

THE STATE OF BUSINESS CASH FLOW

**£4.4
BILLION**

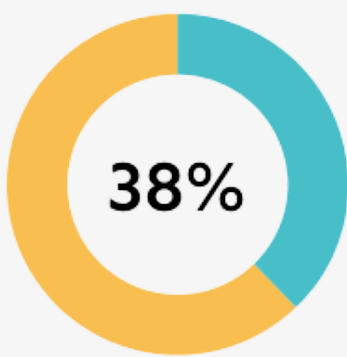
was the amount UK SMEs spend in chasing late payments every year, according to the Bacs Payment Schemes Limited in 2019.

**2.2
MILLION**

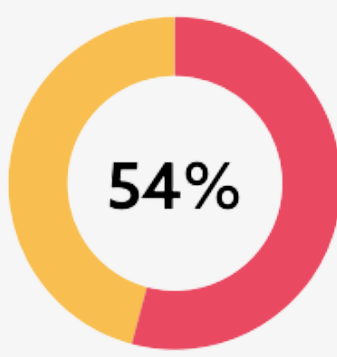
is the number of people in the UK to have not been paid on time due to employer cash flow issues.



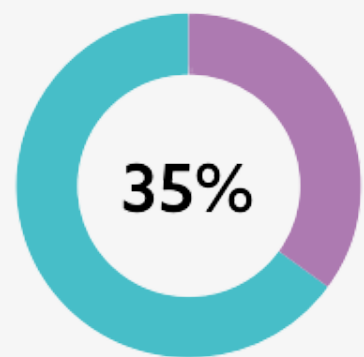
**1 in 7 small business owners
have been left unable to pay
employees because of cash flow
issues.**



of small business owners have been left **unable to pay debt** due to cash flow problems



of SMEs have experienced **overdue payments**



of SMEs owner waiting on late payments have to **rely on overdrafts** to get by each month

**£26
THOUSAND**

is the average amount that small business owners lose out on, when they have to turn down work due to insufficient cash flow.

With good financial advice and strong business practices in place, maintaining health cash flow could be simpler than you think.



This infographic is part of The Finance People's Guide to Cash Flow. To learn common pitfalls, expert tips and how to create a cash flow forecast, [download the full report here.](#)