WORKSHEET

Sector Fit Self-Assessment

Five questions to gauge whether a merchant cash advance fits how your business trades. Answer yes to three or more and it is probably worth a proper look.

The five questions

1. Do you take most of your revenue by card, over a terminal or online?
2. Is your funding need short-term, working capital, stock, a refit, a tax bill, rather than a multi-year liability?
3. Would a repayment that flexes with your daily takings suit you better than a fixed monthly bill?
4. Do your takings follow a pattern you understand, whether steady or seasonal?
5. Do you need funding quickly, in days rather than weeks?

Scoring

- Three or more yes: an advance likely fits. Run the numbers on the cost calculator.
- One or two yes: it might fit for a specific need, but compare it against a term loan first.
- Zero yes: another product is probably a better match. Talk it through before deciding.

Next step

If you scored three or more, see what you could raise in under a minute at merchantbusinessloans.co.uk/apply. The initial check leaves no mark on your credit file.

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