MEDIAKIM

MONEY & MARGIN

Cash Is Oxygen: A Founder's Guide to Financial Margin

Profit is an opinion; cash is a fact. Most businesses do not die from a lack of profit — they suffocate from a lack of cash. Here is how to keep breathing.

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There is an old line that profit is an opinion but cash is a fact. A business can look profitable on paper and still die, because the bills arrive before the money does. Cash is oxygen: you can survive a long time without profit, but you cannot survive a single day without cash. Most founders learn this the hard, frightening way.

Margin is breathing room

Dave Ramsey built his teaching on a simple idea: margin — the gap between what comes in and what goes out — is what gives you freedom and options. A business with no margin is one bad month away from panic. A business with margin can absorb a late payment, a slow season, or a surprise, and keep making good decisions instead of desperate ones.

> **WHY NO MARGIN IS DANGEROUS**
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> When you are out of cash, every decision gets worse. You take bad clients, accept bad terms, and discount out of fear. Margin is not just safety — it is the thing that lets you say no, which is where most good business decisions live.

How to build margin into a business

- Know your runway: how many months you could survive if income stopped today.
- Build a cash buffer before you need it — a business emergency fund.
- Watch timing, not just totals: invoice fast, follow up faster, manage when money moves.
- Keep fixed costs lean so a slow month does not become a crisis.
- Pay yourself sustainably, but let the business keep its lungs full first.

None of this is glamorous, and that is exactly why it works. The founders who survive are rarely the flashiest; they are the ones who quietly kept oxygen in the tank while others gambled theirs away.

> **A QUIETER THOUGHT**
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> Jesus used a business image to teach wisdom: which of you, desiring to build a tower, does not first sit down and count the cost (Luke 14:28)? Counting the cost — knowing your numbers, keeping margin — is not a lack of faith. It is faithful stewardship of what you have been entrusted with.

The bottom line

Mind your cash like your business depends on it, because it does. Build margin, know your runway, and protect your oxygen supply. Profit is the goal, but cash is the air — and a business that can breathe can wait long enough to win.

Sources

- Dave Ramsey — margin, behaviour and living on less than you make.

- Luke 14:28 — count the cost before you build.

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