

## BUSINESS OWNER'S DEBTING SIGNALS

### **As business owners, we knew we were heading for...**

Problems when we paid invoices prematurely instead of according to agreed-upon terms.

Problems when payments were not made within the agreed-upon terms.

Problems when we borrowed from personal funds for business expenses.

Problems when financial commitments were made on anticipated sales.

Problems when we held on to clients who were slow or bad payers.

Problems when a reasonable & comfortable profit margin was not factored into our pricing

Problems when we did not know the exact costs of our overhead and running expenses.

Problems when we cut our salaries in order to save the business money.

Problems when we operated without a comprehensive business plan.

Problems when we started missing B.D.A. meetings and lost contact with our Business Pressure Relief Group.