MEDIAKIM



MONEY & MARGIN

Build Runway Before You Need It

The best time to build a financial cushion is when you do not need one. A business with savings makes calm decisions; a business without them makes desperate ones.

A MEDIAKIM INSIGHTS RESOURCE PACK

Published 1 April 2026

Almost every founder eventually faces a lean stretch — a lost client, a slow season, an unexpected cost. The ones who come through it calmly are not the ones who reacted brilliantly in the moment. They are the ones who prepared quietly beforehand. The best time to build runway is long before you need it.

Runway buys good decisions

Runway is simply how long your business can keep going if income dried up today. More than a safety net, it is a decision-making tool. With a few months of runway, you can turn down the wrong client, negotiate from strength, and ride out a rough patch without panic. With none, you are forced into whatever keeps the lights on this week — and those choices are almost always worse.

> **THE DESPERATION DISCOUNT**
>
> A business with no cushion ends up discounting, over-promising, and taking on work it should refuse — not from strategy, but from fear. Runway is what lets you act on principle instead of panic.

How to build it

- Set a target: start with one month of core costs, build toward three to six.
- Save in good months on purpose — treat it as a non-negotiable expense.
- Keep the cushion separate, so it is not quietly spent on day-to-day costs.
- Rebuild it after you dip into it; the cushion is a habit, not a one-time event.

> **A QUIETER THOUGHT**
>
> Proverbs admires the ant, which has no ruler yet stores its provisions in summer (Proverbs 6:6–8). Quietly preparing in the good seasons for the lean ones is ancient wisdom — not anxious hoarding, but humble, diligent foresight.

The bottom line

Do not wait for the storm to wish you had built a roof. Save in the good times, build runway before you need it, and you will face the inevitable lean stretch with calm and options rather than fear. Preparation is what turns a crisis into merely a hard month.

Sources

- Dave Ramsey — the emergency fund and margin.
- Proverbs 6:6–8 — the ant stores provision in summer.

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www.mediakim.co.za
info@mediakim.co.za
+27 72 925 2470

Mediakim (Pty) Ltd