

# FEELING STUCK AND...

Sick of being your customers' bank?

Struggling to pay your wages?

Drowning in bad debts?

Hassled for payment, while strangled by overdue accounts receivable?

Dreading the thought of chasing clients for payment?

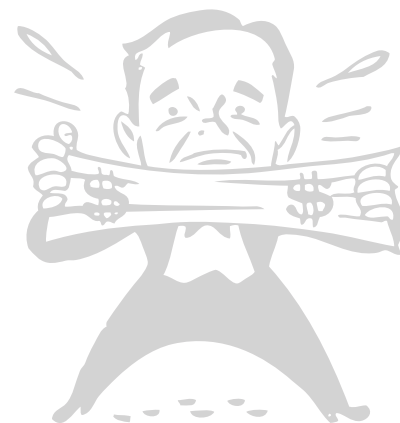
Need another extension on your bank overdraft?

Need help but don't know where to start?

Need help setting up new procedures or systems?

Need to hit the credit cards again for more funds?

Unsure which habits are bad and how to change them?



These are the 10 deadly factors which affect your cashflow, profits and financial wellbeing.

Not one entrepreneur has ever achieved true success, without help or guidance.  
With us, you'll have nothing to lose and can only gain financially.

**Don't procrastinate any longer,  
start your business revitalisation today!**

With over 40 years experience, Kim, through CM Accounts Receivable can make those dreaded calls for you in a most professional manner, keeping a good working relationship with your clients, while getting paid on time. Or, through the Debtor Control division, can assist you in designing and writing the right business processors.

Contact us on Office: (03) 9802 0608, Mb: 0411 649 261 or [kim@creditmatters.com.au](mailto:kim@creditmatters.com.au) for a confidential, obligation-free meeting.



**ACCOUNTS RECEIVABLE SERVICES  
AND DEBTOR CONTROL**

Gaining back your cash and time, whilst allowing you to work on your business.

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