

INDUSTRY RISKS SUMMARY

Agriculture	Manufacturer	Wholesaler	Retailer	Service	Construction
Adverse weather	Inability to sell product	Quality of product	Inability to sell product	Quality of service provided	Under-bidding projects
Falling crop prices	Quality of raw material used	Inability to market product	Product quality and mix	Credit approval process	Labor costs and availability
Increasing seed, fertilizer and operating costs	Labor costs and availability	Credit approval process	Service provided by employees	Collection of accounts receivable	Completing a project on time (weather and other disruptions)
Maintenance and repair costs	Collection of accounts receivable	Collection of accounts receivable	Employee theft (shrinkage)	Quality and capacity of fixed assets	Unexpected conditions such as poor soil
Quality of labor	Efficiency of plant operation	Relationship with vendors	Relationship with vendors	Demand for service	Subcontractor work quality
Declining land values	Knowledge of operating costs				Change orders
	Accurately assigning costs to products				Collection of accounts receivable and retainages