

YOUR DETAILS

Name

Email address

Mobile number

Work number

YOUR BUSINESS DETAILS

Business name

ABN

Industry

Business type Sole trader P'ship Company

PLEASE ANSWER THE FOLLOWING QUESTIONS

Check if the statement is true Leave blank if the statement is false or you are unsure

THE FUTURE OF YOUR BUSINESS

- I know where I want my business to be in 3 years.
- I have an up-to-date business plan.
- I know how much I'll need in retirement.
- I know what kind of lifestyle I want when I retire.
- I have a documented exit strategy for my business.
- I know the best time to sell my business.
- The value of my business is maximised.

DEBT & EQUITY MANAGEMENT

- I have reviewed my debt strategy in the last 12 months.
- I have considered restructuring my mortgage and other personal debt to be cash flow effective.
- I have sought to reduce my interest costs.
- I am confident I am getting the most effective commercial rate for my debt.
- I am confident I have an effective strategy to minimise the amount of tax I pay.
- I am confident about my debt to equity ratio.

CASH FLOW & FUNDING OPPORTUNITIES

- I feel pressure when trying to pay salaries or invoices for my business on time.
- I would plan on making an equipment or property purchase for my business if I had the capital to do so.
- I have trouble with customers not paying their invoices on time.
- I have taken out a business loan in the last 2 years.
- I am currently looking to take out a business loan. (e.g., for working capital, equipment, refurbishment, etc.)
- I would refinance my business loan if a loan with better terms was available.

YOUR BUSINESS SETUP

- I know how much I have in my business savings.
- I keep my personal and business accounts separate.
- I know how much I have in other assets. (e.g., shares, property, etc.)
- I have a monthly and financial year budget.
- I have considered using equity in my home as security to make further investments.
- I have protected my intellectual property. (i.e. logos, business name, etc.)



Contact Us

support@equilibriafinance.com.au | 0438 983 256 | www.equilibriafinance.com.au

Respecting your privacy

The privacy of your personal information is important to Equilibria Finance. The collection, use and disclosure of your personal information is subject to Equilibria Finance privacy policy. A copy of the privacy policy can be obtained from <http://equilibriafinance.com.au/privacy-policy/>

Equilibria Financial Group Pty Ltd; Credit Representative Number 494100 are Credit Representatives of BLSSA Pty Ltd; Australian Credit Licence Number 391237