

# Do you need additional working capital for your business?



Your business' working capital funds are used for critical growth needs spent to cover your day-to-day operating costs. Fill out this top ten checklist to better dissect if your company is in need of additional working capital to fuel growth. If you check any of these boxes, you are ready to discuss your needs with a highly skilled Commercial Relationship Manager at M&T Bank.

- Is your business expanding?
- Are you launching new product lines?
- Are you feeling pressure from larger clients to extend terms?
- Are you experiencing increased payroll costs?
- Are you, like most middle market companies due to COVID-19, experiencing supply chain issues?
- Is your company still experiencing shocks due to the pandemic?
- Do you have a seasonally dependent company, with fluctuations in cash flow?
- Do your vendors offer discounts for bulk purchases?
- Do you have any expansion projects coming down the line?
- Are your collections from foreign accounts delayed due to COVID-19 and other factors?

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The content of this checklist is for informational purposes only. It is not designed or intended to provide financial, tax, legal, investment, accounting, or other professional advice since such advice always requires consideration of individual circumstances. Please consult with the professionals of your choice to discuss your situation.