RADCAM
FINANCIAL SERVICES

# Default Is Not Like a Flat Tyre

Imagine you're driving to an important job. The day is planned. The tools are packed. The customer is waiting.

Then suddenly — bang. A flat tyre. You pull over, frustrated, wondering how this happened at the worst possible time

But did the tyre really fail in that one moment? Usually, no.

A flat tyre often has a history. Maybe it slowly lost pressure over weeks. Maybe the tread was wearing down. Maybe there was a small nail that went unnoticed. The final moment feels sudden, but the warning signs were there.

Business defaults are often the same. From the outside, it can look like a customer suddenly stopped paying. One day everything seems fine. The next day, payments are delayed and pressure starts building.

**But financial stress usually leaves clues before it becomes a crisis**

## The warning signs

- A few invoices paid late.
- A customer avoiding conversations.
- Promises that "payment is coming next week."
- A change in ordering patterns.
- A business becoming quieter than usual.

None of these signs alone means a default is coming.
But together, they tell a story

This is where commercial finance is about more than just arranging funding. It is about understanding the road ahead.

**Good business owners don't wait until the tyre is completely flat before checking the pressure.**

| 1 | 2 | 3 |
| --- | --- | --- |
| They monitor. | They maintain. | They act early. |

**Because when you notice the warning signs, you have more options.**

1. **You can adjust your route.**
2. **You can slow down.**
3. **You can get support.**

But once you're stranded on the side of the road, your choices become limited.

The lesson is simple:

**Defaults rarely happen overnight.**
**The warning signs usually arrive first.**

In business, the goal is not to avoid every bump in the road.
It's to see the bumps early enough to navigate them.

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