



harbinson
mulholland

BUSINESS RECOVERY,
RECONSTRUCTION &
INSOLVENCY

Warning Signs For Vulnerable Businesses

- FORCED CLOSURE
- PERMANENT LOSS OF A KEY CUSTOMER
- BUILD UP OF SEASONAL STOCK
- SUBSTANTIAL BUSINESS DEBTS
- FIREFIGHTING DEMANDS FROM CREDITORS
- EMPLOYEE RELATED ISSUES
- EXCEEDING OVERDRAFT LIMIT
- PRESSURE FROM BANK.
- BOUNCED CHEQUES/ DIRECT DEBITS REFUSED
- BUILD UP OF CROWN DEBT - TAX AND VAT ARREARS
- NOT FILING ACCOUNTS AND TAX RETURNS ON TIME