0	3	7	53	40	42	145	0	0.0%	6.9%	93.1%
Education and Training	0	0	0	1	2	13	4	9	29	0	0.0%	10.3%	89.7%
Electricity, Gas, Water and Waste Services	0	0	0	1	3	7	9	5	25	0	0.0%	16.0%	84.0%
Mining	0	0	0	0	0	4	3	5	12	0	0.0%	0.0%	100.0%
Public Administration and Safety	0	0	0	0	0	1		3	4	0	0.0%	0.0%	100.0%
Rental, Hiring and Real Estate Services	0	0	0	3	9	43	29	20	104	0	0.0%	11.5%	88.5%
Wholesale Trade	0	0	0	4	26	61	38	54	183	0	0.0%	16.4%	83.6%
Total	5	17	14	72	479	1421	796	863	3667	36	1.0%	15.0%	84.0%

Table 50:
Ballarat - Industry vs Turnover Size of Business - High to Severe Risk

Industry	Unclassified	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	Total
Accommodation and Food Services	0	1	6	0	0	0	0	0	7
Retail Trade	1	0	2	4	0	0	0	0	7
Construction		1	4	1	0	0	0	0	6
Unclassified	4	0	1	0	0	0	0	0	5
Transport, Postal and Warehousing	1	0	2	0	0	0	0	0	3
Arts and Recreation Services	0	0	2	0	0	0	0	0	2
Financial and Insurance Services	0	0	1	0	0	0	0	0	1
Health Care and Social Assistance	0	0	1	0	0	0	0	0	1
Information Media and Telecommunications	0	0	0	1	0	0	0	0	1
Manufacturing	0	0	1	0	0	0	0	0	1
Other Services	0	1	0	0	0	0	0	0	1
Professional, Scientific and Technical Services	0	0	1	0	0	0	0	0	1
Agriculture, Forestry and Fishing	0	0	0	0	0	0	0	0	0
Administrative and Support Services	0	0	0	0	0	0	0	0	0
Electricity, Gas, Water and Waste Services	0	0	0	0	0	0	0	0	0
Education and Training	0	0	0	0	0	0	0	0	0
Mining	0	0	0	0	0	0	0	0	0
Public Administration and Safety	0	0	0	0	0	0	0	0	0
Rental, Hiring and Real Estate Services	0	0	0	0	0	0	0	0	0
Wholesale Trade	0	0	0	0	0	0	0	0	0
Total	6	3	21	6	0	0	0	0	36

36 businesses or 1.0% of businesses in Ballarat are most at risk according to Table 49. With 15% in the medium and 84% within the low risk bands, the region is remaining relatively positive in terms of commercial risk.

The Accommodation and Food Services (7) and Retail Trade (7) are the two industries with the highest number of businesses at high to severe risk of financial failure within the next 12 months. Further to this Table 50, indicates four out of these seven retailers are within the $10 million to less than $50 million turnover size of business category. However, 58% of all high to severe risk businesses in Ballarat are within the $1 million to less than $10 million turnover size.

Table 51:
Geelong - Industry vs Commercial Risk

Industry	Risk Band 1	Risk Band 2	Risk Band 3	Risk Band 4	Risk Band 5	Risk Band 6	Risk Band 7	Risk Band 8	Total	Total High Risk Band (1,2,3)	% High Risk Band (1,2,3)	% Medium Risk Band (4,5)	% Low Risk Band (6,7,8)
	←——— Severe to High ———→			Moderate to Average		←——— Low to Minimal ———→							
Accommodation and Food Services	4	6	3	9	52	87	59	48	268	13	4.9%	22.8%	72.4%
Construction	4		8	14	76	293	213	155	763	12	1.6%	11.8%	86.6%
Unclassified	1	2	8	17	241	254	13	58	594	11	1.9%	43.4%	54.7%
Retail Trade	1	3	4	10	49	138	95	82	382	8	2.1%	15.4%	82.5%
Professional, Scientific and Technical Services	0	3	0	5	57	335	191	120	711	3	0.4%	8.7%	90.9%
Administrative and Support Services	1	0	1	2	5	41	24	23	97	2	2.1%	7.2%	90.7%
Arts and Recreation Services	1	0	1	2	11	28	14	14	71	2	2.8%	18.3%	78.9%
Financial and Insurance Services	0	1	1	7	132	443	199	266	1049	2	0.2%	13.3%	86.6%
Manufacturing	1	1	0	8	34	102	69	81	296	2	0.7%	14.2%	85.1%
Other Services	0	1	1	5	31	94	70	52	254	2	0.8%	14.2%	85.0%
Wholesale Trade	0	1	1	4	44	92	61	75	278	2	0.7%	17.3%	82.0%
Agriculture, Forestry and Fishing	0	1	0	1	5	46	35	37	125	1	0.8%	4.8%	94.4%
Health Care and Social Assistance	0	1	0	3	30	120	67	61	282	1	0.4%	11.7%	87.9%
Information Media and Telecommunications	0	1	0	0	4	14	8	2	29	1	3.4%	13.8%	82.8%
Transport, Postal and Warehousing	0	1	0	1	15	37	43	42	139	1	0.7%	11.5%	87.8%
Education and Training	0	0	0	0	3	16	15	10	44	0	0.0%	6.8%	93.2%
Electricity, Gas, Water and Waste Services	0	0	0	1	5	5	5	7	23	0	0.0%	26.1%	73.9%
Mining	0	0	0	0	1	0	0	1	2	0	0.0%	50.0%	50.0%
Public Administration and Safety	0	0	0	0	0	3	0	3	6	0	0.0%	0.0%	100.0%
Rental, Hiring and Real Estate Services	0	0	0	1	20	73	42	33	169	0	0.0%	12.4%	87.6%
Total	13	22	28	90	815	2221	1223	1170	5582	63	1.1%	16.2%	82.7%

Table 52:
Geelong - Industry vs Turnover Size of Business - High to Severe Risk

Industry	Unclassified	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	Total
Accommodation and Food Services	0	1	11	1	0	0	0	0	13
Construction	1	2	9	0	0	0	0	0	12
Unclassified	6	1	4	0	0	0	0	0	11
Retail Trade	0	4	3	1	0	0	0	0	8
Professional, Scientific and Technical Services	0	1	2	0	0	0	0	0	3
Administrative and Support Services	0	1	1	0	0	0	0	0	2
Arts and Recreation Services	0	0	2	0	0	0	0	0	2
Financial and Insurance Services	1	0	1	0	0	0	0	0	2
Manufacturing	0	1	1	0	0	0	0	0	2
Other Services	0	0	1	1	0	0	0	0	2
Wholesale Trade	0	0	1	1	0	0	0	0	2
Agriculture, Forestry and Fishing	0	1	0	0	0	0	0	0	1
Health Care and Social Assistance	0	0	1	0	0	0	0	0	1
Information Media and Telecommunications	0	0	0	1	0	0	0	0	1
Transport, Postal and Warehousing	0	0	1	0	0	0	0	0	1
Electricity, Gas, Water and Waste Services	0	0	0	0	0	0	0	0	0
Education and Training	0	0	0	0	0	0	0	0	0
Mining	0	0	0	0	0	0	0	0	0
Public Administration and Safety	0	0	0	0	0	0	0	0	0
Rental, Hiring and Real Estate Services	0	0	0	0	0	0	0	0	0
Total	8	12	38	5	0	0	0	0	63

Table 51 states that there are 63 businesses (1.1%) within the Geelong region at most risk of financial failure within the next 12 months of operating. 16.2% and 82.7% are within the medium and low risk bands in the region. Compared to March 2018, this is a decrease of 13 businesses in the highest risk band, while the medium and low risk bands remain relatively unchanged.

60.3% of the businesses most at risk in Geelong are within the $1 million to less than $10 million turnover size. The Accommodation and Food Services industries has the highest proportion of businesses at risk with 4.9%.

Tasmania Commercial Risk Analysis

Tasmania has one of the highest proportion of businesses at high to severe financial risk with 5.1% across all industries.

The industries most at risk according to Table 53 (number of businesses):

1. Financial and Insurance Services, 44 (4.6%) An increase of 32 businesses since March 2018
2. Accommodation and Food Services, 33 (8.5%) *A decrease of 24 businesses since March 2018*
3. Retail Trade, 27 (4.5%) *A decrease of 41 businesses since March 2018*
4. Construction, 22 (3.5%) *A decrease of 29 businesses since March 2018*
5. Wholesale Trade, 21 (6.3%) *A decrease of 4 businesses since March 2018*

Table 54 shows that one major manufacturer within the $1 billion or more turnover size is at high to severe risk of financial failure within the next 12 months.

Graph 6: Tasmania - Industry vs Commercial Risk - High to Severe Risk

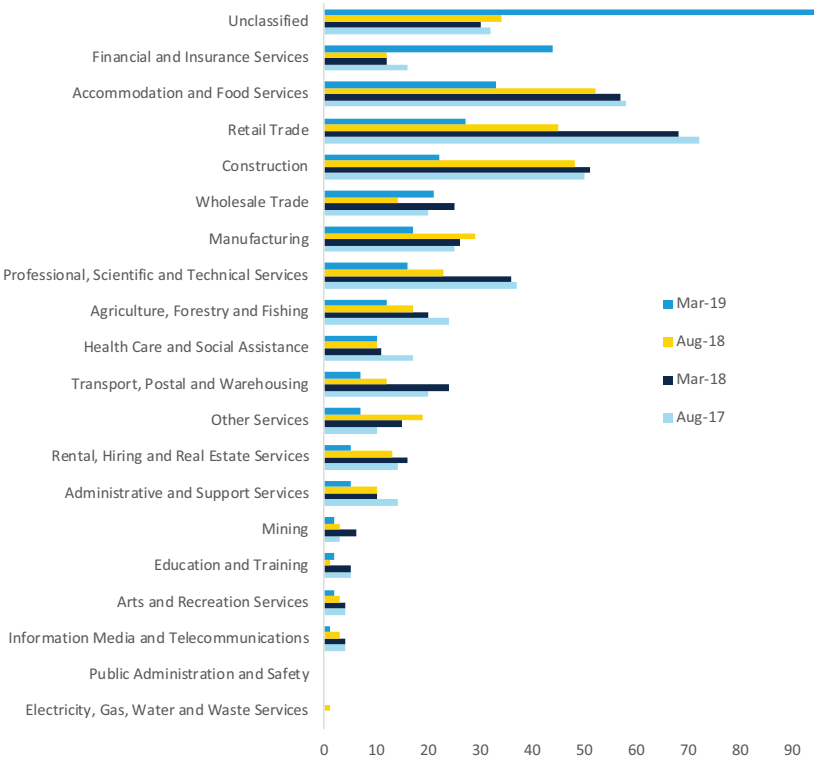


Table 53:
Tasmania - Industry vs Commercial Risk

Industry	Risk Band 1	Risk Band 2	Risk Band 3	Risk Band 4	Risk Band 5	Risk Band 6	Risk Band 7	Risk Band 8	Total	Total High Risk Band (1,2,3)	% High Risk Band (1,2,3)	% Medium Risk Band (4,5)	% Low Risk Band (6,7,8)
	←——— Severe to High ———→			Moderate to Average		←——— Low to Minimal ———→							
Unclassified	3	25	66	145	220	108	3	7	577	94	16.3%	63.3%	20.5%
Financial and Insurance Services	1	7	36	116	244	284	160	109	957	44	4.6%	37.6%	57.8%
Accommodation and Food Services	2	12	19	42	120	96	54	42	387	33	8.5%	41.9%	49.6%
Retail Trade	2	6	19	59	168	216	88	46	604	27	4.5%	37.6%	57.9%
Construction	3	7	12	54	162	197	140	62	637	22	3.5%	33.9%	62.6%
Wholesale Trade	2	3	16	24	79	112	64	36	336	21	6.3%	30.7%	63.1%
Manufacturing	2	7	8	30	107	120	90	45	409	17	4.2%	33.5%	62.3%
Professional, Scientific and Technical Services	2	5	9	61	189	343	171	101	881	16	1.8%	28.4%	69.8%
Agriculture, Forestry and Fishing	2	4	6	22	65	74	36	26	235	12	5.1%	37.0%	57.9%
Health Care and Social Assistance	1	4	5	16	79	166	85	45	401	10	2.5%	23.7%	73.8%
Other Services	1	1	5	21	74	95	38	26	261	7	2.7%	36.4%	60.9%
Transport, Postal and Warehousing	1	1	5	24	41	69	35	13	189	7	3.7%	34.4%	61.9%
Administrative and Support Services	0	1	4	9	26	41	20	12	113	5	4.4%	31.0%	64.6%
Rental, Hiring and Real Estate Services	0	2	3	20	44	74	37	16	196	5	2.6%	32.7%	64.8%
Arts and Recreation Services	0	0	2	8	19	28	20	12	89	2	2.2%	30.3%	67.4%
Education and Training	0	1	1	3	15	26	7	5	58	2	3.4%	31.0%	65.5%
Mining	0	0	2	2	10	6	2	0	22	2	9.1%	54.5%	36.4%
Information Media and Telecommunications	0	0	1	0	8	11	4	7	31	1	3.2%	25.8%	71.0%
Electricity, Gas, Water and Waste Services	0	0	0	1	4	12	5	4	26	0	0.0%	19.2%	80.8%
Public Administration and Safety	0	0	0	0	4	3	1	3	11	0	0.0%	36.4%	63.6%
Total	22	86	219	657	1678	2081	1060	617	6420	327	5.1%	36.4%	58.5%

Table 54:
Tasmania - Industry vs Turnover Size of Business - High to Severe Risk

Industry	Unclassified	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	Total
Unclassified	74	3	16	1	0	0	0	0	94
Financial and Insurance Services	33	7	4	0	0	0	0	0	44
Accommodation and Food Services	4	7	21	1	0	0	0	0	33
Retail Trade	2	9	10	6	0	0	0	0	27
Construction	2	1	18	1	0	0	0	0	22
Wholesale Trade	11	3	5	2	0	0	0	0	21
Manufacturing	7	1	8		0	0	0	1	17
Professional, Scientific and Technical Services	3	9	3	1	0	0	0	0	16
Agriculture, Forestry and Fishing	2	3	7	0	0	0	0	0	12
Health Care and Social Assistance	2	2	6	0	0	0	0	0	10
Other Services	3	1	2	1	0	0	0	0	7
Transport, Postal and Warehousing	0	0	7	0	0	0	0	0	7
Administrative and Support Services	1	2	1	1	0	0	0	0	5
Rental, Hiring and Real Estate Services	2	3	0	0	0	0	0	0	5
Arts and Recreation Services	0	1	1	0	0	0	0	0	2
Education and Training	0	0	2	0	0	0	0	0	2
Mining	1	0	1	0	0	0	0	0	2
Information Media and Telecommunications	1	0	0	0	0	0	0	0	1
Electricity, Gas, Water and Waste Services	0	0	0	0	0	0	0	0	0
Public Administration and Safety	0	0	0	0	0	0	0	0	0
Total	148	52	112	14	0	0	0	1	327

Table 55:
Hobart - Industry vs Commercial Risk

Industry	Risk Band 1	Risk Band 2	Risk Band 3	Risk Band 4	Risk Band 5	Risk Band 6	Risk Band 7	Risk Band 8	Total	Total High Risk Band (1,2,3)	% High Risk Band (1,2,3)	% Medium Risk Band (4,5)	% Low Risk Band (6,7,8)
	←——— Severe to High ———→			Moderate to Average		←——— Low to Minimal ———→							
Unclassified	0	5	8	33	104	79	2	5	236	13	5.5%	58.1%	36.4%
Construction	0	5	5	20	48	97	83	45	303	10	3.3%	22.4%	74.3%
Retail Trade	1	2	6	14	52	101	49	44	269	9	3.3%	24.5%	72.1%
Accommodation and Food Services	1	1	5	13	40	49	27	33	169	7	4.1%	31.4%	64.5%
Financial and Insurance Services	0	2	1	9	63	148	110	83	416	3	0.7%	17.3%	82.0%
Health Care and Social Assistance	1	0	1	2	22	87	52	37	202	2	1.0%	11.9%	87.1%
Manufacturing	1	1	0	11	32	61	47	32	185	2	1.1%	23.2%	75.7%
Wholesale Trade	1	0	1	5	22	50	31	27	137	2	1.5%	19.7%	78.8%
Agriculture, Forestry and Fishing	1	0	0	4	8	17	12	11	53	1	1.9%	22.6%	75.5%
Other Services	0	1	0	7	15	55	22	24	124	1	0.8%	17.7%	81.5%
Professional, Scientific and Technical Services	0	1	0	22	55	215	114	87	494	1	0.2%	15.6%	84.2%
Transport, Postal and Warehousing	0	0	1	4	4	28	14	9	60	1	1.7%	13.3%	85.0%
Administrative and Support Services	0	0	0	2	10	26	11	9	58	0	0.0%	20.7%	79.3%
Arts and Recreation Services	0	0	0	2	6	17	12	11	48	0	0.0%	16.7%	83.3%
Education and Training	0	0	0	1	7	15	6	5	34	0	0.0%	23.5%	76.5%
Electricity, Gas, Water and Waste Services	0	0	0	1	2	7	3	2	15	0	0.0%	20.0%	80.0%
Information Media and Telecommunications	0	0	0	0	0	7	2	6	15	0	0.0%	0.0%	100.0%
Mining	0	0	0	0	2	1	0	0	3	0	0.0%	66.7%	33.3%
Public Administration and Safety	0	0	0	0	1	1	0	0	2	0	0.0%	50.0%	50.0%
Rental, Hiring and Real Estate Services	0	0	0	3	11	42	23	13	92	0	0.0%	15.2%	84.8%
Total	6	18	28	153	504	1103	620	483	2915	52	1.8%	22.5%	75.7%

Table 56:
Hobart - Industry vs Turnover Size of Business - High to Severe Risk

Industry	Unclassified	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	Total
Unclassified	9	0	4	0	0	0	0	0	13
Construction	2	1	6	1	0	0	0	0	10
Retail Trade	1	2	3	3	0	0	0	0	9
Accommodation and Food Services	0	1	5	1	0	0	0	0	7
Financial and Insurance Services	1	1	1	0	0	0	0	0	3
Health Care and Social Assistance	0	1	1	0	0	0	0	0	2
Manufacturing	1	0	1	0	0	0	0	0	2
Wholesale Trade	2	0	0	0	0	0	0	0	2
Agriculture, Forestry and Fishing	0	1	0	0	0	0	0	0	1
Other Services	0	0	0	1	0	0	0	0	1
Professional, Scientific and Technical Services	1	0	0	0	0	0	0	0	1
Transport, Postal and Warehousing	0	0	1	0	0	0	0	0	1
Administrative and Support Services	0	0	0	0	0	0	0	0	0
Arts and Recreation Services	0	0	0	0	0	0	0	0	0
Education and Training	0	0	0	0	0	0	0	0	0
Electricity, Gas, Water and Waste Services	0	0	0	0	0	0	0	0	0
Mining	0	0	0	0	0	0	0	0	0
Public Administration and Safety	0	0	0	0	0	0	0	0	0
Rental, Hiring and Real Estate Services	0	0	0	0	0	0	0	0	0
Information Media and Telecommunications	0	0	0	0	0	0	0	0	0
Total	17	7	22	6	0	0	0	0	52

Hobart, according to Table 55, has 52 businesses (1.8%) within the high to severe risk bands of financial failure. 22.5% and 75.7% fall within the medium and low risk bands of financial failure. The Construction (10), Retail (9) and Accommodation and Food Services (7) are the industries that are most at risk for the Hobart region.

There are six businesses within the $10 million to less than $50 million turnover size that are within the high to severe risk band, while 42.3% are within the $1 million to less than $10 million turnover size category.

Table 57:
All QLD, NSW, VIC - Industry vs Commercial Risk

Region	Risk Band 1	Risk Band 2	Risk Band 3	Risk Band 4	Risk Band 5	Risk Band 6	Risk Band 7	Risk Band 8	Total	Total High Risk Band (1,2,3)	% High Risk Band (1,2,3)	% Medium Risk Band (4,5)	% Low Risk Band (6,7,8)
	←——— Severe to High ———→			Moderate to Average		←——— Low to Minimal ———→							
Melbourne Inner	105	293	252	1487	7258	13532	7572	6859	37358	650	1.7%	23.4%	74.9%
Sydney City and Inner South	78	226	230	1125	5091	10170	5542	6415	28877	534	1.8%	21.5%	76.6%
Parramatta	98	192	139	743	2644	4481	2781	2307	13385	429	3.2%	25.3%	71.5%
Brisbane Inner City	64	133	198	986	4193	8025	3038	1875	18512	395	2.1%	28.0%	69.9%
Gold Coast	81	140	164	886	3208	5874	2911	1257	14521	385	2.7%	28.2%	69.2%
NSW inner South West	56	152	109	585	1993	3666	2299	1718	10578	317	3.0%	24.4%	72.6%
Brisbane South	50	106	151	719	2480	4932	1596	965	10999	307	2.8%	29.1%	68.1%
Melbourne South East	51	118	100	535	2477	5528	3371	2820	15000	269	1.8%	20.1%	78.1%
Melbourne Inner South	37	118	106	676	3265	6117	3991	2769	17079	261	1.5%	23.1%	75.4%
NSW South West	61	110	80	358	1354	2232	1553	1241	6989	251	3.6%	24.5%	71.9%
Melbourne West	52	100	87	436	1648	3172	1922	1356	8773	239	2.7%	23.8%	73.5%
Melbourne North East	51	89	76	386	1755	3552	2179	1493	9581	216	2.3%	22.3%	75.4%
Melbourne North West	45	97	73	288	1514	2926	1841	1321	8105	215	2.7%	22.2%	75.1%
North Sydney and Hornsby	31	92	90	538	3263	6534	4282	3347	18177	213	1.2%	20.9%	77.9%
Sydney Inner West	33	100	69	404	1675	3002	1875	1381	8539	202	2.4%	24.3%	73.3%
Melbourne Inner East	19	77	81	517	2899	5110	3246	2303	14252	177	1.2%	24.0%	74.8%
Blacktown	31	76	60	352	1226	2367	1572	1284	6968	167	2.4%	22.6%	75.0%
Baulkham Hills and Hawkesbury	23	74	57	318	1330	2770	1948	1405	7925	154	1.9%	20.8%	77.3%
Logan - Beaudesert	23	54	69	332	1047	2228	753	390	4896	146	3.0%	28.2%	68.9%
Sydney Eastern Suburbs	23	71	51	313	1840	3158	2005	1380	8841	145	1.6%	24.4%	74.0%
Melbourne Outer East	21	56	67	396	1808	4120	2706	1921	11095	144	1.3%	19.9%	78.8%
Brisbane West	19	42	67	373	1563	3129	976	467	6636	128	1.9%	29.2%	68.9%

Table 57:
All QLD, NSW, VIC - Industry vs Commercial Risk (continued)

Region	Risk Band 1	Risk Band 2	Risk Band 3	Risk Band 4	Risk Band 5	Risk Band 6	Risk Band 7	Risk Band 8	Total	Total High Risk Band (1,2,3)	% High Risk Band (1,2,3)	% Medium Risk Band (4,5)	% Low Risk Band (6,7,8)
	←——— Severe to High ———→			Moderate to Average		←——— Low to Minimal ———→							
Brisbane East	29	38	58	295	1117	2320	678	414	4949	125	2.5%	28.5%	68.9%
Ipswich	20	42	63	309	1069	2175	866	514	5058	125	2.5%	27.2%	70.3%
Outer West and Blue Mountains	23	51	50	232	938	1950	1457	1132	5833	124	2.1%	20.1%	77.8%
Sunshine Coast	23	44	56	376	1415	2975	1474	577	6940	123	1.8%	25.8%	72.4%
NSW Central Coast	17	44	43	207	703	1793	1154	847	4808	104	2.2%	18.9%	78.9%
Brisbane North	20	36	47	275	1110	2094	758	462	4802	103	2.1%	28.8%	69.0%
NSW Outer South West	22	49	31	177	621	1243	820	620	3583	102	2.8%	22.3%	74.9%
Illawarra	20	47	33	213	786	1771	1220	990	5080	100	2.0%	19.7%	78.4%
Hunter Valley exc Newcastle	17	36	34	215	864	2148	1430	1257	6001	87	1.4%	18.0%	80.6%
Darling Downs Maranoa	15	28	38	278	1128	2160	1171	540	5358	81	1.5%	26.2%	72.2%
Mornington Peninsula	12	45	23	175	918	2466	1385	1187	6211	80	1.3%	17.6%	81.1%
Moreton Bay South	13	28	37	188	693	1554	482	230	3225	78	2.4%	27.3%	70.3%
Sutherland	13	38	26	192	887	1721	1136	872	4885	77	1.6%	22.1%	76.3%
Ryde	13	23	36	196	812	1729	1130	1012	4951	72	1.5%	20.4%	78.2%
Cairns	12	28	29	226	916	1862	992	505	4570	69	1.5%	25.0%	73.5%
Moreton Bay North	14	27	28	189	604	1333	497	223	2915	69	2.4%	27.2%	70.4%
QLD Wide Bay	14	28	24	182	765	1695	946	428	4082	66	1.6%	23.2%	75.2%
Geelong	13	22	28	90	815	2220	1222	1170	5580	63	1.1%	16.2%	82.7%
Mackay	13	18	23	140	612	1189	596	286	2877	54	1.9%	26.1%	72.0%
QLD Fitzroy	7	21	24	152	607	1192	646	292	2941	52	1.8%	25.8%	72.4%
Townsville	16	20	15	134	667	1287	788	366	3293	51	1.5%	24.3%	74.1%
Riverina	10	27	14	131	672	1409	982	982	4227	51	1.2%	19.0%	79.8%

Table 57:
All QLD, NSW, VIC - Industry vs Commercial Risk (continued)

Region	Risk Band 1	Risk Band 2	Risk Band 3	Risk Band 4	Risk Band 5	Risk Band 6	Risk Band 7	Risk Band 8	Total	Total High Risk Band (1,2,3)	% High Risk Band (1,2,3)	% Medium Risk Band (4,5)	% Low Risk Band (6,7,8)
	←——— Severe to High ———→			Moderate to Average		←——— Low to Minimal ———→							
NSW Mid North Coast	9	23	17	93	465	1087	738	758	3190	49	1.5%	17.5%	81.0%
NSW Capital Region	8	16	20	139	635	1421	1005	896	4140	44	1.1%	18.7%	80.2%
Toowoomba	10	16	16	151	585	1165	612	271	2826	42	1.5%	26.0%	72.5%
Murray	10	17	12	101	579	1207	839	815	3580	39	1.1%	19.0%	79.9%
New England and North West	13	16	10	87	529	1194	812	819	3480	39	1.1%	17.7%	81.2%
Richmond Tweed	6	17	16	151	572	1254	817	616	3449	39	1.1%	21.0%	77.9%
Ballarat	5	17	14	72	479	1421	796	863	3667	36	1.0%	15.0%	84.0%
Coffs Harbour and Grafton	8	16	12	73	354	726	531	454	2174	36	1.7%	19.6%	78.7%
Latrobe Gippsland	6	15	10	66	439	1593	966	856	3951	31	0.8%	12.8%	86.4%
Shepperton	9	9	13	56	376	1196	730	803	3192	31	1.0%	13.5%	85.5%
Queensland Outback	6	6	18	67	327	548	322	187	1481	30	2.0%	26.6%	71.4%
Hume	7	11	10	33	399	1323	776	829	3388	28	0.8%	12.8%	86.4%
VIC North West	4	10	14	46	409	1260	673	834	3250	28	0.9%	14.0%	85.1%
Far West and Orana	9	7	8	65	413	805	529	536	2372	24	1.0%	20.2%	78.8%
Bendigo	2	16	4	56	349	1139	698	673	2937	22	0.7%	13.8%	85.5%
Warnambool and South West	4	8	8	36	317	1055	537	568	2533	20	0.8%	13.9%	85.3%

Conclusion

The SV Partners Commercial Risk Outlook Report for March 2019, identifies and categorises operating businesses within risk bands (1 – 8) from severe to minimal risk of financial failure throughout the next 12 months.

The March 2019 commercial data has outlined that there are large turnover sized operators within the Retail, Mining and Manufacturing sectors at high to severe risk of financial failure within the next 12 months.

According to ASIC's recent reporting on insolvencies, the most common cause for business failure is inadequate cash flow or high cash use. The December 2018 quarter recorded 'Other (business and personal) services' industry with the highest number of insolvencies. Referring the risk data however, nationally the highest number of businesses most at risk fall within the construction, accommodation and food services and retail trade industries.

Of all regions across Queensland, New South Wales and Victoria, the most at risk location is Melbourne Inner (650) and the least at risk by number of businesses is the Warnambool and South West (20).

As this Report outlines those industries and regions most at risk of financial failure, it is important that business owners seek professional advice immediately when they detect the early warning signs of insolvency. Businesses should implement strategies to mitigate financial risk and benefit from opportunities. This Report also identifies those indicators that make up the framework of a risk score, including overdue taxes, continuing losses and the inability to borrow further funds for capital or equity.

It is also essential that business owners (and stakeholders) consider the contributing factors that frame a business's level of commercial risk. Understanding the framework of a risk score can assist in evaluating business decisions that can have long term effects on performance and operations.

If your business is experiencing financial difficulty, it is vital to seek professional advice immediately.

Glossary of Key Terms

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

Bureau Data
Data is sourced from over 50 variables, providing the most comprehensive latest bureau information and records on Australian Individuals and businesses. Data sources include the Australian Securities Investments Commission, Business Directories, the Australian Bureau of Statistics, 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
SOHO - Small Office/Home Office
Micro
Small
Medium/Large

Commercial Risk
The commercial risk score of a business is contingent on various factors and may be impacted by the behaviour of a business. This behaviour is based on a range of bureau data, including Mercantile enquires, debt amounts, age of debt, financial defaults and trade payment history. This data is designed to predict the likelihood of business failure within the next 12 months.

Default
Failure to meet financial obligations.

Incorporated Entity/Company
An incorporated entity/company registered with the relevant state or territory authority. An incorporated entity/company is a legal entity separate from its individual members. It can hold property, sue and be sued. Entities/companies are incorporated under state and territory associations incorporation legislation. By focusing on incorporated entities for this commercial risk data, this Report takes a sharper analysis on the most relevant trends from a broader market.

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

Other Store-Based Retailing n.e.c
This class consists of units mainly engaged in retailing goods not elsewhere classified from store-based premises.

Other Specialised Food Retailing
This class consists of units mainly engaged in retailing specialised food lines, such as confectionery or smallgoods or bread and cakes (not manufactured on the same premises).

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 - 8. This Report categorises the risk band into three sections; 1 - 3 (severe to high risk), 4 - 5 (average to moderate risk) and 6 - 8 (low to minimal risk) based upon their likelihood to default within the next 12 months.

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Terry van der Velde
Managing Director

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