

EXHIBIT 2

Top 10 Characteristics of Small Businesses Likely to Benefit from Applying COSO SPC

- 1.** Large number of cash transactions.
- 2.** Complicated accounting issues, yet relatively simple accounting systems.
- 3.** Large number of clients/customers with relatively small transaction amounts.
- 4.** Professional owner of the organization who is very focused on service delivery but lacks any formal training in accounting or business.
- 5.** An office manager who is professionally trained in some field other than business.
- 6.** Lack of attention to background screening or employment policies.
- 7.** A “black box” information system with no useful management reports.
- 8.** An organizational structure that complicates the supervision process.
- 9.** Complicated regulatory reporting issues.
- 10.** No audit.