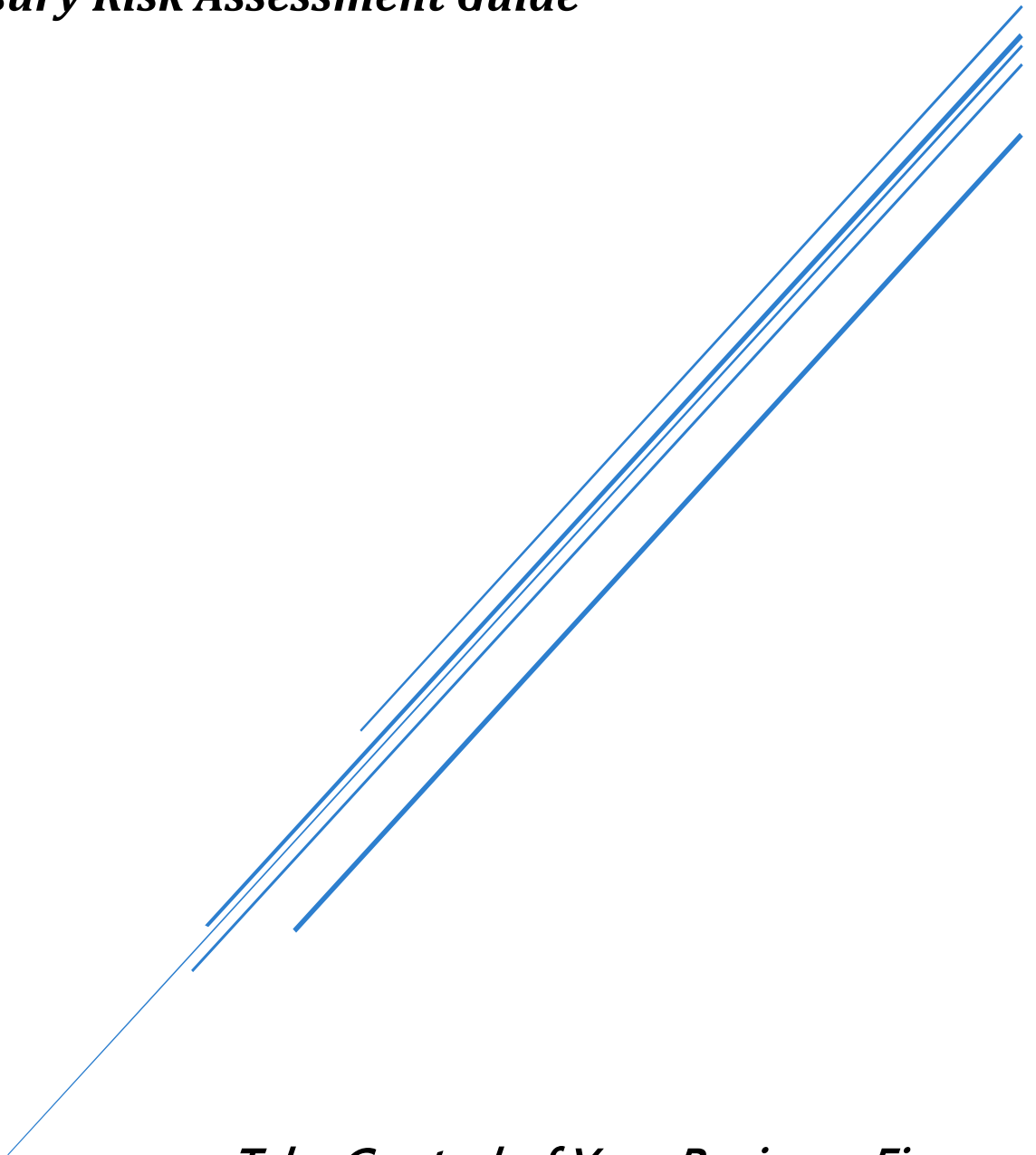


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Treasury Risk Assessment Guide



*Take Control of Your Business Finances
Today.*

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Identify & Mitigate Financial Risks Affecting Your Business

1. Liquidity Risk (Can You Cover Your Expenses?)

- Do you have **enough cash reserves** to cover at least 3 months of expenses?
- Are you regularly reviewing your **cash flow forecast** to anticipate shortfalls?
- Have you identified **alternative funding sources** in case of unexpected cash needs?

2. Currency & Exchange Rate Risk

- Do you deal with **international suppliers or customers**?
- Have you experienced **losses due to currency fluctuations**?
- Are you using **hedging strategies** (e.g., forward contracts) to protect against exchange rate volatility?

3. Interest Rate Risk

- Do you have **loans or credit lines** affected by changing interest rates?
- Have you calculated the impact of a **1-2% interest rate increase** on your loan repayments?
- Are you considering **fixed vs. variable rate loans** to reduce risk?

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4. Fraud & Cybersecurity Risk

- Do you have controls in place to **prevent unauthorized financial transactions**?
- Are you using **multi-factor authentication** for banking and payment systems?
- Have you trained employees to recognize **phishing and fraud attempts**?

5. Supplier & Customer Payment Risk

- Do you rely on a few **major clients or suppliers** for most of your revenue or inventory?
- Are you monitoring **client creditworthiness** before extending payment terms?
- Do you have a contingency plan if a major supplier **fails to deliver**?

6. Automation & Operational Risk

- Are you still using **manual processes or spreadsheets** for treasury management?
- Have you considered **automating financial reports and cash flow tracking**?
- Do you have a **backup system** in place in case of data loss or system failure?

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💡 **Want to minimize financial risks?**

Book a **risk assessment** today and get expert insights on securing your business finances.

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