STRATEGIC WEALTH & VENTURE MAPPING

A practical capital, sustainability, and asset-building guide for experienced women entrepreneurs

EXPERIENCE IS THE ADVANTAGE FOUNDATION

Empowering Women. Transforming Futures. Together.

Participant: _____ Date: _____

Use this guide to translate experience into a financially resilient venture and an intentional long-term wealth strategy.

How to Use This Playbook

Work through the modules in order or revisit the worksheets as your venture evolves. The goal is a one-page venture map, a realistic funding plan, a cash-flow operating rhythm, and a personal asset strategy. Estimates should be validated with actual records and qualified advisers.

Module	Decision / output
1. Venture thesis	Clear customer, offer, economics, and success measures
2. Capital acquisition	Funding need, readiness, and source mix
3. Financial sustainability	Cash runway, pricing, and contingency triggers
4. Asset & legacy strategy	Protection, diversification, and succession
5. Execution	90-day milestones and dashboard

Important: This is educational material, not individualized legal, tax, lending, or investment advice. Eligibility, terms, and risks vary by provider and jurisdiction.

1 | Map the Venture Before Seeking Money

Capital amplifies a business model; it does not repair an untested one. Define the value proposition and validate that customers will pay.

The venture thesis canvas

Question	Your working answer
Whom do I serve?	_____
What expensive or urgent problem do I solve?	_____
What is my primary offer and price?	_____
What evidence shows demand?	_____
What makes my experience an advantage?	_____
What outcome will I measure?	_____

Validation sprint

- Interview 10 prospective customers about their problem and current alternatives.
- Test one paid offer or pilot; record conversion, feedback, and delivery cost.
- Identify a repeatable channel for acquiring customers without relying solely on referrals.

2 | Understand Your Business Economics

Track revenue, direct delivery costs, fixed overhead, owner compensation, taxes, and debt service separately. A growing top line can still conceal weak cash flow.

Metric	Formula / interpretation
Gross profit	Revenue minus direct costs
Gross margin	Gross profit ÷ revenue
Contribution per sale	Price minus variable cost per sale
Break-even units	Monthly fixed costs ÷ contribution per sale
Cash runway	Available unrestricted cash ÷ average monthly net cash burn
Debt service coverage	Cash available for debt service ÷ required payments; lender definitions differ

Example: break-even

If an offer sells for $500, costs $150 to deliver, and monthly fixed expenses total $3,500, contribution is $350 per sale and break-even is 10 sales per month (before taxes and owner distributions).

Your figures

Price: $_____ Variable cost: $_____ Fixed costs/month: $_____

Contribution per sale: $_____ Break-even units/month: $_____

3 | Build a Capital Acquisition Strategy

Separate **startup capital**, **working capital**, and **growth capital**. Estimate the full use of funds and the month-by-month timing of cash needs before selecting a source.

Capital source	Best fit / caution
Customer revenue & pre-sales	Non-dilutive; deliver on commitments and avoid overpromising.
Owner savings / bootstrapping	Maintains control; protect personal emergency reserves.
Grants / competitions	Often restrictive, competitive, and slow; never assume an award.
Microloans / community lenders	Smaller borrowing needs; compare APR, fees, collateral, and guarantees.
Bank / SBA-backed lending	Established repayment ability; underwriting and personal guarantees may apply.
Angel / equity investors	Scalable growth potential; ownership dilution and governance implications.

Capital source	Best fit / caution
Strategic partnerships	Distribution or resources; document roles, IP, and revenue sharing.

Funding request worksheet

Use of funds	Amount	Expected outcome / date
Equipment / technology	$_____	_____
Marketing / sales	$_____	_____
Staff / contractors	$_____	_____
Working capital reserve	$_____	_____
Other	$_____	_____
TOTAL	$_____	_____

Funding gap: Total required $_____ minus committed resources $_____ = $_____.

Capital readiness checklist

- Current financial statements and 12-month cash-flow forecast
- Business registration, tax filings, bank statements, and ownership records
- Customer traction, pricing evidence, and a defensible use-of-funds narrative
- Credit profile, existing debt schedule, and repayment assumptions
- Risk assessment, relevant licenses, and required insurance

4 | Match Capital to the Business Stage

Stage	Primary milestone	Funding discipline
Explore	Validate demand	Small experiments; avoid large fixed commitments
Launch	Prove repeat purchases	Reserve cash for fulfillment and surprises
Stabilize	Reach predictable margin	Improve collections, pricing, and cost controls
Scale	Demonstrate repeatable acquisition	Model hiring, inventory, and financing sensitivity
Transition	Create transferable value	Document systems, contracts, and succession

Capital decision filter

For each option, rate 1–5: affordability ___; speed ___; flexibility ___; control retained ___; downside risk ___; mission alignment ___. Explain the tradeoff rather than relying only on the total score.

_____
_____

5 | Design for Financial Sustainability

Create a rolling 13-week cash forecast and refresh it weekly. A profitable contract can still strain cash if expenses arrive before payment.

Weekly cash movement	Week 1	Week 2	Week 3
Opening cash	$_____	$_____	$_____
Customer receipts	$_____	$_____	$_____
Other inflows	$_____	$_____	$_____
Payroll + contractors	($_____)	($_____)	($_____)
Operating + debt costs	($_____)	($_____)	($_____)
Ending cash	$_____	$_____	$_____

Three resilience rules

• Set a cash reserve target based on business volatility and personal obligations, not a universal fixed number.

• Define a minimum cash threshold that triggers expense cuts, collections follow-up, or a pause on expansion.

• Review customer concentration, margins, and accounts receivable monthly; avoid dependence on a single client.

Stress-test your plan

Scenario A: revenue falls 20%. Scenario B: top customer pays 45 days late. Scenario C: costs rise 15%. For each, calculate ending cash and specify one immediate action.

_____
_____
_____

6 | Price for Profit and Capacity

Pricing should reflect customer value, cost to serve, utilization, and desired margin. For service businesses, unpaid preparation, marketing, and administration must be included in capacity planning.

Offer ladder

Offer	Target customer	Price / margin goal
Entry / diagnostic	_____	_____
Core / flagship	_____	_____
Premium / advisory	_____	_____
Recurring / retainer	_____	_____

Track conversion rate, average revenue per customer, delivery hours, retention, and gross margin. Raise prices based on evidence and test changes with new customers first.

7 | Build Assets, Not Just Income

Distinguish **business assets** (brand, systems, contracts, IP, customer relationships) from **personal assets** (cash reserves, retirement savings, investments, property). Treat the business as one component of your financial life, not your only retirement plan.

Asset category	Action to consider
Liquidity	Separate business and personal accounts; define emergency reserves.
Retirement	Review appropriate retirement accounts and contribution limits with a tax professional.
Investments	Consider diversification, time horizon, risk tolerance, and fees.
Intellectual property	Document ownership, licensing, and protection where appropriate.
Business transferability	Reduce founder dependence through SOPs, contracts, and leadership depth.
Risk protection	Review insurance, legal entity structure, estate documents, and cybersecurity.

Personal asset inventory

Cash / reserves: $_____ Retirement: $_____ Investments: $_____

Property equity: $_____ Business estimated value: $_____ Liabilities: $_____

Do not treat a rough business valuation as cash available for spending.

8 | Plan for Ownership, Governance & Legacy

Wealth includes optionality: the ability to sell, transfer, license, step back, or continue leading on your own terms. Build the company so its value survives your daily involvement.

• Write standard operating procedures for revenue, delivery, finance, and customer service.

• Clarify ownership percentages, decision rights, buy-sell terms, and key-person dependencies.

• Maintain a secure inventory of accounts, contracts, insurance, and essential documents.

• Consider succession options: family transfer, employee transition, outside sale, or orderly closure.

• Identify the mentoring, philanthropy, or community outcomes you want your success to support.

Legacy statement

My venture will create lasting value by _____

_____
_____
_____

9 | Your One-Page Strategic Wealth Map

Dimension	Your decision
Venture mission / customer	_____
12-month revenue target	_____
Target margin / owner pay	_____
Capital required / timing	_____
Preferred funding mix	_____
Cash reserve threshold	_____
Top three business risks	_____
Personal asset priority	_____
Legacy / succession goal	_____

10 | 90-Day Action Roadmap

Period	Priority actions	Proof of completion
Days 1–30	Validate offer; clean up books; build 13-week cash forecast; inventory assets.	Customer evidence; baseline dashboard
Days 31–60	Prepare capital packet; compare financing; refine pricing and collection terms.	Funding options matrix; updated forecast

Period	Priority actions	Proof of completion
Days 61–90	Launch funding outreach; implement controls; draft succession and asset plan.	Decisions logged; monthly review cadence

Accountability dashboard

KPI	Baseline	90-day target
Monthly revenue	$_____	$_____
Gross margin	_____%	_____%
Cash runway	_____ weeks	_____ weeks
Receivables overdue	$_____	$_____
Funding committed	$_____	$_____
Owner retirement savings	$_____	$_____

11 | Funding Pitch and Outreach Templates

90-second capital narrative

“I founded [venture] to solve [problem] for [customer]. We have validated demand through [evidence] and generate revenue through [model]. We are seeking [$ amount] for [specific uses], which we expect to support [measurable milestone] by [date]. Our main risks are [risks], and our mitigation plan is [actions].”

Lender / funder questions

• What are the total cost of capital, fees, collateral requirements, and guarantees?

• Are funds restricted to certain uses or subject to reporting and clawback?

• What are the repayment schedule, covenants, and consequences of late payment?

• What evidence of cash flow or impact is required before disbursement?

• What alternatives exist if the requested amount is not approved?

12 | Resources and Next Steps

Use reputable primary sources to verify program terms and current eligibility.

• U.S. Small Business Administration (SBA): business planning, lending program information, and local assistance.

• SCORE and Small Business Development Centers (SBDCs): mentoring and business advising.

• CDFI Fund: background on community development financial institutions; assess lenders individually.

• IRS: business tax obligations and retirement-plan guidance.

• SEC Investor.gov: diversification, investment risks, and fraud awareness.

• State and local economic development agencies: location-specific business programs.

Suggested advisory team: CPA or tax adviser, business attorney, insurance professional, and appropriately credentialed financial planner.

My next three commitments

1. _____

2. _____

3. _____

EXPERIENCE IS THE ADVANTAGE FOUNDATION

Your experience is an asset. Build the systems, capital strategy, and ownership plan that allow it to compound.

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