



Signs that it may be time to apply for a Small Business Loan

You may have used your own savings, borrowed money from family or mortgaged your home to access money to start your business. Now may be the time to repay those who had faith in you or borrow money to fund your growth or fund the day to day running of your business.

Below are some of the signs to indicate it may be time to consider a business loan:

- You want to remove your family home from securing the business debt
- Business growth put a lot of cash flow pressure on the business
- There is not enough equity in your home to fund the business
- Slow paying debtors are putting a massive strain on the cash flow of your business
- Companies that owed you money have gone out of business, leaving you with huge dents in your cash flow.
- You have turned down new business due to not having adequate funds to cash flow the process
- You need new business premises as you have outgrown them with staff, equipment or material
- You have maxed-out your personal funding sources and unable to support the business any further
- Falling behind in commitments including payments to the ATO, payroll and super obligations
- You have little room to plan for the future due to cashflow pressures
- Businesses recovering from a very challenging business environment from the previous year.

For assistance with funding solutions which best suit your personal and business situation, contact Chocolate Money on

1300 137 539 or info@chocolatemoney.com.au .



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