

THE FINANCIAL HEALTH OPTIMIZATION TOOLKIT

**A Self-Assessment for Business
Stability & Growth**

Powered by Revenue Sage

EXECUTIVE SUMMARY

Financial health is more than cash in the bank — it's your company's ability to survive, grow, and secure capital.

But most SMBs and consultants are running blind:

- Forecasts don't match GTM plans
- Burn rate isn't clear
- Capital plans are reactive, not strategic
- Revenue is rising, but margins are falling

You don't need more spreadsheets.

You need visibility, foresight, and control.

This toolkit gives you:

- The 10 critical financial indicators to monitor
- A mini-playbook for capital planning
- A self-assessment diagnostic to benchmark your financial readiness
- Real next steps to raise money, boost margin, or prevent cash crunches

WHY FINANCIAL HEALTH = STRATEGIC POWER

Strong financial health gives you leverage to:

- Raise capital at better terms
- Attract high-quality partners or acquirers
- Invest in growth with confidence
- Survive downturns or dry spells
- Build valuation while protecting cash

Poor financial visibility?

- Missed funding
- Overhiring
- Runway panic
- Churn and confusion

10 FINANCIAL INDICATORS EVERY SMB MUST TRACK

Indicator	Why It Matters
1. Burn Rate	How much cash you lose per month - critical for runway planning
2. Runway	How many months until you're out of cash
3. Net Margin	What's left after expenses – your actual profit
4. CAC:LTV	Customer acquisition cost vs. customer lifetime value
5. Customer Retention Rate	Indicates product-market fit and revenue stability
6. OPEX % of Revenue	Is your cost of operating outpacing growth?
7. Revenue Growth Rate	How quickly your top-line is scaling
8. Cash Conversion Cycle	How long it takes to turn investments into revenue
9. Debt-to-Equity Ratio	Is your company over-leveraged?
10. Forecast Accuracy	How well you plan versus actual results

Not tracking these? You're flying blind

CAPITAL PLANNING PLAYBOOK

Most companies raise money too late, on bad terms, or without a real plan.

Here's how we fix that.

STEP 1: KNOW YOUR CAPITAL NEED

Ask:

- What are we funding? (growth, runway, hiring, tech?)
- What is the true required amount?
- How long should this last?

STEP 2: DEBT VS EQUITY

- Debt = faster access, less dilution
- Equity = longer runway, aligned partners
- Hybrid = structured options like revenue-based financing

STEP 3: MATCH CAPITAL TO GROWTH

Build a **12–18 month forecast** tied to:

- Pipeline velocity
- Team ramp
- OPEX and margin targets
- Product or marketing initiatives

Don't raise for "runway." Raise to **fuel a system that multiplies revenue.**

STEP 4: INVESTOR-READY POSITIONING

You need:

- Clean financials
- Cohesive story (GTM, forecast, ops)
- KPI dashboards
- A winning deck
- Proof you know how to use capital



SELF-ASSESSMENT: FINANCIAL READINESS DIAGNOSTIC

Check all that apply:

- ☐ We have a 12-month forecast tied to our GTM strategy
- ☐ Our CAC, LTV, and margin are updated monthly
- ☐ We track burn and runway every 30 days
- ☐ We've planned capital needs 1–2 quarters ahead
- ☐ We could pitch an investor with our current numbers
- ☐ We have one person (or advisor) accountable for financial health
- ☐ We know how much margin we're losing to inefficiencies
- ☐ Our financial story supports our growth story
- ☐ Our debt/equity structure is intentional – not accidental
- ☐ We have a capital access plan for the next 6–12 months

Score yourself:

- ✓ 7–10 → You're financially proactive.
- ⚠ 4–6 → You're at risk without a tighter system.
- 🔔 0–3 → You're flying blind. Let's fix that.

REAL-WORLD OUTCOMES

- ✓ Tech Founder
 - Rebuilt forecast + secured \$3M in funding in 90 days
- ✓ Solo Consultant
 - Installed dashboards, raised prices, 2X net margin in 6 months
- ✓ E-commerce Brand
 - Replaced fractional CFO with Revenue Sage → cut costs by \$22K/month

You're not just managing money — you're building leverage.

📄 Download the Financial Readiness Checklist

https://drive.google.com/file/d/1KcZ0eBg3WyCZm_C8YMhNXPMhcZt5P6Y/view?usp=sharing

📊 Run a Free Financial Audit with Revenue Sage

📞 Book a Strategy Session to align cash, capital, and growth → <https://zcal.co/maurice-gabriel>

Don't wait for a cash crisis to get your financial house in order.

Let's build you a foundation that funds the future

**Limited
Time Offer**

hello@therevenuesage.com ✉

(302) 313-6997 📞