

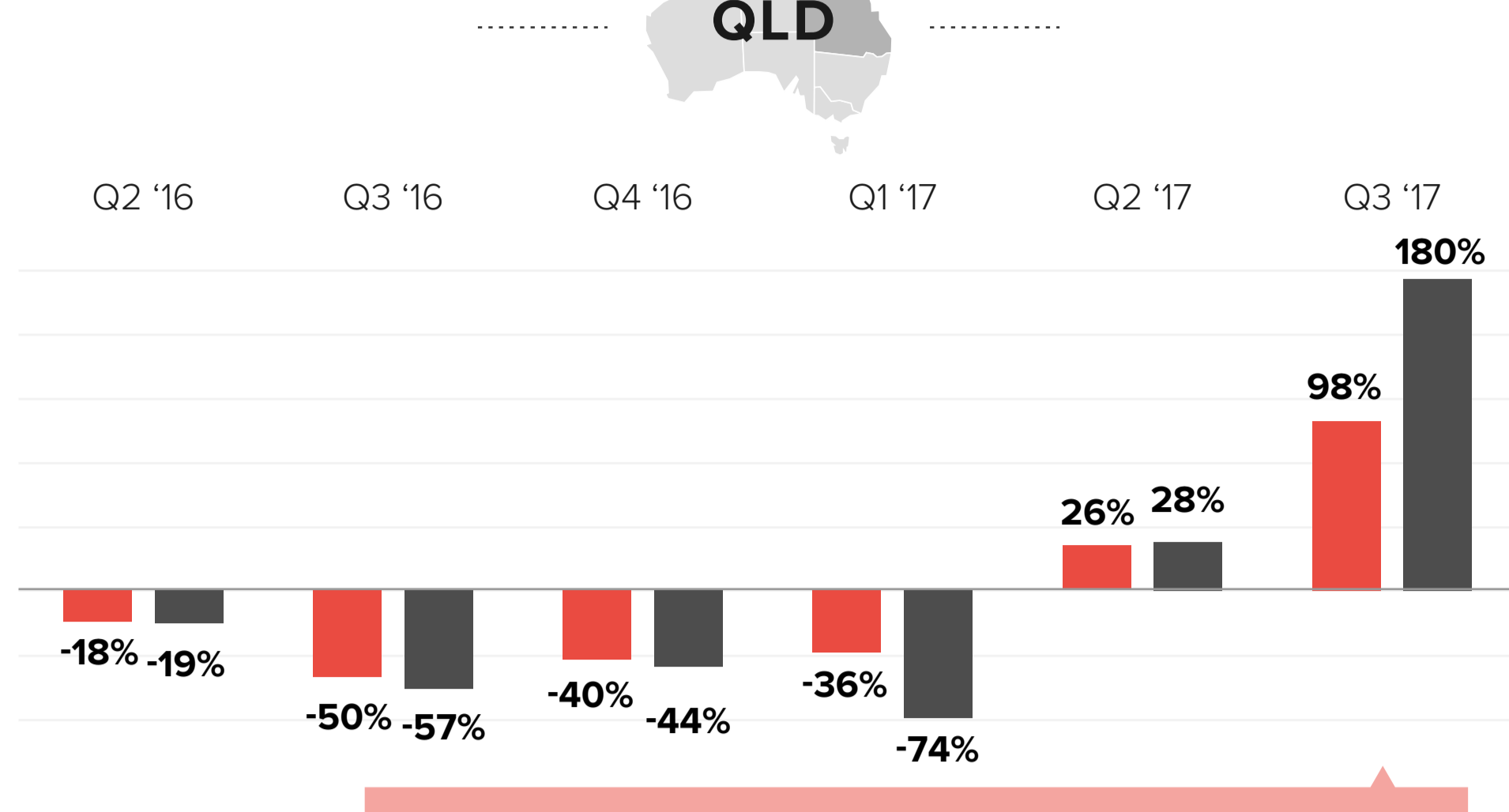
SMALL BUSINESS RISK REVIEW

Q3 2017

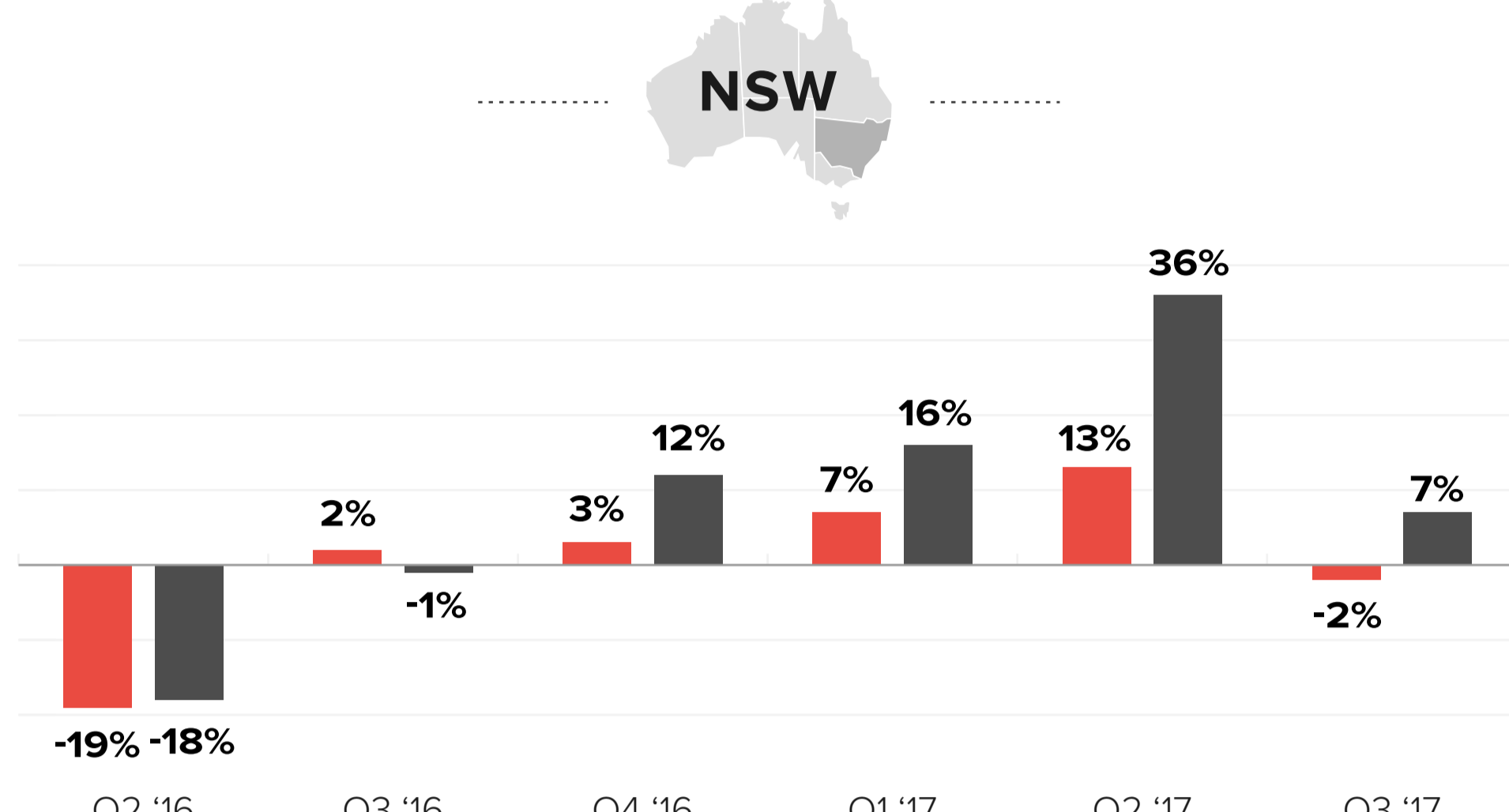
COURT ACTIONS AND DOLLAR AMOUNT

Quarterly Year on Year (%) Comparison

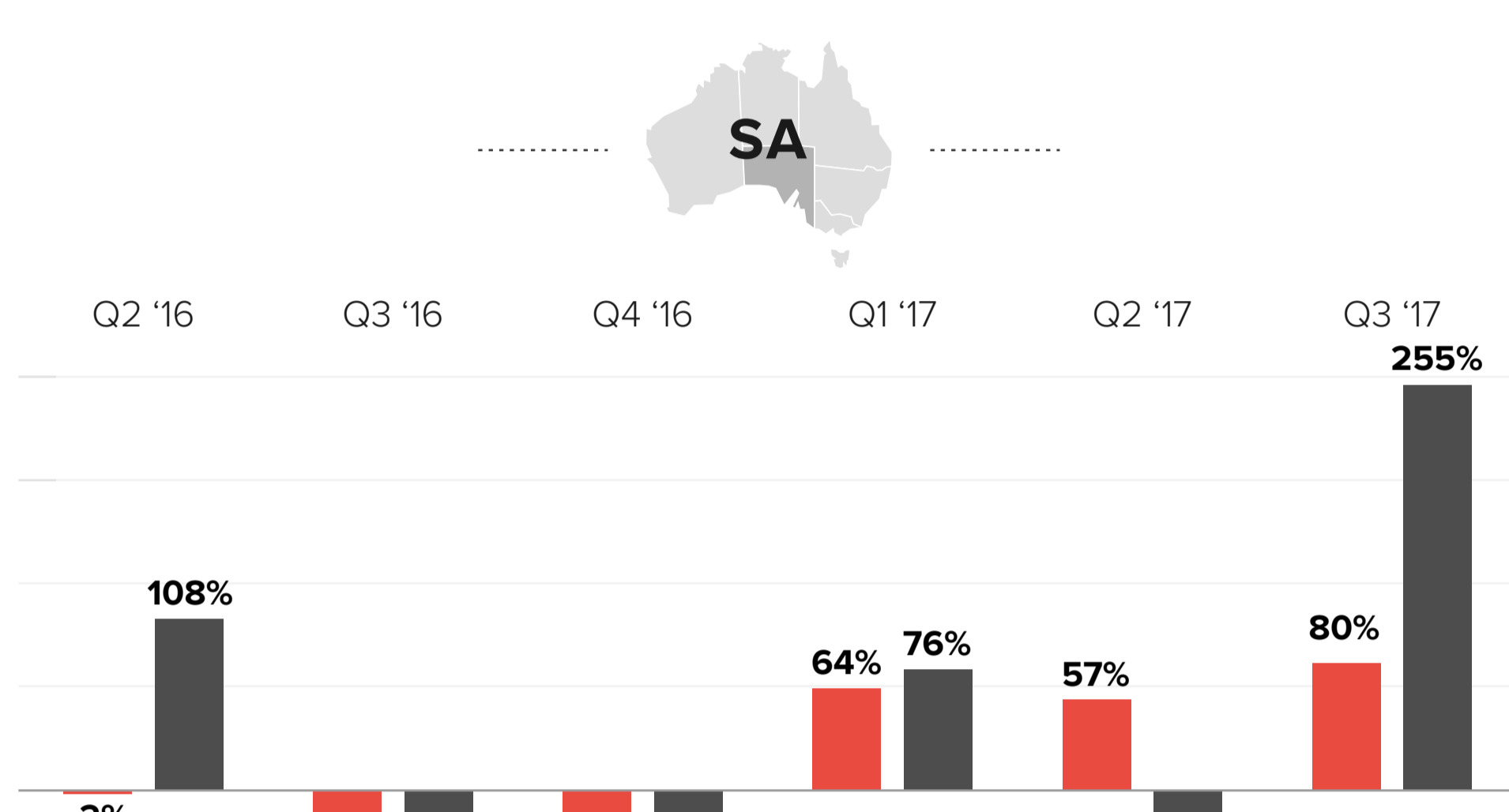
■ Court Actions ■ Dollar Amount



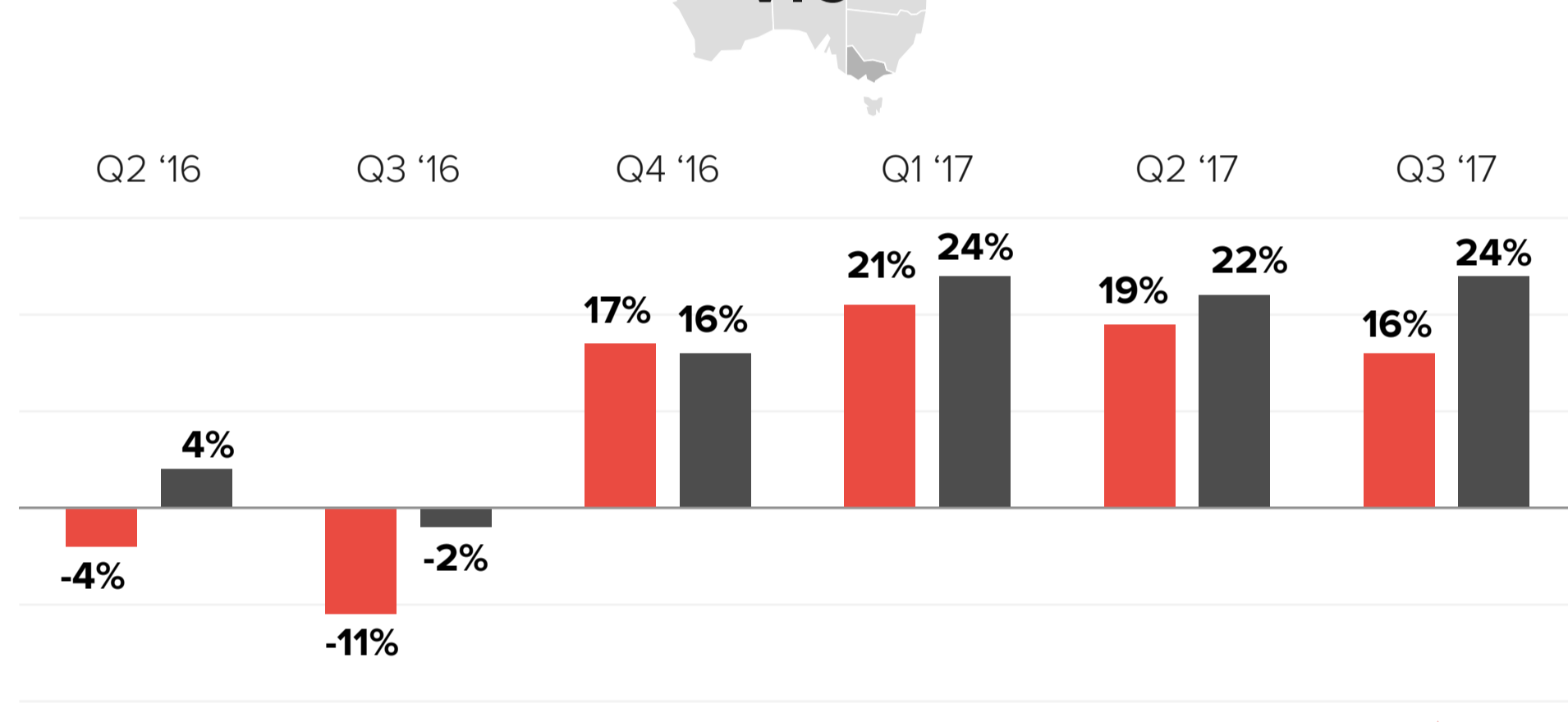
From Q2 2017, QLD has seen a sharp rise in court actions from the previous year.



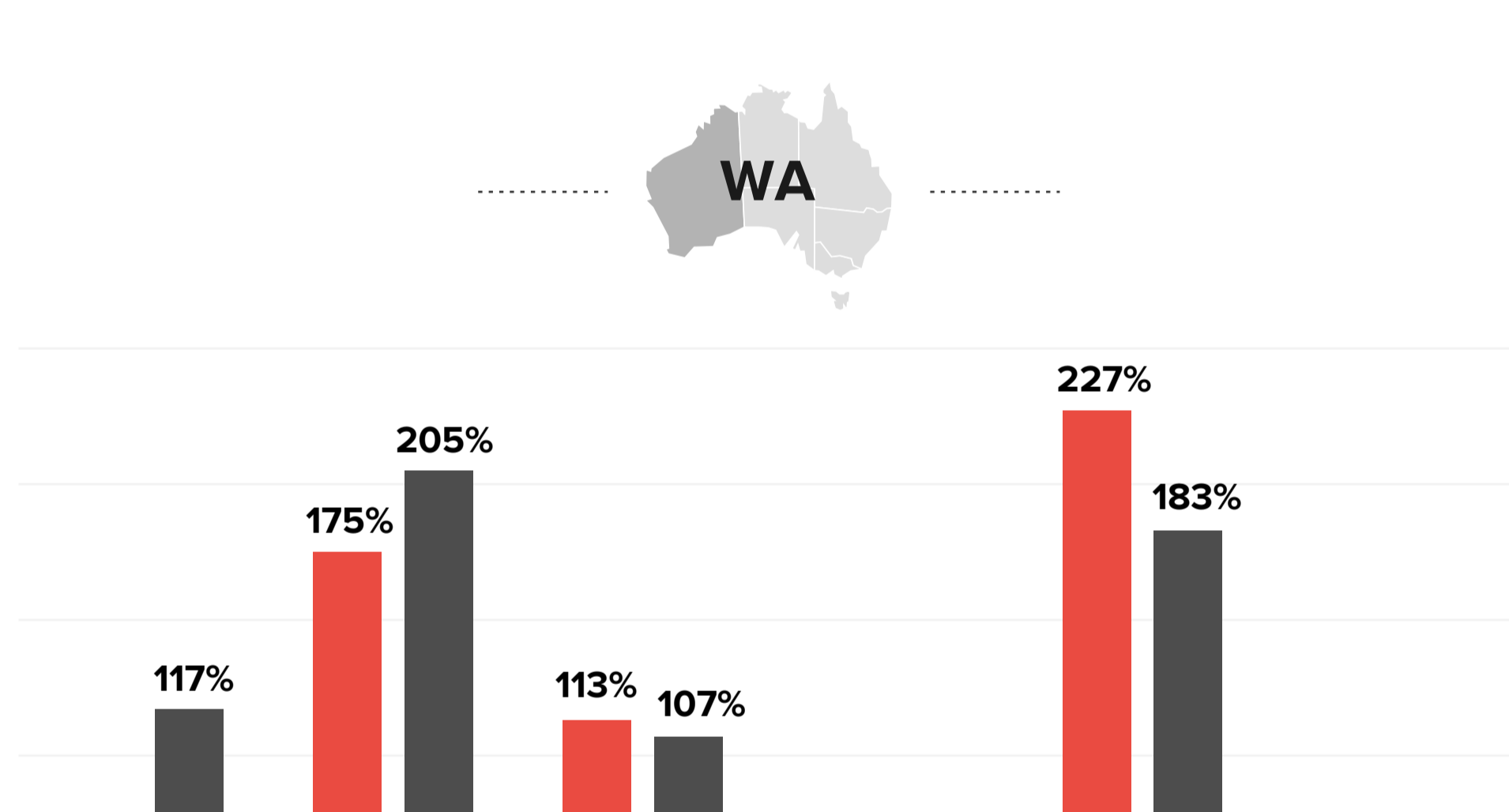
Whilst NSW court actions have eased in the third quarter, the increase in dollar amount indicates larger cases have taken place.



Large court actions are likely to have also taken place in SA due to the significant rises that occurred in Q3 2017.

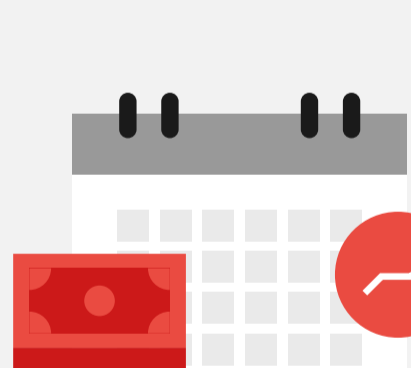


VIC court actions have been increasing Year on Year from Q4 2016.



WA court actions are almost level with the previous year, an indication that trading conditions have somewhat improved.

* Data sourced from courts around Australia. Slight variations may occur due to time lags in accessing total monthly figures

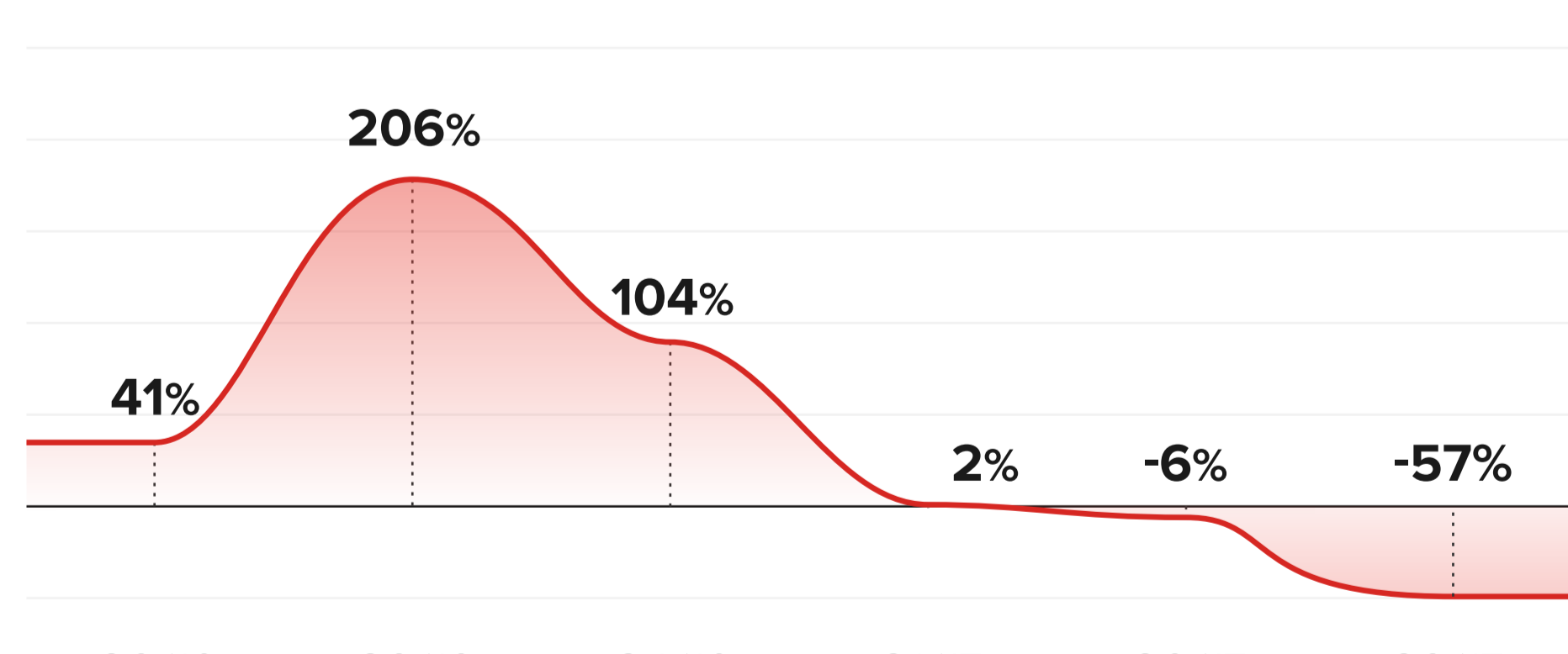


PAYMENT TRENDS

Comparing customer surveys over the last four years, CreditorWatch members have reported an improvement in the time they get paid by an average of 7 days when using CreditorWatch collection tools.

AVERAGE PAYMENT DEFAULT

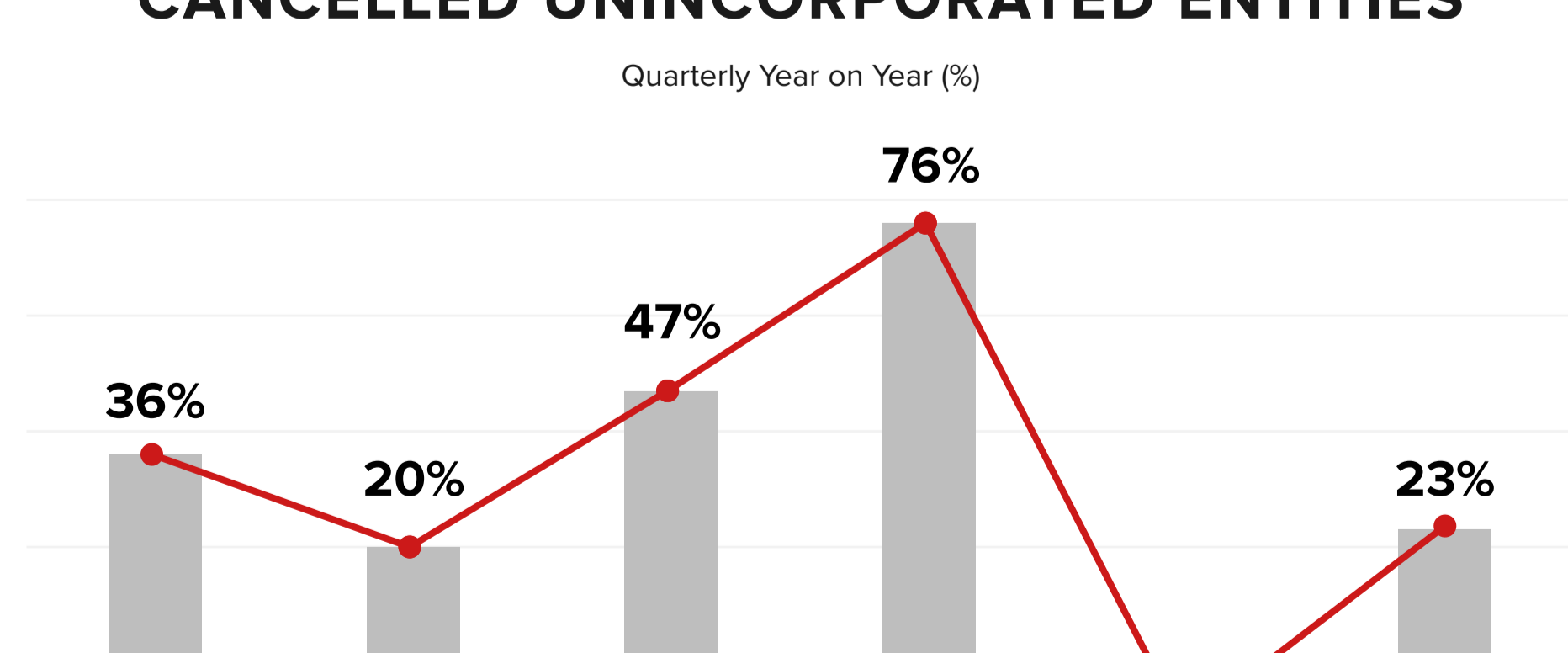
Quarterly Year on Year (%) Comparison



From Q2 2017, a trend is beginning to occur after the average payment default decreased from the previous year with a significant drop of 57% reported during the third quarter.

CANCELLED UNINCORPORATED ENTITIES

Quarterly Year on Year (%)



Number of unincorporated entities that have changed status from "active" to "cancelled"

The number of failed unincorporated entities has risen by 23% from the previous year.

* Unincorporated Entities include small businesses, sole traders, trusts and partnerships that have changed status from "active" to "cancelled"

FOR MORE INFORMATION, CONTACT