SBR client checklist for accountants

A one-page guide to spotting clients who may suit Small Business Restructuring (SBR). General information only — eligibility is confirmed by a registered practitioner.

1. Core eligibility tests

- The client is a company (not a sole trader or trust acting alone).
- Total liabilities are under $1 million (excluding employee entitlements).
- Employee wages and entitlements due and payable are paid (or can be before the plan).
- Tax lodgements are up to date (or can be brought up to date).
- No director has used SBR or simplified liquidation for another company in the past 7 years.

2. Warning signs worth a conversation

- ATO debt is growing faster than a payment plan can reduce it.
- A director penalty notice, garnishee notice or statutory demand has been received.
- BAS or super is being paid late to keep suppliers and wages going.
- Creditors are on stop-supply or demanding cash on delivery.
- The business is viable at its core, but legacy debt is holding it back.

3. What to have ready for a referral

- Latest balance sheet and aged creditor listing.
- ATO integrated client account / statement of account.
- Any notices received, with dates.
- Recent BAS and payroll / super reports.
- A short note on the business's ongoing trading position.

Refer a client: sbr-specialist.lovable.app/for-accountants — you stay the client's accountant; we handle the restructure and keep you updated at each stage.