BERNICE'S SERIOUS CHECKLIST

EPISODE 9: OPERATIONAL CONTINUITY & KEY PERSON RISK AUDIT

SAPIENCE FINANCIAL

CAMPAIGN ASSET • THE HOUSE OF RISK

> **The Structural Reality Check:** Allowing a single founder to maintain an exclusive digital dictatorship over master passwords, banking tokens, and operational workflows creates a critical point of failure. Financial institutions freeze transactional access if security rules are broken without explicit authorization. Ensuring operational survival requires a decentralized vault paired with formal business legal infrastructure.

1. DATA DECENTRALISATION & ACCESS VAULTS

- [ ] **1.1 Centralised Password Manager Redundancy**
  Are all master digital credentials, financial accounts, and administrative logins secured inside an encrypted, multi-user password management platform?

- [ ] **1.2 Granular Access Tier Allocations**
  Does your spouse or secondary management tier hold separate, legitimate access permissions to clear invoicing and banking tasks during a medical emergency?

- [ ] **1.3 Multi-User Token Authentication**
  Are your primary business banking facilities configured to permit multiple authorized security tokens, avoiding single-user face identification locks?

2. LEGAL DELEGATIONS & SOVEREIGN AUTHORITY

- [ ] **2.1 Specific Business Enduring Power of Attorney**
  Do you have a legally executed, business-specific Enduring Power of Attorney that empowers an alternate authority to step in immediately if a director loses physical capacity?

- [ ] **2.2 Successor Director Resolution Mapping**
  Has your legal counsel drafted formal business resolutions that define execution pathways, preventing total workflow stagnation and asset freeze gaps?

☐ **2.3 Supplier & Stakeholder Emergency Mandates**
Are material supplier agreements and supply chain contracts documented with alternate communication channels to handle continuous order delivery approvals smoothly?

3. CAPITAL CAPITALISATION & REVENUE PROTECTION MOATS

☐ **3.1 Key Person Revenue Protection Strategy**
Does the business hold active Key Person revenue insurance designed to inject a cash lump sum to cover specialized emergency contractor hiring costs?

☐ **3.2 Fixed Overhead Sickness Insulation**
Is there an independent funding buffer or overhead insurance policy allocated to clear fixed business rent, leases, and staff payroll if income stops?

☐ **3.3 Separate Wealth Repository Decoupling**
Are your primary family home deeds and private investment asset lists completely unlinked from any operational business working lines vulnerable to cash flow starvation?

🛑 IS YOUR BUSINESS SURVIVAL TRAPPED INSIDE A SINGLE MIND?

If you checked fewer than 10 boxes today, your weekly cash flow pipeline and family estate stability depend entirely on zero personal emergencies occurring. Do not wait for a sudden health shock to deploy defensive operational redundancy protocols.

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