

Startup Dual Readiness Toolkit Investor vs Lender Decision Framework

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This toolkit helps founders evaluate whether they are optimized for fundraising, credit approval, or both. Use this guide to identify hidden risks, improve financial stability, and align your business with lender expectations.

1. Dual Readiness Scorecard

- Do you have predictable monthly revenue?
- Can your business survive 6 months without new funding?
- Are your expenses stable and controlled?
- Do you track repayment capacity monthly?
- Is your revenue consistent across quarters?

2. 6-Month Survival Blueprint

- List all fixed monthly obligations
- Identify minimum survival revenue
- Define cost-cut scenarios
- Calculate financial buffer months

3. Narrative Reframe (Investor vs Lender)

Business Element	Investor View	Lender View
Growth	Market expansion	Stability risk
Burn Rate	Aggressive scaling	Cash pressure
Revenue	Future potential	Current consistency

Final Insight: Investors fund your story. Lenders fund your survival. The businesses that master both control their future.