

Module 4 - Debt and risk management

Your roadmap to responsible budgeting/financial action to support your entrepreneurial decisions



Decision-making steps

- 1 Analyse your financial obligations**
 Review and rank payments by urgency. Pay critical costs first and delay non-essentials to maintain cash flow

- 2 Choose the right financing tool**
 Compare options like loans, leasing or crowdfunding. Choose what fits your cash flow and risk level

- 3 Build a simple contingency plan**
 List emergency steps for cash shortfalls. Identify what you can postpone, cut or renegotiate if revenue drops

- 4 Track key financial ratios**
 Monitor your debt-to-equity, current ratio and interest coverage monthly. Use these to spot risks early and adjust decisions



Empowered actions checklist

- Track your weekly cash flow to stay ahead of shortfalls
- Monitor current, debt-to-equity and interest coverage ratios
- Communicate early with creditors to renegotiate before issues grow
- Keep your financial records simple but consistent
- Avoid single-source funding - mix tools wisely



Based on this roadmap, what action will I take this week?

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