IS YOUR BUSINESS AT RISK?

MERCHANT GROWTH

Self-Assessment Quiz for Canadian Entrepreneurs

Answer each question honestly. Tally your "Yes" responses at the end to assess your business's current risk level.

Financial health

1 Are your monthly expenses consistently exceeding your revenue?

Y   N

2 Do you struggle to pay vendors, staff, or yourself on time?

Y   N

3 Are you unsure of your current cash flow status or future projections?

Y   N

4 Are debt repayments creating strain on your finances?

Y   N

5 Do you frequently delay paying taxes or bills due to cash shortages?

Y   N

Customer base & sales

6 Has your customer base declined or plateaued in the last 6 months?

Y   N

7 Are you relying heavily on just one or two key clients or revenue sources?

Y   N

8 Are sales trending downward with no clear strategy in place to reverse it?

Y   N

Leadership & burnout

9 Do you feel emotionally drained or overwhelmed most days?

Y   N

10 Are you struggling to stay motivated or make decisions confidently?

Y   N

11 Have you considered quitting due to mental or physical exhaustion?

Y   N

Operations & adaptability

12 Are key processes disorganized, outdated, or missing altogether?

Y   N

13 Are you struggling to keep up with competitors or shifting market trends?

Y   N

14 Do you feel stuck in a business model that isn't working but don't know how to pivot?

Y   N

Planning & support

15 Are debt repayments creating strain on your finances?

Y   N

16 Do you frequently delay paying taxes or bills due to cash shortages?

Y   N

Results

0–4 YES Answers

Your business appears stable, but check the areas you answered "Yes" to and make proactive adjustments before small issues grow.

5–9 YES Answers

You're likely facing moderate risk. It's time to review your financials, reassess your strategy, and seek support to prevent further decline.

10+ YES Answers

Your business is in high-risk territory. Don't panic—but do act. Consider working with a financial advisor, restructuring, or exploring financing or exit strategies.

Want help interpreting your results or stabilizing your cash flow?

Explore Merchant Growth's flexible financing solutions

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