



## What are the financial risks faced by start-ups?

#	Risk type	Details
1	<b>Cash flow management</b>	Start-ups often experience cash flow management challenges, particularly during the early stages, which can lead to liquidity problems and business closure
2	<b>Burn rate</b>	Start-ups may have high burn rates, which can be unsustainable if not managed carefully, leading to cash shortages and potential bankruptcy
3	<b>Funding risks</b>	Start-ups that rely on venture capital or angel funding may face risks of dilution, bankruptcy, or failure to secure additional funding
4	<b>Debt management</b>	Start-ups that take on debt may struggle with repayment, particularly if they experience financial difficulties or market downturns
5	<b>Interest rate risks</b>	Start-ups that borrow money at variable interest rates may face higher costs if interest rates rise
6	<b>Inflation risks</b>	Start-ups that operate in industries subject to inflation may face increased costs and reduced profitability
7	<b>Market risks</b>	Start-ups that operate in rapidly changing markets may face risks of market downturns, reduced demand, or loss of customers
8	<b>Regulatory risks</b>	Start-ups that fail to comply with regulatory requirements may face fines, penalties, and reputational damage
9	<b>Intellectual property risks</b>	Start-ups that rely on intellectual property rights may face risks of infringement, theft, or misappropriation, which can impact revenue and profitability
10	<b>Employee retention risks</b>	Start-ups that struggle to retain employees may face increased recruitment costs, reduced productivity, and decreased retention rates