



The Risk Assessment and Protection Program™

PROGRAM INFORMATION



Small Business Advisors Limited
P O Box SN 302, Southampton SN BX
T: 238-1682; F: 238-1674

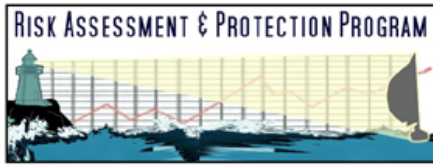


The Risk Assessment and Protection Program™

We work with small and medium-sized business owners. We created ***The Risk Assessment and Protection Program™***. It educates, informs and assists entrepreneurs in understanding how to utilize insurance to protect their business operations, employees, and assets. It creates the plan to protect their future.



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Program Overview



The Risk Assessment and Protection Program™ educates, informs, educates and assists entrepreneurs in understanding how to use insurance to protect their business operations, employees, and assets. It creates the plan to protect their future. Created by David Hills, *The Risk Assessment and Protection Program™* will help you initiate the steps required to

ensure the integrity of your business and its operations in the event of a major calamity."Many entrepreneurs have successfully initiated their businesses based either on a particular skill that they have or an opportunity that they identified in the marketplace for a product or service. In the early stages of the business the focus of the owners in on building the business and they are hesitant, in fact, almost loathe, to incur expenditures for what they consider to be non-revenue producing activities. They do not establish financial systems and processes that might assist them in effectively managing all of the aspects of their business. In most cases they may not have a clear plan to take advantage of the potential financial strengths inherent in their business," says Hills. "They usually feel that creating these systems are just another cost and will reduce the funds available to them. Most often they never take the time to take an objective look at their business, rather they focus on the day-to-day activities with no view of the mid or longer term." Hills further states, "It goes without saying that putting in place the appropriate insurance and additional internal protection systems is not even on their agenda." This lack of protection only becomes apparent after the "horse is out of the barn!" When a loss does occur the owner is left wondering why they did not take the time to ensure they knew exactly what position they would be in and how they might go forward with their business. As a result, they may be unhappy with the position they are left in after a major loss and this can create a significant loss to their confidence in their future. That's why we created *The Risk Assessment and Protection Program™*, to help business owners create a plan to fully assess the value of their assets, the protection they are putting in place, and to create a proper plan for the future.

The Risk Assessment and Protection Program™ is divided into three distinct stages. In stage one, we help you assess your current situation and identify specific priorities for taking action relative to your asset protection systems.. Working together in stage two, we help you develop strategies and a **Risk Assessment and Protection Program Path™**. In stage three, we help you develop a **Risk Assessment and Protection Program Team™** to implement your plan, and evaluate your progress on a regular basis.



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"We developed this process after working with many hundreds of business owners over the past twenty years. With recent events in Bermuda and elsewhere it is apparent that most owners have little effective knowledge as to what they have to protect, what its real value is, and what alternatives and options they have to ensure that they protect the integrity and viability of their business operations," Hills says.

"We help them understand their current situation—both asset values, risks, and rewards—and create a powerful vision of the alternative protection systems that they can utilize to gain control over this aspect of their business. Then we look at the obstacles standing in their way, develop strategies to overcome them, and review all of the tools to help them initiate action to achieve their newly created asset protection goals."

To help you get started with our process, you can participate in **The Risk Assessment and Protection Program Workshop™**. During the session, you work with us through the first stage of our process. When you've completed the session, you'll be ready to participate in **The Risk Assessment and Protection Program™**, designed to help you develop and implement your *Risk Assessment and Protection Program Action Path™*. You can also take advantage of **The SBA Tuning Toolbox™**, our full suite of resources and capabilities.

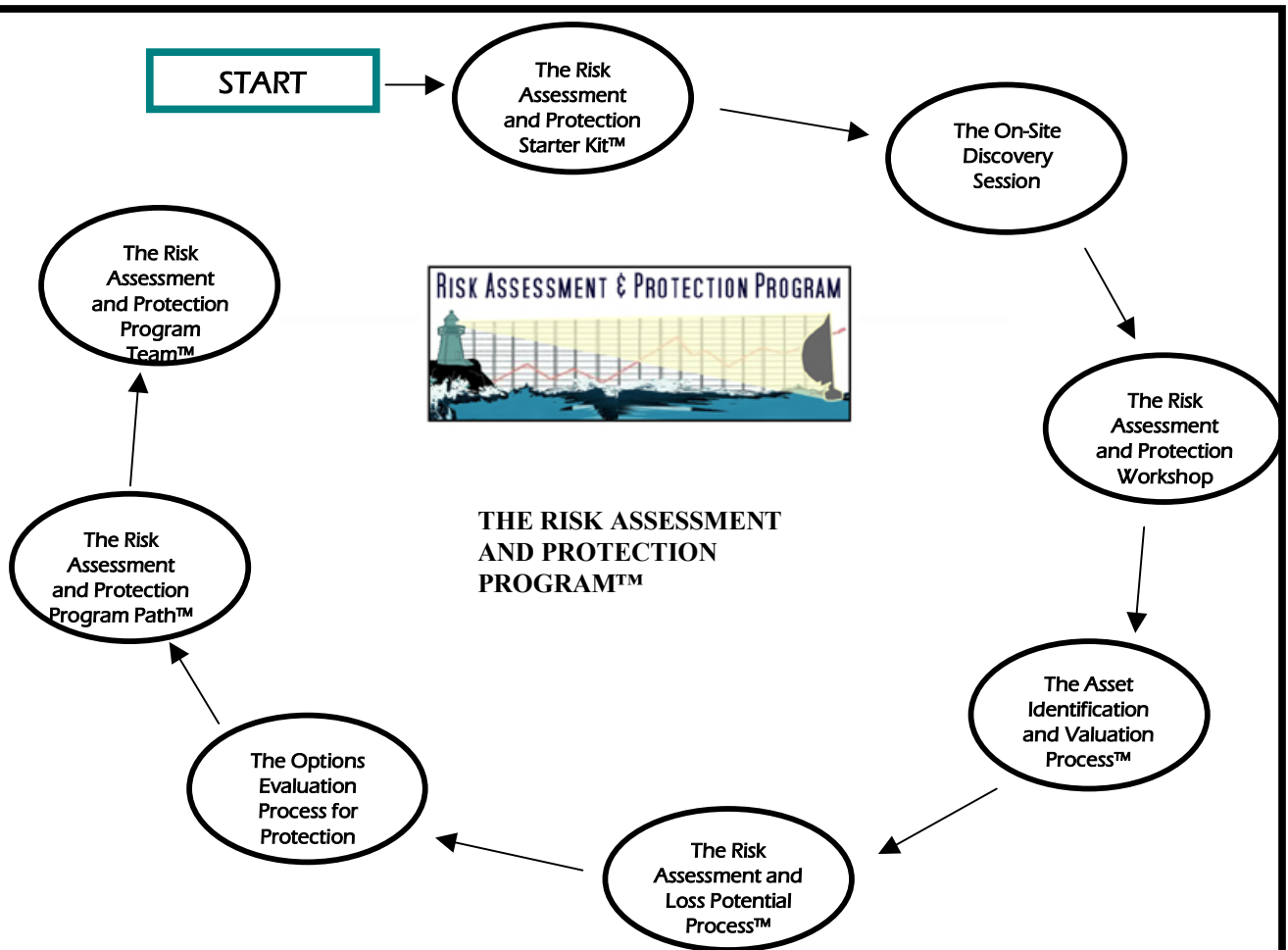
"When you have completed the process, you will be achieving your new asset protection goals by creating a step by step plan to transform these goals into actions. You will have put in place the processes and systems needed to ensure that you protect the integrity of your assets and your business. You will have taken the first steps to using your overall insurance programs to ensure that you can withstand the catastrophic events that sometimes occur. You will be taking the first steps towards ensuring that you are investing in protection programs that work with you so that you can continue in business. You will understand the protection you have and why, and what you would receive in the event of a loss. You will making effective use of your investment in insurance protection.

For information about *The Risk Assessment and Protection Program Approach™* call
441.238.1682

Or email to info@smallbusinessadvisors.ca



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The Risk Assessment and Protection Program™ helps you achieve your asset protection goals by transforming your cost saving approach to insurance and other protection options into specific and measurable goals based on investment strategies to ensure the future of your business. Created by David Hills, *The Risk Assessment and Protection Program™* educates, informs, and assists entrepreneurs in understanding how to use insurance to protect their business operations, employees, and assets. It creates the plan to protect their future. When you have worked through *The Risk Assessment and Protection Program™* you will:

- *Have identified all tangible and intangible assets in the business;*
- *Have identified the current and realistic value for all of the tangible assets;*
- *Have developed estimates of the value of intangible assets;*
- *Have assessed the nature of the range of risks to the asset categories through the development of various loss scenarios and measuring the impact on your business;*
- *Have identified various means of creating protection for those assets through physical and insurance products;*
- *Have developed requirements and recommended actions to cover risks, measure risk/reward, and invest in protection alternatives.*

• For more information, call 441.238.1682 info@smallbusinessadvisors.ca



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The Risk Assessment and Protection Program™

The Risk Assessment and Protection Program Workshop™ is your opportunity to begin achieving your asset protection goals by identifying the action priorities and creating an action plan to transform them into reality. During this session, you work with us to complete the first stage of **The Risk Assessment and Protection Program™**.

When the session is complete, you will have created an exciting and important asset protection vision and you will know what actions you need to take to achieve that vision.

Yes, I would like to sign up for The Risk Assessment and Protection Program Workshop™

The Risk Assessment and Protection Program Report™ provides interesting, useful and timely information to help you achieve your business goals. *The Risk Assessment and Protection Program Report™* will help you optimize your money-making potential, while creating the potential to assess other areas of your business and your life.

Yes, I would like to sign up for The Risk Assessment and Protection Program Report™

*Please complete this registration form and fax it to us
at 441-238-1674*

Name: _____

E-mail: _____

Company: _____

Address/ Suite: _____

City/Prov/State: _____

Postal Code: _____

Telephone: _____

Fax: _____



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