

## When should your business borrow money?

- Criteria: viability to repay
- Should
  - Buy an asset
  - Add value to the business
  - Working capital
  - Start-up seed funding
  - Acquisitions
- Shouldn't
  - o No tangible benefit
  - o Life support
  - Fund lifestyle/salaries
  - o Borrowing too little/too late

## BUSINESS GROWTH VIDEO When should your business borrow money? James Blacklaws JB Commercial Finance

