



NYLK
DIGITAL ESTATE MANAGEMENT

PARTNER RESOURCE · ACCOUNTANTS & SMSF ADVISERS

Business Continuity: The Digital Asset Angle

The succession conversation your clients haven't had, the SMSF crypto question auditors are starting to ask, and a co-brandable client handout.

Does your client's business survive a fortnight without its owner's phone?

NYLK Partner Programme · nylk.com.au · hello@nylk.com.au

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You see the whole business. You also see the single point of failure.

Nobody is better placed than the accountant to know that the entire operation — Xero, the domain, the payment gateway, the ATO portal, the ad accounts — runs through one person's email and phone. Owner-operated clients have 120–200 business-critical logins and, typically, zero documented second access. When the key person is suddenly unavailable, payroll is the first thing that fails, and the accountant is the first call.

TWO CONVERSATIONS, ONE REFERRAL

1 • Business continuity

The shareholders' agreement handles equity; nothing handles the logins. NYLK's Business tier inventories every operational system with named delegates and documented access paths, reviewed annually — the operational layer that succession documents assume exists.

2 • SMSF digital assets

Trustees holding crypto face a custody documentation problem: proving assets exist and are held in the fund's name, and ensuring they're recoverable if the tech-side trustee dies. A documented access design supports both the audit conversation and the estate one. (NYLK documents custody arrangements; audit and compliance advice stays with you.)

WHERE IT FITS

MOMENT	THE NATURAL OPENING
EOFY wrap-up	"One non-tax item: if you'd been in hospital this June, who could have run payroll?"
Succession / sale planning	Due diligence always surfaces the access mess — better two years early than during a sale.
SMSF annual work	Crypto on the balance sheet → custody documentation question → referral.
Key-person insurance reviews	"The policy pays out. Can anyone log in to keep the business worth insuring?"

What NYLK is — one paragraph for your file notes

NYLK builds and maintains Digital Directives for individuals and businesses: professionally guided inventories of digital accounts and assets, per-asset instructions and delegate access, verified release on death or incapacity, annual review. Australian-owned and hosted. NYLK provides no tax, audit or financial advice, and reports to referrers only that contact occurred. Referrals are recognised under the partner agreement.

SCRIPTS

THE MONDAY TEST

"Humour me for thirty seconds. It's Monday, you're unreachable — hospital, anything. Payroll runs Wednesday. Who gets into Xero? Who can pause the Google Ads? Who renews the domain on Thursday?"

THE IT-PERSON FOLLOW-UP

"And if [IT person / office manager] resigned last month, what's the answer then? One person having the passwords isn't a system — it's a different single point of failure."

THE SMSF CUSTODY QUESTION

"The fund holds crypto — good. Two questions the file should answer: how do we evidence custody in the fund's name, and if you weren't here, how does the other trustee reach it? There's a specialist service we refer for the access design."

THE BRIDGE

"None of this is accounting work, and it isn't legal work either — it's an operational inventory that has to stay current. NYLK does exactly that, with an annual review. Here's their audit checklist; run it and you'll see your gaps in one page."

OBJECTIONS

CLIENT SAYS	ACCOUNTANT RESPONSE
"My bookkeeper has access to everything."	"To the accounting file, usually. To the domain registrar, the payment gateway, your phone's 2FA? And what happens when the bookkeeper changes?"
"We're too small for this."	"Smaller means more concentrated — in a two-person business the whole company is one phone. The audit takes an afternoon."
"I'll write it all down myself."	"Start today with the free checklist. The reason a service exists is the maintenance: your list is out of date the month after you write it."
"What does it cost?"	"Position it against what a fortnight of locked systems costs — stopped invoicing, missed payroll, ads spending unattended. The service quote comes from NYLK; my interest is that the risk is closed."

THE REFERRAL PATH

Hand over the client one-pager (next page) with the free Business Continuity Audit, or email an introduction to hello@nylk.com.au with the client cc'd. NYLK confirms contact was made — never the content. Referrals recorded under the partner agreement; SMSF-specific briefing material for your team available on request.



NYLK

DIGITAL ESTATE MANAGEMENT

Client information

Provided by your accountant

nylk.com.au

The asset register nobody keeps

Your accountant tracks every asset with a value on it. But the business actually runs on things with logins on them — the accounting file, the domain, the payment gateway, the ad accounts, the client records. In most owner-operated businesses, every one of them sits behind one person's email and phone.

120–200

Digital accounts in a typical small business

1

Person holding admin access in most firms

Wed

When payroll fails if Monday goes wrong

TWO FREE TOOLS, ONE HONEST ANSWER

The Business Continuity Audit

Thirty checkpoints across money, web presence, sales, marketing and operations. One afternoon, and you'll know your single points of failure — the things that stop, bounce or bleed in a bad fortnight.

The 47-Account Inventory

For the personal side — because for an owner-operator, the business and personal digital estates are inseparable, and both need a map your family could follow.

If the audit shows more gaps than you'll realistically close yourself, NYLK's Business tier builds the full continuity layer — every system inventoried, delegates named, instructions written, re-verified annually. Australian-owned, Australian-hosted.

Run the audit. Count your single points of failure.

Free at nylk.com.au — then decide.

[NYLK.COM.AU](https://nylk.com.au)

General information only — not accounting, tax, audit or legal advice. Your accountant remains your adviser on all financial and compliance matters.

Your Legacy. Poured Forward.