

## SYMPTOMS OF DISTRESS

How to detect Distress- Check List for self test

1. Pressure paying creditors on time
2. Arrears in tax payment
3. Cash is gone as soon as it comes in
4. Not making a profit for several months in a row
5. Price Discounting just to make the sale
6. Overdraft at its limit or exceeding
7. Bank refusing requests for temporary overdraft extension
8. Missing EMI
9. Low stock, or holding back on purchases
10. Cutting back on staff
11. Continual capital/loans injection.
  
12. Servicing the loan consuming significant proportion of gross profits

Here are some more personal signs.

1. Feeling sick, or finding it hard to sleep
2. Short tempered and grumpy
3. Borrowing money from family and friends
4. Blaming others for your predicament
5. Changes in lifestyle, habits or appearance
6. Hoping for major breakthrough
7. Desperately hunting for quick money

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