



Mel Curwood

BUSINESS AND LIFE ON YOUR TERMS

The Business Owner's Credit & Risk Health Check

Because Getting
Paid Shouldn't Feel
Like a Gamble—
Let's Make Sure
You're Protected.

Running a business today isn't just about doing great work—it's about making sure you actually get paid for it and that you're not carrying all the risk.

The landscape is shifting:

Clients are nitpicking invoices more than ever.

Bigger companies are trying to dictate payment terms to small businesses.

Every dollar counts right now—and businesses can't afford cash flow gaps.

How protected are you? Use this checklist to find out.

1. Are ALL your clients paying you on time?
(Or are you stuck in an endless waiting game, wondering when—or if—the money will come in?)
2. Do you actually enjoy chasing overdue invoices?
(Or are late payments becoming a full-time job?)
3. Do you have Terms of Trade that are legally airtight and still relevant?
(Not just a dusty document from years ago—when were they last reviewed? Who wrote them? Would they actually hold up if tested in court?)

4. Do ALL your clients sign your Terms of Trade BEFORE you start work?
(Or do you find yourself explaining payment terms only after an issue arises?)
5. Do your Terms of Trade reflect the way you do business TODAY?
(Are they industry-specific? Do they protect you against the most common risks in your sector?)
6. If a client goes into liquidation, do you understand your rights?
(Or would you be left hoping there's enough left to pay you after the banks, tax office, and secured creditors take their share?)
7. Are you legally classified as a secured creditor?
(Or are you unknowingly operating as an interest-free bank for your clients?)
8. Do you know how to use the PPSR (Personal Property Security Register) to secure your position?
(Or does that feel like a complicated legal mess you'd rather avoid?)
9. If a client refuses to pay, do you have multiple legal options for recovering your funds?
(Or are you stuck with just one path, hoping it works out?)
10. Can you charge late fees, admin costs, and collection fees if a client doesn't pay?
(Or are you absorbing those extra costs yourself?)

11. Do your Terms of Trade allow you to recover legal costs if you have to fight for your money?
(Or will you be out of pocket just to get what's already yours?)
12. If a client refuses to pay, can you impact their credit rating—without going to court?
(Or do they get away with it while you take the loss?)
13. Are you seeing an increase in customers questioning, delaying, or disputing invoices?
(And do you have a clear plan for handling these situations?)
14. Do you invoice as soon as the job is done?
(Or are delays on your end slowing down your own payday?)
15. Do you feel like you're trying to figure all of this out by yourself?
(And if so—how much time, energy, and stress is that costing you?)

What's Your Score?

The good news? You don't have to figure this out alone.

Let's Take a Deep Dive Into Your Business

I offer one-on-one strategy sessions, where we spend quality time diagnosing exactly what's happening in your business—either:

- In person at your business (for local businesses)
- Online via video call

This isn't a generic consultation—it's a tailored session designed to give you clear answers about:

- ✓ Where you're at risk and how to fix it
- ✓ What steps you can take right now to protect your business
- ✓ How to secure your payments, reduce disputes, and stop chasing overdue invoices

Book your strategy session with Mel today:

[Book here](#)

Because your business deserves to be in the best position to get paid—no matter what comes your way.

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