

F3: Female Forward Finance

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The Shantz Mantione Group

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Welcome back to the F3, where I help women have agency with their capital.

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You can't scale broke: Why female founders need a cash flow strategy



Photo credit: Dreamstime

In 2007, we thought we were set for life. A year later, we were scrambling to pay our mortgage. That's when I learned that there is a reason cash flow is king: It helps determine your survival.

Both my husband and I had long careers at a prominent investment bank, where we accumulated significant wealth in restricted shares and options. In January 2007, the stock reached a peak of \$171.50, giving us substantial paper gains. However, during the financial crisis, the stock plummeted to a low of \$2.00. Just 14 months after our high point, we were facing a very different future.

If you're a female founder, you most likely don't have time to learn that kind of lesson the hard way. Putting all your eggs in one basket is risky, but the real danger is relying on the value of your assets without a clear plan for cash flow. Liquidity helps you cover the unexpected and act fast on new opportunities—without having to sell off something valuable just to stay in the game. Having agency over your capital means you can make strategic decisions that align with your goals and values, helping to ensure that you maintain control over your financial future.

Here are three questions to ask yourself if you want real agency over your capital. Think of this as your financial fire drill:

- Do you know your monthly burn rate, personally and professionally?
- If your biggest client walked tomorrow, how long could you last?
- What would you sell first if you had to raise \$100k in 48 hours?

You need to ask these questions *now*, not when the crisis hits.

Your job isn't just to grow revenue. It's to keep cash moving.

Cash flow management involves tracking the money coming into and going out of your business and investment portfolio. It helps ensure that you have enough liquidity to cover day-to-day expenses, pay off debts, and invest in growth opportunities. Without proper cash flow management, you might find yourself in a situation where you need to sell off assets at unfavorable times, potentially incurring losses or unwanted taxes.

To build reliable cash flow streams, forget diversification for safety. You want diversification for resilience.

Consistent cash flow isn't just nice to have; it's your oxygen. You don't want to be the one with a profitable P&L and an empty bank account. Here's where smart operators focus:

- Recurring revenue businesses: Think SaaS, subscriptions, licensing, or services with retainers. If revenue resets to zero every month, you don't have a business; you have a hustle.
- Real estate with net positive cash flow: Not just appreciation plays. We're talking about assets that throw off money every month, even after expenses. Automating management is a bonus.
- Revenue-generating side ventures: Angel investing in businesses with strong cash flow models can supplement your primary business. Just don't confuse equity with income.
- Revenue-sharing deals or royalties: Look for ways to earn from intellectual property, content, or product sales without owning the whole business.

Mastering cash flow: Why a financial advisor can help.

Working with an experienced financial advisor can be incredibly beneficial when creating a long-term cash flow plan. A good advisor can help you understand how to maintain liquidity and ensure you have the cash flow needed to cover unexpected expenses and seize new opportunities. They can guide you in diversifying your income streams and managing your assets effectively.

Want to know if a financial advisor is legit? Ask the right questions.

When hiring a financial advisor, you should add these questions to your exploratory conversation to ensure they understand your world. If you already have an advisor who hasn't helped you plan for scenarios like these, it's time to find one who can.

- "Can you walk me through how you'd build a liquidity plan that supports both my business and my personal obligations over the next 6 to 12 months?"
- "What strategies do you recommend to help female founders manage irregular income while maintaining consistent cash reserves?"
- "How would you approach cash flow planning if a major client delayed payment or walked away altogether?"
- "Have you helped a female founder navigate a cash flow crisis before? What did you do, and what was the outcome?"
- "How do you help clients balance reinvesting in the business with building a personal financial cushion?"

Here's the bottom line to help avoid bottoming out.

The importance of managing cash flow for personal assets cannot be overstated. It can provide:

- **Financial stability:** Managing cash flow effectively can help ensure financial stability for your personal life. This stability is crucial for making informed decisions and taking calculated risks.
- **Risk mitigation:** Diversifying investments and maintaining liquidity in personal assets help mitigate risks. These strategies can provide a safety net that can be invaluable during challenging times, such as economic downturns or unexpected expenses.
- **Growth opportunities:** Having a solid cash flow plan can allow you to seize new growth opportunities without compromising financial stability, whether it's expanding your personal investments or taking advantage of market opportunities.

Effective cash flow management and maintaining liquidity are essential strategies for financial stability and growth. Just as you can't grow a business without liquidity, you can't eat paper wealth.

Onward,
Jill

P.S

Not sure how liquid you really are? Take 15 minutes today to list your top three income sources and your top three assets you could convert to cash within 72 hours. If that list is shorter than you'd like or takes too long to build, it's time to rethink your cash flow strategy. Don't wait for a tariff spike, supply chain disruption, market downturn, or pandemic to find out you're stuck without options.

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