

SME Business Risk Index (SBRI) – MVP Run-book

This document summarises the Minimum Viable Product (MVP) implementation of the SME Business Risk Index (SBRI). It captures key functionality, endpoints, and simplifications included in the MVP build delivered in August 2025.

■ Features in MVP

- Health check – confirms API status and profile count
- Search by company name – returns company number, name, region, SIC codes
- Profile view – includes status, region, SIC codes, latest accounts and margin
- Risk scoring – overall score out of 100, legacy and SIC-adjusted bands
- Sector benchmarks – per SIC code using sector-bulk API
- Director changes – default 12 months, with Apply filter for custom range
- CCJ summary – totals, unsatisfied, amounts, latest judgment plus detailed table
- Filing history – paginated list of filings with date, category, description
- Export to PDF – full profile export via browser print-to-PDF
- SIC thresholds API – per-SIC and per-region thresholds, classification bands

■ Known Simplifications

- Risk band pill is still keyed to first SIC only (sector stats show all SICs)
- No admin UI for managing thresholds or sector stats (data seeded manually)
- Export is browser-based print-to-PDF (no branded PDF template yet)

■ Suggested Next Steps (Post-MVP)

- Admin UI for CRUD operations on `sbri_sic_thresholds` and sector stats
- Show per-SIC risk bands alongside each sector card
- Branded PDF export with logo, footer, and styled tables
- Add user activity logging (queries, exports, risk lookups)
- Authentication & Pro features for monetisation

This run-book represents the MVP as-built state of SBRI (August 2025). It provides a stable baseline for future iterations, feature expansions, and commercialisation.