

FUNDZLINK

ARE YOU SOLVING

The Right Cash Flow Problem?

Six questions. Six minutes. Know whether receivable-based funding fits your situation before you pursue it.

INTRODUCTION

Most businesses pursuing funding skip one question:

what is actually causing the pressure?

Timing gaps respond to receivable-based funding. Structural problems do not. Pursuing the wrong solution adds cost without fixing anything.

Work through each question. Select the option that most closely matches your situation. Your answers indicate whether a funding structure conversation makes sense.

QUESTION 1 — CUSTOMER PAYMENT TIMING

How long do customers typically take to pay after you invoice them?

Answer Here

- A** Within 15 days
- B** Around 30 days
- C** 45 to 60 days
- D** Beyond 60 days, sometimes 90+

QUESTION 2 — EXPENSE TIMING

When do your obligations hit relative to when customer payments arrive?

Answer Here

- A** After payments arrive
- B** Around the same time
- C** Before receivables are collected
- D** Payroll and vendors are due long before invoices pay



QUESTION 3 — BANK CREDIT OUTCOME

What has your experience been with traditional bank credit lines?

Answer Here

- A Existing line covers the need
- B Line exists but falls short
- C Bank declined or reduced what was requested
- D No bank line obtained

QUESTION 4 — CASH RESERVE DEPTH

If receivables slowed for 30 days, how long could you cover operations without pressure?

Answer Here

- A More than 90 days
- B 60 to 90 days
- C 30 to 60 days
- D Less than 30 days

QUESTION 5 — GROWTH PRESSURE

How would you describe the relationship between growth and cash right now?

Answer Here

- A Growth is stable, no cash strain
- B Moderate growth, occasional adjustments needed
- C Growth is creating timing pressure on cash
- D Cash constraints are actively limiting growth decisions

QUESTION 6 — COST TOLERANCE

If faster access to receivables solved a timing gap, what monthly cost range would be workable?

Answer Here

- A Above 6%
- B 5% to 6%
- C 3% to 4%
- D .5% to 2%

WHAT YOUR ANSWERS INDICATE

If you answered 4 or more questions C or D

Your business is likely experiencing a cash timing gap. Customers pay on extended terms. Payroll, materials, and vendors require payment before those receivables convert. This is the situation receivable-based funding is built for. It does not replace your banking relationship. It bridges the gap between when you deliver and when you collect.

If you answered 4 or more questions A or B

Your situation likely reflects a different capital structure issue rather than a receivable timing gap. Receivable-based funding is probably not the right fit. A broader funding review is the next move.

If your answers are evenly split between A or B and C or D

Your situation has elements of both. The specifics matter. Payment terms, existing obligations, and growth trajectory all affect which structure fits. A direct conversation is the right next step.

Ready to know where you stand?

Your answers just told you something.

A quick call tells you what to do next.

Call: 727-497-1777

Book directly: fundzlink.com/book-consultation