

## Cash Flow Coaching Kit Logo

### Funding your business: Charlotte's Loans

[Narrator] - Charlotte has a number of loans in her business, a car loan, an overdraft and the loan to purchase her business.

She has an opportunity to expand and needs further finance to purchase an additional outlet.

[Charlotte] - I have a number of loans. I try to minimise my debt because I'd rather be self-funding. Sometimes I don't know whether I should take on more debt or not.

[Narrator] - Getting into debt is a big decision.

If done in a considered way, it can have positive impacts across your business.

Having a good understanding of the terms on offer will allow you to compare your funding options and negotiate more advantageous terms.