

New for 2019!

# Bespoke stress testing – made easy



You've all got to do stress testing. That's what the regulators are saying in England, Scotland and Wales. No wonder, as there's such a lot on the horizon. Is Brexit a known unknown or an unknown unknown? Whatever it is you've got to make plans for it. And we can help.

**Step one:** We take the Financial Forecast Return (FFR) output from your business plan model (eg Brixx or Abovo) and put it into our dashboard model.

**Step two:** We agree the stresses that you want to apply – such as interest rate rises, slower and lower value sales, increased arrears, hikes in labour and material costs and Bank of England scenarios – we can be flexible.

**Step three:** We apply your actual covenants to check the impact of the stresses on the dashboard.

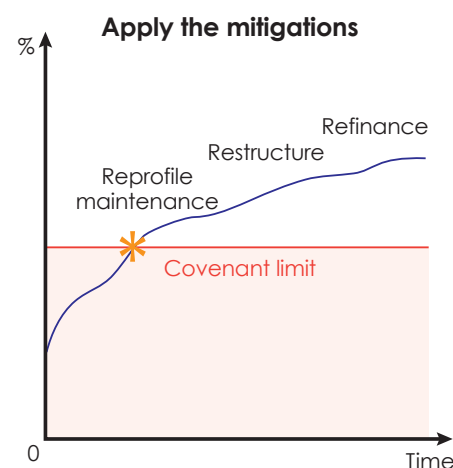
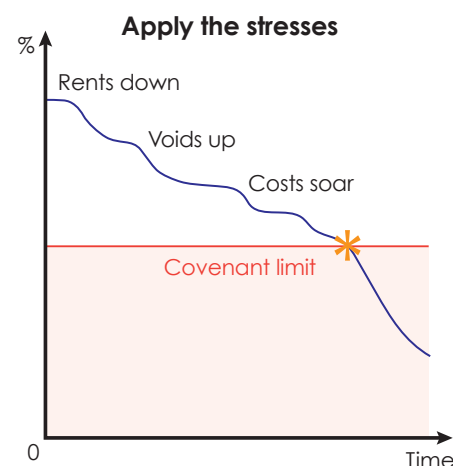
**Step four:** We work with you to agree realistic ways of staying within covenants such as cost reductions, channel shift, slowing or halting development and the pros and cons of merger – great care must be taken not to compromise safety.

## What do you get?

**The numbers:** A model showing your business plan before and after stresses and mitigations.

**Bringing the stress test to life:** The dashboard graphs generated by the model can be used to explain how stresses and mitigations impact on covenants for reports and presentations to boards and regulators.

**Moving forwards:** You can use the model to test other stresses and mitigations as you wish (live until the end date for the FFR you send us).



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