



Business Essentials

Quick Start Guide

Business Essentials is the secure online service where you record, keep track of, and protect all your business assets and intellectual property. This guide contains quick and easy tips that will help you get the most from your service.

Are you Emergency Ready?

There are many types of emergencies that can affect your business – flood, fire, accident, grievous act, computer malfunctions, damage to adjacent property – the list is endless. It is critical that your business recovers quickly from an unplanned disruption with minimal impact on data, revenue and profits, while protecting customer relationships.

Every year most businesses experience serious incidents that prevent it from continuing normal operations. This can happen on any day, and at any time. The potential incidents can be natural or artificial, from power outages and water damage, through to computer malfunctions and malicious acts.



As a business owner, your responsibility is to reduce both the risk and impact should the worst occur. Having a contingency plan that includes an Online Disaster Recovery Plan / Online Business Continuity Plan (O-DRP / O-BCP) keeps your business running in the event of a localised incident or major disaster.

Most organisations are dependent upon services or products provided by others. This dependance can be an Achilles heel as far as continuity is concerned. O-DRP / O-BCP gives key staff the ability to very quickly contact your key clients, check supplier service level agreements (SLAs), and protect intellectual property.

Have you ever considered the non-financial cost that a major emergency will have on your business? The loss or destruction of hard-earned assets and its effect on health and wellbeing cannot be overstated.

It's often not until a claim is experienced that the value of business assets is found to be drastically underestimated. Only then, business owners realize that underinsurance means a wide gap between the insured policy value and actual recovery cost. Having accurate proof of ownership speeds up the claims process, and ensures you are correctly reimbursed.

Business Essentials is the solution for your business to create the ultimate source of essential business information when you need it most.

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About Saropa®

Saropa Pty Ltd is an Australian financial technology company and a leading provider of online disaster recovery solutions for home owners and businesses.

Our team have extensive experience in top-tier financial technology and we are passionate believers in active risk management. We are engaged and excited about our vision for business and family disaster readiness which encourages our culture of innovation.

We have created partnerships with experienced Australian organisations to provide risk management solutions to their clients.

The inspiration for building the Essentials services came from personal experience with the frustration, delays and distress that emergencies can bring. The trauma of events that trigger a claim, the hassle of finding and producing documentation evidence of ownership at claim is significant. Some things, our truly most precious possessions, can be lost forever.

Our long experience history in financial technology presents us with a great opportunity to bring better advice, tools and financial literacy opportunities to all Australians.

We strive to give our members the peace of mind that if a disaster strikes, their detailed plan enables them to:

- Contact the most important people to reduce the stress of others
- Print reports itemising everything that has been damaged, stolen or lost
- Prove exactly what they own with serial numbers, photos and purchase details
- Ensure that key contact names and numbers are on hand
- Electronically recover precious photos, documents and certificates

Our ability to innovate is our strength. This defines our approach to everything we do.



Four Pillars Security Policy

Saropa® is committed to your privacy and the security of your information. We invest in the highest level of security available to Internet users and employ the same measures used by financial institutions. Our servers are located in the highest rated facility in Australia – Tier 3+ Rate, with 24x7 on-site security guards and an array of internal and external CCTV cameras.

In the event of an emergency, you can rely on your accounts with Saropa® Home and Business Essentials being available even when access to your home, work place, safe or safety deposit box is inaccessible or destroyed.



1 - SECURITY TECHNOLOGY

Saropa is committed to only using the latest technology in Internet security.

Within our the state-of-the-art operations hub, Saropa is equipped with Intrusion Detection Systems to maximize security.

2 - ALWAYS AVAILABLE - 24 x 7

Saropa employs systems that monitor network traffic to identify and quickly correct service interruptions.

Server power and cooling are provided by a battery of rotary UPS units, controlled humidity, roof chillers, and on-site diesel tanks.

3 - STRICT PRIVACY POLICY

Saropa adheres to and operates within Privacy Legislation, so information entered into the website is yours at all times and cannot be accessed by staff.

Additional precautions are in place to protect sensitive information. Review our Privacy Policy online at www.saropa.com.au.

4 - PASSWORD PROTECTION

Saropa encrypts every piece of information entered before it is even sent to our servers.

Your account password must pass the minimum corporate level of complexity, so if you require assistance our support team will help you.

Learn more about Internet security at the Australian Government website: www.staysmartonline.gov.au

Getting Started

Saropa® Home and Business Essentials provides a number of tools that make it quick and easy to add items into the system.

Before you start creating your inventory, take time to organise yourself. For example, we recommend you access:

1. Digital Camera

A digital camera is a must for anyone preparing to create an asset inventory. Your account has a fixed disk space limit so attention to camera resolution will allow you to upload more images.

2. Document and Photo Scanner

A scanner is a great tool to use for storing certificates, papers, old photos and memorabilia.

3. Video Camera

Used like a digital camera, a video breakdown of assets by room can be a valuable reference.

4. Finance Papers

Collect all your insurance and financial papers. Some documents may be in your email account or on your PC.



5. Location Inventory

Electronics and appliances have serial numbers that make them identifiable if stolen. The numbers are located on the back of these appliances.

Methodically spend time cataloguing each location until you are done, taking time to enter as much detail as you can on each item before moving on to the next.

Now you're ready!

About Work Centres

Saropa® Home and Business Essentials organises your information around six key operational areas called “Centres”.

Centres are accessible from the main menu that runs across the top of the screen or from the site map that looks like a house:



The six key operational centres are:

- **Asset Centre** – for managing assets, vehicles, property and the locations within the property
- **Finance Centre** – for managing insurance, banking and budgeting
- **File Centre** – for safekeeping important documents and precious photos
- **Contact Centre** – for managing your address book and important contact lists
- **Medical Centre** – for managing your family’s or staff health records
- **Activity Centre** – for managing key dates, reminders, notes and passwords

Additionally, there are four special centres that summarize information from the key areas above for easy access:

- **Emergency Centre** – displays the most critical information for instant access when you need it
- **Insurance Assessment** – reviews your insurance position
- **Report Centre** – for generating special reports and export data into other systems
- **Dashboard** – the complete view of your account with summary tables and important alerts



Screen Anatomy

Navigating your way around Saropa® Home and Business Essentials is easy because every screen has a similar, straight-forward design.

You will find many gadgets that provide shortcuts to your information and special features:

1. Site-map

Instead of using the menu, quickly navigate to Centres using the little house.

2. Did You Know?

Get the most out of your account with a comprehensive set of tips and ideas.

3. Quick Links

Links to common activities for the current page are conveniently grouped together.

4. Quick Info

Review important summary information and click the links to drill-down into more details.

5. Gallery

Rediscover special items from your uploaded photo collection as it is rotated on the screen.

6. Global Search

Type keywords in the search box to find items no matter where they have been saved.

7. Interactive Charts

All charts are interactive - click on a pie piece or bar chart to drill-down into more details.

8. Slideshow

Open an interactive slideshow of your images by clicking on any picture in a table.



Table Anatomy

There are several features common to all tables that are worth noting:

1. Filters

Use the drop lists to filter by types and dates, or simply type keywords and click the Search button. If the search result is not visible in the table, click on the row to open the item detail page.

2. Quick Sorting

Click on any table header to sort by that column. Clicking again will reverse the order. This is useful feature to find the last item added or most (least) valuable items.

3. Check Selectors

Make changes in bulk by selecting multiple items in a table - select/deselect all by clicking on the box in the table header. Bulk actions for selected items are accessed with the buttons under the table.

4. File Icons

Click on an icon in the file table to download the default file. Files will be opened automatically, and images will appear in a slideshow.

5. Interactive Tables

Hover your mouse cursor over a cell to see extra information and click to view item details. Use the Edit links to modify items directly.



6. Collapsible Panels

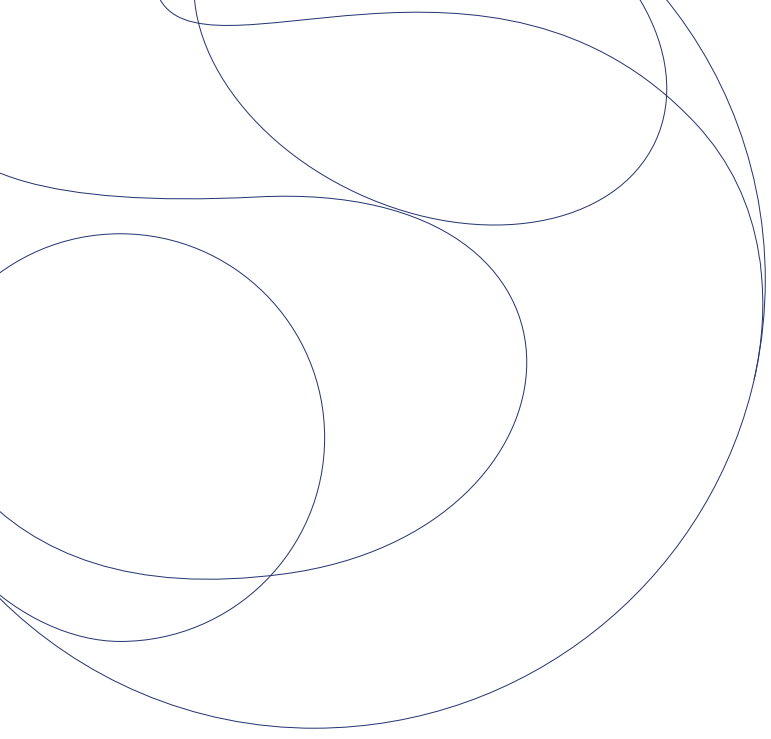
Click on the (-) or (+) icon to hide or show groups of information. This is useful for customising screen layout before printing.

7. Table Links

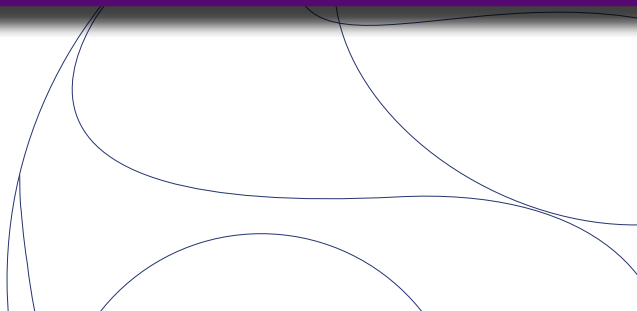
Below each table are links to add new items or focus on a sub-set of items. Many tables also have Edit columns allowing you to edit directly.

Policy List

File	Provider	Type	Description	Insured Value	Insured Balance	Renewal	Edit
	GIO	Contents Only	Insure office owned asset	\$336,000.00	\$500.00	01 Mar 2011	Edit
	NIB	Health Insurance	Director Health Insurance Benefit	\$1,000.00	\$1,000.00	18 Mar 2011	Edit



Business Essentials



Emergency Centre

For when things go wrong

Need to Know

- Critical information is at-a-glance
- Create emergency contact sheets
- Fast printing and media safeguarding

DOES YOUR BUSINESS HAVE A STRATEGY to effectively deal with emergency situations and disasters when they occur? Can your business continue to operate while in the recovery process towards Business As Usual?

The **EMERGENCY CENTRE** shows the most important information for managing emergency or disaster situations.

Upload the information your business would need to stay in operation while in recovery to Business As Usual. Make the Emergency Centre part of your Business Continuity Plan.

THINGS YOU CAN DO:

- Upload emergency files and critical legal documents
- Record emergency plans, assign emergency and disaster contacts
- Add security options for assets and insurance policies



Home - Emergency Centre

This screen shows the most important information for managing an emergency or disaster situation.

Emergency Centre will manage a disaster or event (the Emergency Incident) itself.

Emergency Files will manage a disaster or event (the Emergency Incident) itself.

ID	Name	Emergency Contact	Emergency Type	File Name	Version	Status	Date	Modified	Created
1	Emergency Contact	Emergency Contact	Emergency Contact	Emergency Contact	1	Yes	2014-01-01	2014-01-01	2014-01-01
2	Emergency Contact	Emergency Contact	Emergency Contact	Emergency Contact	1	Yes	2014-01-01	2014-01-01	2014-01-01
3	Emergency Contact	Emergency Contact	Emergency Contact	Emergency Contact	1	Yes	2014-01-01	2014-01-01	2014-01-01
4	Emergency Contact	Emergency Contact	Emergency Contact	Emergency Contact	1	Yes	2014-01-01	2014-01-01	2014-01-01
5	Emergency Contact	Emergency Contact	Emergency Contact	Emergency Contact	1	Yes	2014-01-01	2014-01-01	2014-01-01
6	Emergency Contact	Emergency Contact	Emergency Contact	Emergency Contact	1	Yes	2014-01-01	2014-01-01	2014-01-01
7	Emergency Contact	Emergency Contact	Emergency Contact	Emergency Contact	1	Yes	2014-01-01	2014-01-01	2014-01-01
8	Emergency Contact	Emergency Contact	Emergency Contact	Emergency Contact	1	Yes	2014-01-01	2014-01-01	2014-01-01
9	Emergency Contact	Emergency Contact	Emergency Contact	Emergency Contact	1	Yes	2014-01-01	2014-01-01	2014-01-01
10	Emergency Contact	Emergency Contact	Emergency Contact	Emergency Contact	1	Yes	2014-01-01	2014-01-01	2014-01-01

Quick Tip: Keep your emergency plan up-to-date and easy to access, by flagging your Contacts and Files for emergency use. Also prerecord reminders for things to do in an emergency.

Insurance Assessment

Under-insurance Protection

Need to Know

- Automatic under-insurance warnings
- Generate insurance claims reports
- Upload multiple proof of ownership files

FLOOD, FIRE, ACCIDENT AND GRIEVOUS ACTS provide a timely reminder to business owners regarding proof of ownership when claiming on insurance for items lost, destroyed, damaged or stolen.

Getting your insurance cover right is very important to protect your business and only regular review of your insurance needs will ensure that you have enough cover.



Quick Tip: For asset-based insurance policies, quickly compare the insured value against the total asset value. Make sure the Insured Variance is never negative.

Accessed via the Finance Centre, use the **Insurance Assessment** to upload important policy documents and record the details that your insurance company may ask for in a claim.

THINGS YOU CAN DO:

- Upload receipts and valuations
- Record storage locations and conditions
- Track asset descriptions and identifiers such as serial numbers and asset tags

Vehicle Centre

Transportation and Travel

Need to Know

- Capture assets stored in your vehicles
- Record service history and set reminders
- Keep travel records for tax claims

DO YOU HAVE AN INVENTORY OF THE CONTENTS OF YOUR VEHICLE FLEET? Every year 60,000 cars stolen along with their contents and 18,000 are never recovered¹.

Getting your vehicle insurance cover right is very important and only regular review of your insurance needs will ensure that you have enough cover for your needs.



Quick Tip: Assign vehicles to special locations and list the security options associated with that location. Also, vehicles don't have to have engines - record your valuable bicycles here too!

Use the **VEHICLE CENTRE** to manage your vehicles, insurance policies, warranty expiration, service logs and trip mileage.

THINGS YOU CAN DO:

- Add a vehicles and designate storage locations
- Add a new service history entry and associated costs
- Add trip mileage and travel destinations

¹National Motor Vehicle Theft Reduction Council, 2010

Finance Centre

Financial Awareness

Need to Know

- Stay in control of your expenses
- Track your financial accounts and income
- Receive financial alerts and reminders



KNOWING WHERE TO START WHEN A DISASTER STRIKES is priceless. If your workplace is destroyed, will you have your bank, credit card and investment account details, receivables & payables records and insurance policy details of your business handy?

Being able to retrieve all the critical financial information from an easy online location takes away the stress as a business owner so you can focus on keeping your business in operation while recovering to Business As Usual.

The **FINANCE CENTRE** paints the financial picture for your business. Link assets to insurance policies, income & expenses to accounts, and then assess the level of insurance for your business.

THINGS YOU CAN DO:

- Add a new insurance policy - health, life, building, contents or business
- Add a new account, loan or investment
- Add a new income or expense item and capture the recurrence

Finance Centre

View and track your investment policy information. Owners policies listed here will appear as assets in other utility views.

Policy List

File	Insured	Type	Description	Original Value	Current Value	Renewal	Life
11	ABC	Self Insurance	Home-Bus Policy	\$1,500.00	\$1,000.00	18 Jun 2009	10
12	ABC	General Insurance	Home-Cover Policy	\$6,975.00	\$6,575.00	17 Jul 2009	10
13	12345	Commercial	Professional Indemnity	\$1,200,000.00	\$1,200,000.00	18 Jul 2009	10
14	5678	Commercial	Medical Malpractice	\$6,200,000	\$6,200,000	18 Jul 2009	10
15	91011	Health Insurance	Health Insurance	\$11,000,000	\$11,000,000		10
16	23456	Commercial	Business Personal	\$46,700.00	\$46,700.00	18 Jul 2009	10
17	78910	Home Vehicle	Vehicle Policy	\$2,000.00	\$2,000.00	27 Jul 2009	10

Quick Tip: Monitor your budget easily as many items are automatically displayed in the Finance Centre, such as when assets were purchased and recurring income and expenses

Need to Know

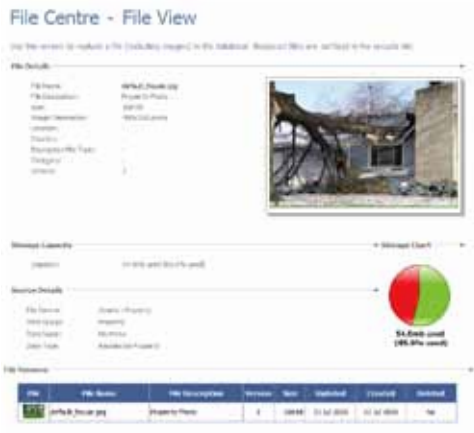
- Upload any media using high encryption
- No quality compression or image re-sizing
- File version tracking and recovery

BUSINESS DOCUMENTS ARE SIGNIFICANT ASSETS that take years to accumulate and it can be devastating when they are lost. Often they are the first thing you search for in an emergency. Do you keep any soft-copies of all your important business contracts, licenses, trademarks documents and other intellectual properties off-site?

When a disaster strikes and the workplace becomes inaccessible or when the company central file server becomes corrupted, do you have a secondary plan?

File Centre

Secure and High Res Documents



Quick Tip: View older versions of your files in the File Versions table. Monitor your storage and delete large files from the Recycle Bin to free up space.

Scan and upload important business documents, legal contracts and files to the **FILE CENTRE**. You can group the files, download them to your computer or view them in an interactive slideshow.

THINGS YOU CAN DO:

- Upload files and create emergency file lists
- Add file categories and group files together
- Link or unlink uploaded files from asset, vehicle, property and contact records

Contact Centre

Business Address Book

Need to Know

- Quickly contact everyone who needs alerting
- Staff, clients and profession adviser lists
- Reminders for key dates related to contacts

WHEN YOUR OFFICE BECOMES INACCESSIBLE due to unplanned disruption, can you notify your key clients? Does your business have the emergency contact list for employees, key clients, suppliers and legal advisers? Is list be accessible off-site?

With **BUSINESS ESSENTIALS** you can store a complete record of the people and companies in your supply chain.

Use the **CONTACT CENTRE** as a secure repository of key contact names and addresses for use in the event of emergency. You can easily print off the contact list for staff, key clients and suppliers, building managers and legal advisers online.

THINGS YOU CAN DO:

- Add a new contact andv their photo into the address book
- Organise emergency and disaster lists, then print copies
- Review birthdays, anniversaries and key dates



Contact Centre

This is a secure repository of key contact names and addresses for use in the case of an emergency. Print off reports for employees, suppliers and emergency personnel.

Contacts

File	First Name	Last Name	Category	Phone	Mobile	Email
	John	Smith				johnsmith@company.com.au
	Jerry	Johnson	02 9999 0000	0909 000 0000		jerryjohnson@company.com.au
	David	Anderson				anderson@company.com.au
	Thomas	Blackford				
	Paul	Lee				
	Mark	Thur				
	James	Green		0900 00 0000		markgreen@company.com
	John	Smith				
	James	Blackford	02 9999 0000	0900 000 0000		blackford@company.com
	John	Smith				

Quick Tip: Get automatic reminders when you add birthdays and anniversaries. Store files other than photos with contacts for easy retrieval in the future.

Medical Centre

Health and Wellbeing

Need to Know

- Medical histories and alerts for staff
- Track important medical contacts
- Record conditions, treatments and lifestyle

MEDICAL EMERGENCIES DEMAND UP-TO-DATE

personal and medical details, with access to emergency contacts. Some information is too important for delays and inaccuracies. Make the critical information that can save lives accessible to your staff so they know how to help them and which doctors to contact.

Are you aware that your employee has a serious heart, asthma problem or allergy conditions? Will you know who to contact in the event of emergency?



Quick Tip: Store your medical records without worrying about theft, fire or accidental loss.

Keep track of your staff's personal and critical medical details in the **MEDICAL CENTRE**. Ensure the information is up-to-date so you can access it quickly from anywhere in an emergency.

THINGS YOU CAN DO:

- Create a new medical record
- Record staff allergies & treatment and important medical contacts
- Manage immunisation schedules, such as yearly flu shots

Activity Centre

Plan, Record & Recover

Need to Know

- Set up lists of things to do in an emergency
- Reminders for one-off and repeating events
- Plan for future events and review activities

WILL YOU KNOW WHAT'S ON YOUR BUSINESS CALENDAR after a disaster strikes and access to workplace is lost? Business continuity plans incorporate the ability to retrieve information on business meetings that have been set up and scheduled critical reminders.

The **ACTIVITY CENTRE** displays alerts and warnings on issues such as warranty expiration, policy renewal and reconciliation of recent purchases. Use the Activity Centre as your company intranet. In a normal or even emergency situation, your business can continue running from anywhere.

THINGS YOU CAN DO:

- Add custom reminders, meeting minutes, journal items and regular income & expenses
- Record high-security secret, passwords and registration numbers
- Record, website bookmarks and review system audit trail



Activity Centre

The screen displays alerts and warnings on issues such as warranty expiration, policy renewal and reconciliation of recent purchases. Use the search box and filters to quickly find items.

Select Filter Events

The search items used here:

Events on February 2010

Date	Event Title	Event Type	Event Status	Description	Source
18 Feb 2010	Other	Warranty Expiration	Warning	Warranty Expiration	Business
17 Feb 2010	Other	Policy Renewal	Warning	Policy Renewal	Insurance
16 Feb 2010	Invoice	Invoice	Warning	Invoice	Finance
15 Feb 2010	Invoice	Invoice	Warning	Invoice	Finance
14 Feb 2010	Invoice	Invoice	Warning	Invoice	Finance

1/20/2010 10:40:00 AM

Quick Tip: Recurring income and expenses from the Finance Centre are automatically displayed in the events table.

Report Centre

Search, Sort & Export

Need to Know

- Generate pre-made and custom reports
- Export to Microsoft® Excel
- Summarise system-wide information

ACCESS TO A COMPUTER OR THE INTERNET can be impossible in a business emergency, so keeping a secure copy of your most valuable business information is essential.

If a secure fireproof safe is not available consider a bank safety deposit box or secure location away from the office. With **BUSINESS ESSENTIALS** your information is always available and cannot be lost or destroyed.



Quick Tip: Create your own reports and charts by exporting tables into to Microsoft® Excel

The **REPORT CENTRE** is the place to go when you want to find and print information. It is also the place to go when you need to import your account information into another program. Choose a report and filter by keywords and dates.

THINGS YOU CAN DO:

- Export filtered results to a CSV file (Microsoft® Excel)
- Open custom report screens to see different perspectives on your information
- Search for a keywords in names and note fields from across all the Centres

Admin Centre

Customise & Secure

Need to Know

- Change your account password
- Manage groups to catalogue your files
- Configure advanced security options

DATA SECURITY HAS NEVER HAD MORE SIGNIFICANCE than in the world today. Does your business have any secured intranet which allows access only to limited I.P. address range? Have you deleted an important business document accidentally and been unable recover it?

Your password's strength is a function of length, complexity, and randomness. Having a strong password is a mandatory requirement for all **BUSINESS ESSENTIALS** accounts.

The **ADMIN CENTRE** provides important security features to keep you safe - whether you are using your usual PC or browsing away from home. You can also configure various display options.

THINGS YOU CAN DO:

- Update your account contact details
- Change your password
- Configure file groups, privacy and display settings for the website



Admin Centre - Account Centre

View and report the information you have about:

Bank Name:

Basic Personal Account Details Preferences Security

Bank Name:

- Update your account contact details
- Change your password
- Configure file groups, privacy and display settings for the website

Quick Tip: Stay secure at all times by regularly changing your password. If you are traveling, then you can configure location-specific access to your account.



Appendices



Checklist

Document & Media Recovery

To help you get started, here is a checklist of documents to record in your new **Business Essentials** account.

Scan and upload business documents for:

- ASIC and ATO registration documents e.g. ABN, TFN, GST, PAYG and Fuel Tax Credit
- Financial services licenses and other authorities
- Legal contracts e.g. business, employment and partnership contracts
- Company agreements e.g. confidentiality agreements, consulting services agreements, succession plans, shareholder agreements, partnership agreements and other legal contracts
- Employee salary arrangements e.g. TFN declarations, superannuation accounts and payment details
- Trademarks, patents, copyrights and other intellectual properties
- Insurance policies. E.g. Business insurance, public liability, market and trade insurance, home business insurance, commercial property insurance.
- Asset lease/purchase records

Upload emergency management documents for:

- Evacuation policies and procedures
- Employee emergency training and drills
- Disaster Recovery and Continuity Plans

Enter contact details for:

- Employees, Clients and Suppliers
- Debtors and Creditors
- Legal advisers, tax agents, accountants and book-keepers
- Banks, insurers, brokers and institutions
- Building and strata managers
- I.T. professional contacts e.g. network / IT / database administrators
- Insurance brokers
- Preferred and certified trades-persons

Take photos of major assets and scan receipts of:

- High value furniture and art pieces
- Computer and electrical equipment
- Company vehicles and fleet

Checklist

Financial Recovery

Here is a useful checklist of items to record in your new **Business Essentials** account.

Record professional contacts into Contact Centre:

- Employees, Clients and Suppliers
- Debtors and Creditors
- Legal advisers, tax agents, accountants and book-keepers
- Banks, insurers, brokers and other financial institutions
- Building and strata managers
- I.T. professional contacts e.g. network / IT / database administrators
- Insurance brokers
- Preferred and certified trades-persons

Record registration numbers in the Activity Centre:

- ABN, TFN, GST and PAYG registration numbers
- Fuel Tax Credit registration number
- Credit card merchant number
- Company superannuation number

Record financial details into the Finance Centre:

- Bank accounts (savings, term deposit etc.)
- Investment asset (share, unit trust etc.)
- Superannuation
- Liability
- Insurance policies
- Regular and irregular expenses
- Regular and irregular income (advice fee etc.)

Record material items in the Asset Centre:

- Computer and electrical equipment
- Company vehicles
- Expensive furniture and art pieces
- Properties, sites, operating locations

Confirm staff details in Account Centre:

- Personal details
- Contact details
- Occupation details

Location Inventory

If you don't have the ability to roam with a laptop and wireless connection, you might want to start your inventory process by photocopying and filling in this worksheet. When you are done, simply enter it using the Bulk Add Asset wizard in the Asset Centre.

QUICK TIP: For a back-up, scan this worksheet and upload the file to the File Centre or the Location.

No.	Item Name	Brand	Model & Make	Serial / Marking	Quantity	Value \$
1						
2						
3						
4						
5						
6						
7						
8						
9						
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12						
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19						
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**“a good plan for today
and a perfect plan for
tomorrow”**

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