

To help you establish if you think you may have a situation arising look through the comments below and tick how many apply to you.

You feel under constant pressure		You see risks escalating for you and your business	
Your business has become insolvent		Your customer enquiries have dried up	
There's no buzz about your business anymore		Your marketing efforts haven't produced results	
You've made the same mistakes more than once		Your bills aren't getting paid on time	
You're experiencing a high staff turnover rate		You've run out of ideas for new products and/or policies	
Your overdraft is always at the limit?		Your bank always wants more information.	
Your bank has returned cheques.		Your bank has refused to increase your overdraft.	
Your bank refuses to provide a Loan.		Your bank has refused to provide an Enterprise Financial Guarantee loan	
Your bank has asked for facilities to be reduced.		Your bank wants to introduce investigating accountants	
Your bank asks for increased security.		Your bank wants personal guarantees.	
Your bank wants to increase personal guarantees.		Your bank wants security against your own personal property.	
You have not filed the company's accounts on time at Companies House and have incurred a penalty.		You have not filed the company's annual return at Companies House	
Cash flow always tight so paying creditors is difficult.		Inefficient production – can't get stock because you can't pay creditors on time.	
You can't get stock on time because you miss deadlines for payment of supplier accounts.		You cannot get new credit or extend existing credit.	
The company's creditor days growing - i.e. divide the amount of money you owe creditors by the sales per annum and multiply by 365.		You don't meet agreed payment terms.	
You have lots of failed deals with creditors.		You have lots of red warning letters.	
You have had lots of legal actions.		You are "Peter & Pauling" using lots of suppliers and spreading credit around.	
You are always fighting creditor fires and having to handle creditors calls every day.		Your suppliers can obtain trade insurance against your company.	
You have had visits by bailiffs.		You are having HMRC payment problems	
Debtors don't pay on time.		You don't know what your total debtors are.	
Your company has concentration in 1 or 2 major customers (debtors).		You don't want to issue too many credit notes - although you know the goods supplied have been faulty, returned or under agreed quality.	