

FREE PRACTICAL GUIDE · ESSENTIALS EDITION

THE PREVUELO™ METHOD

Check your company before takeoff.
Not in the air.

MEASURE · REBUILD · RESIST

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Formerly published as the MR³ Method

M&M CONSULTING

ESSENTIALS EDITION 1.0 · 2026

BEFORE YOU START

How to use this guide

This guide is the preflight check. It is not the full method: it is the first thing to look at to know where your company stands today and what to check before your next big decision.

Read it with your numbers next to you. You need three things: your bank statements for the last three months, the list of what you owe and to whom, and one uninterrupted hour.

1 Why this guide exists

2 The preflight checklist: 12 questions

3 Measure: your free cash and months of coverage

4 Collected is not earned

5 The four alarms

6 Before a big decision

7 The five mistakes I see most

Your first 7 days

Templates: commitments list and 13-week cash forecast

What comes next

Examples marked as an **illustrative example** are invented cases used to explain a concept. Thresholds are starting references: every industry is different. This guide does not replace accounting, tax or legal advice.



"The most important activities of a flight happen long before the plane takes off. Get ready for your company to take off."

Mario Rodríguez Aguilera · Creator of the Prevuelo™ Method

CHAPTER 1

Why this guide exists 1

My career began in telecommunications, at the leading company in its sector in my country, which at the time was listed on the New York Stock Exchange. That is where I learned strategic planning, budgeting and performance indicators.

Then I moved to aviation, which had always been my passion. In aviation everything is governed by procedures, above all flight operations. I built and automated the budget, prepared business plans, analyzed route profitability and reviewed aircraft lease agreements.

The experience that shaped me most was setting up an airline's branch in another country. Everything had to be built: relationships with the government and airports, the team, the finances, the certification and the operation.

Certification day

That day the aviation authorities came to review all the documentation and the entire ground operation. That same day the system failed and we had to switch to manual check-in. On top of that, the aircraft had a ground fault that delayed the departure. But we had documented processes, alternate plans and scenarios, and everything was resolved.

That day I understood that preparation does not show when everything goes well. It shows when everything fails at once.

A mistake that became a rule

I have made mistakes too. Once I approved a large transfer without first checking which commitments depended on that money. The weeks that followed brought late payments to suppliers and difficult conversations. It was not a lack of money: it was moving it without knowing who it belonged to.

We fixed it by scheduling the pending payments by due date, measuring every week how much was coming in and how much was committed, and writing a policy so that no transfer would ever leave again without first reviewing the commitments.

> **The rule that mistake left me:** before you move cash, cover the commitments first. A company's cash has owners even when it sits in your account: suppliers, payroll, taxes, contracts.

When the pattern became a method

Over the years I realized that in every company I was following the same steps: diagnose, correct and measure. I worked across telecommunications, aviation, education, dentistry, med spas, damage restoration, consulting, events and nonprofits, and they all suffered from the same problems.

I also learned that order matters. At first I measured at the end, to show results. But if you do not measure before you touch anything, you do not know where you started, you do not know what to fix first and you cannot prove what changed. That is why the method starts with measuring.

1 Measure

Know where you stand, with numbers instead of gut feelings.

2 Rebuild

Fix what is broken and decide by rules before committing what cannot be recovered.

3 Resist

Install instruments and alarms to see problems in time.

Who it is for

For owners and managers of small and mid-sized companies that sell but do not always have cash, that are about to invest, hire or borrow, or that cannot step away from the day-to-day of their business. And for people starting a business, before they discover too late what they were missing.

Why “Prevuelo”

Prevuelo is Spanish for “preflight.” Before every flight, the pilot runs a checklist, even after flying yesterday and even with twenty years of experience. Not because they do not know, but because they know what forgetting something costs. The method was first presented as the MR³ Method (Measure, Rebuild, Resist); today it is called Prevuelo because that is its central idea: important decisions are checked on the ground, before takeoff.

CHAPTER 2

The preflight checklist 2

Answer **yes** only if you can prove it with a number or a document. If in doubt, the answer is **no**.

QUESTION	YES	NO
MEASURE · CASH		
1 Do you know how much free cash you have today, not just the bank balance?	☐	☐
2 Does that free cash cover at least three months of essential outflows?	☐	☐
3 Do you have a list of every payment due in the next four weeks?	☐	☐
4 Were last month's numbers ready in less than 30 days?	☐	☐
5 Does the owner have a set salary, separate from profit withdrawals?	☐	☐
REBUILD · DECISIONS		
6 Do you have a monthly budget and compare it with actuals every month?	☐	☐
7 Do you know how far your sales could fall before you start losing money?	☐	☐
8 Do your forecasts separate what is collected, what is signed and what is only expected?	☐	☐
9 Do your big decisions have a written condition and a deadline?	☐	☐
RESIST · INSTRUMENTS		
10 Have you written down the levels of cash, debt, payroll and margin at which you must act?	☐	☐
11 Does no single customer account for more than 40% of your sales?	☐	☐
12 Is there a fixed monthly meeting to review the numbers?	☐	☐

How to read your result

Count your “yes” answers.

YES	READING	WHAT TO DO FIRST
10 to 12	**Ready for takeoff**	Repeat the check every quarter and write down your alarms if you have not yet.
7 to 9	**Takeoff with remarks**	Start with your cash “no” answers (questions 1 to 5) before the others.
0 to 6	**Do not take off yet**	Before any big decision, calculate your free cash (chapter 3) and build your 13-week forecast.

> **One rule above the count:** if you answered no to question 1 or 2, start there, even if you have plenty of yes answers elsewhere. A good average never hides a cash problem.

This list is a quick check, not a measurement. The **Prevuelo Index** measures five dimensions (liquidity, capital structure, governance discipline, operational efficiency and adaptive capacity) on a 0–100 score. You can take it online at **consultingmm.net/indice-mr3/?lang=en**.

Save your result with a date

A check is a snapshot. What matters is the trend: repeat this list in 90 days and compare.

MY CHECK

Date: _____ Yes answers: _____

The three “no” answers I will fix first:

1. _____

2. _____

3. _____

CHAPTER 3

Measure: your free cash and months of coverage 3

Most owners I know can tell you what they sold last month. Very few can say, without looking anything up, how many months the business could keep running on the cash they really have. If you cannot answer that, it is not a problem of intelligence or effort. It is a problem of instruments.

Why selling more is not the same as being better off

Many companies grow their sales and run out of cash at the same time. It happens when customers pay late and suppliers collect early, when growth forces you to buy or hire before you collect, or when each sale leaves less margin than the owner thinks.

Free cash

It is not your bank balance. It is the cash on hand minus what is no longer really yours:

- overdue or late payments;
- restricted funds or funds held as collateral;
- taxes collected or withheld that you must pay over;
- customer advances for work you have not done yet.

Months of coverage

Free cash divided by one month of **essential outflows**: the payments you need to operate (fixed and necessary variable costs) plus debt installments. If you already subtracted an overdue payment from free cash, do not add it again to the outflows.

First, the owner's salary

In many small companies the owner has no set salary and takes money out when needed. That distorts every number. To measure, count as an essential outflow a market salary for the role you perform: what it would cost to hire someone else to do your job.

Illustrative example

A services company has US$90,000 in the bank and spends US$30,000 a month on fixed costs. At first glance, it has three months of runway. Let's do the full math.

Bank balance	90,000
– Taxes collected that must be paid over	– 25,000
– Overdue supplier payments	– 8,000
– Customer advances for work not yet done	– 12,000
Free cash	**45,000**
Essential outflows: fixed and necessary variable costs	30,000
+ Debt installments for the month	8,000
Essential outflows for the month	**38,000**
Months of coverage: 45,000 ÷ 38,000	**1.2 months**

It was not three months. It was just over one. Below two months, the cash alarm is red (chapter 5), and this company should not take on any new commitment before forecasting its next 13 weeks.

EXERCISE

Your turn: calculate your free cash

Use today's balances, not last month's close. If you do not have a figure, write it down separately: it is the first thing you need to find out.

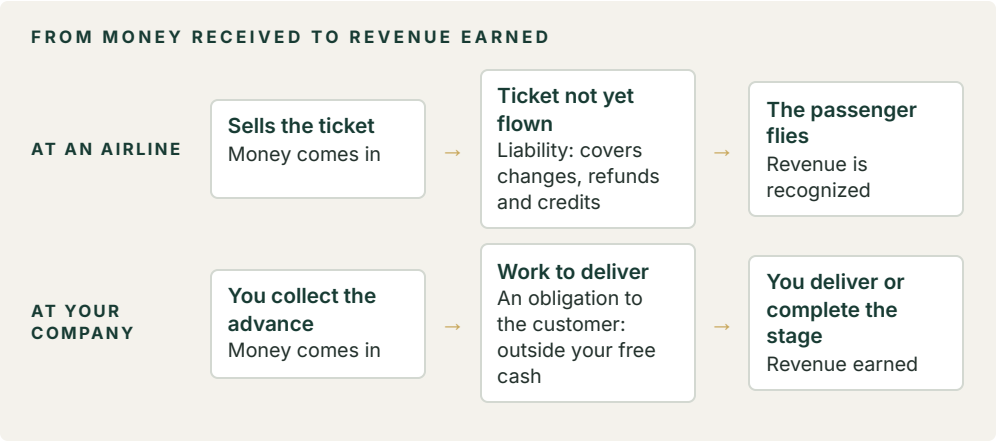
Bank balance	_____
– Taxes collected or withheld to be paid over	_____
– Overdue or late payments	_____
– Restricted funds or collateral	_____
– Advances for work not yet delivered	_____
A. Free cash	_____
Essential outflows for the month (include your market salary)	_____
+ Debt installments for the month	_____
B. Essential outflows	_____
Months of coverage: A ÷ B	_____

Chapter rule: do not fix anything you have not measured, except a real emergency (fraud, a safety risk or a legal breach), which is handled immediately and measured afterwards.

CHAPTER 4

Collected is not earned 4

In aviation I learned a distinction that later served me in other industries. When an airline sells a ticket, the money comes in, but the flight usually happens weeks or months later. Until the passenger flies, that money is not revenue: it is recorded as a liability, because the airline still owes the trip. Only on the day of the flight does it become revenue.



I later applied it to events: what was collected from tickets and sponsorships before each edition was treated as the event's money, not as profit, until the event took place. If an edition moved or shrank, that cash was still available to refund or reschedule. It works for any business that collects before delivering: schools and courses, subscriptions, construction with advances, agencies or consultancies that ask for a deposit.

How to apply it

- Separate in your records what you collected for work you have not delivered yet. That is why it does not count in your free cash.
- Define how each sale is earned: on a date, by completed stages or by hours worked.
- Do not fund new fixed costs with advances. If the customer cancels, that money may have to be returned.
- If advances grow faster than what you deliver, your cash looks better than it really is.

CHAPTER 5

The four alarms 5

In the cockpit, the alarm sounds before the emergency. The method installs four alarms, each with an **amber** level (watch) and a **red** level (act), written down before they are needed.

ALARM	WHAT IT COMPARES	THE UNDERLYING QUESTION
Cash	Free cash ÷ one month of essential outflows	How long can I last on what I really have?
Debt	Net financial debt ÷ what the business generates in 12 months	Is my debt in proportion to what the business produces?
Payroll	What operations generate before salaries ÷ total payroll cost	Does the business pay its team, or is cash subsidizing it?
Margin	Gross margin for the quarter ÷ the same quarter last year	Does each sale leave me more or less than before?

The cash alarm, in full

Red: under 2 months | **Amber: 2 to 3** | **Green: 3 months or more**

Two months of coverage is the minimum to react to a drop in sales, a customer who does not pay or an unexpected expense. When it goes off:

- freeze non-essential spending;
- speed up pending collections;
- rank the coming weeks' payments by priority;
- take on no new commitments until you are back to green or have a written plan.

The thresholds for the other three alarms depend on your industry: a distributor and a services firm are not measured the same way. They are calibrated with your actual financial statements.

> **When alarms pile up:** one alarm is not a crisis. But three on amber at once say something none of them says alone.

CHAPTER 6

Before a big decision 6

Every takeoff has a moment after which the pilot can no longer abort: the V1 speed, calculated on the ground before the aircraft moves. If something fails before V1, the pilot brakes. If it fails after, the plane has to take off.

Companies have their own V1: the contract you sign, the deposit you pay, the hire you cannot undo. Almost nobody calculates it before crossing it.

Not all revenue can back a cash commitment

TYPE OF REVENUE	WHAT IT IS	CAN IT BACK A COMMITMENT?
Collected	Money already in your account.	Yes
Committed by contract	A signed right to collect, with an amount and a date.	Only with a date and adjusted for collection risk
Probable	An advanced negotiation, not signed.	No
Expected	What you believe will happen.	No

These are two different risks: whether you will be paid, and when. A certain collection that arrives after your payment is due does not help you make that payment.

THE FIVE QUESTIONS BEFORE ANY BIG DECISION

1. What commitments will I take on, and from what date does each stop being recoverable?
2. How much of the revenue is collected, how much committed by contract, how much probable and how much only expected?
3. How much do I need to sell, and collect, so I do not lose money if things turn out worse than planned?
4. What condition must be met before I cross the point of no return?
5. Who decides, by what date, and where do I go if things do not work out?

> **Chapter rule:** no irreversible commitment is approved on revenue that is only expected or probable.

CHAPTER 7

The five mistakes I see most 7

They show up in almost every industry I have worked in. For each one, the signal that gives it away and what you can do.

1 Treating expected revenue as collected

"The customer said yes" is not a contract, and a contract is not money in the bank. **Signal:** your forecast includes revenue with no collection date. **What to do:** classify each revenue item and commit cash only against what is collected or forecast with a date.

2 Moving cash without looking at commitments

I learned this one firsthand. **Signal:** you do not know which payments are due in the next four weeks. **What to do:** before any large transfer, check your commitments list.

3 Adding fixed costs in good times

Signal: every month you need to sell more just to stay even. **What to do:** before each new fixed cost, calculate how much it reduces how far your sales can fall before you lose money.

4 Checking cash only when there is already a problem

Signal: you find out money is short when the bank rejects a payment. **What to do:** a 13-week forecast, updated every week.

5 Relying too much on experience

Most aviation accidents involve human factors, often experienced people who let their guard down. The same happens in a company. **Signal:** decisions are justified with "I know my business." **What to do:** ask for the numbers before giving an opinion, starting with yourself.

ACTION PLAN

Your first 7 days

You do not need to do everything at once. With one hour a day, in one week you will have your company's preflight check.

Day 1	Answer the checklist in chapter 2 and save your result with the date.
Day 2	Calculate your free cash and months of coverage with the worksheet in chapter 3.
Day 3	List every commitment due in the next four weeks (template A).
Day 4	Classify what you expect to collect: collected, committed by contract, probable or expected.
Day 5	Build your 13-week cash forecast (template B) and repeat it with collections 20% lower.
Day 6	Pick your next big decision and answer the five questions in chapter 6.
Day 7	Write down your cash alarm and schedule a fixed monthly meeting to review the numbers, even if it is just two people.

> **By the end of the week** you should be able to answer without looking anything up: how many months your free cash lasts, which payments are coming in the next few weeks, what happens to your cash if you collect less, and what the condition is for your next big decision.

TEMPLATE A

Commitments list

Everything you must pay in the next four weeks. “Recoverable until” is the date after which you can no longer back out.

COMMITMENT	TO WHOM	AMOUNT	DUE	RECOVERABLE UNTIL	PRIORITY
Payroll	Team			N/A	High
Taxes	Government			N/A	High
Rent	Landlord				High
Loan installment	Bank				High
Total					

TEMPLATE B

13-week cash forecast

Thirteen weeks is a quarter: enough to see a problem coming and still have time to act. Enter collections on their likely date, not the invoice date.

WK.	OPENING BALANCE	EXPECTED COLLECTIONS	COMMITTED PAYMENTS	PAYROLL, TAXES AND DEBT	CLOSING BALANCE	WITH COLLECTIONS −20%
1						
2						
3						
4						
5						
6						
7						
8						
9						
10						
11						
12						
13						

Closing balance = opening balance + expected collections − committed payments − payroll, taxes and debt. Each week's closing balance is the next week's opening balance. In the last column, repeat the calculation with collections 20% lower: if any week goes negative, you know where your weak point is and when it arrives. Update it every week: week 1 drops off and a new week is added at the end.

WHAT COMES NEXT

From the checklist to the flight plan

With this guide you have done the preflight check: you know how much free cash you have, which commitments are coming and what to ask before your next big decision.

The full Prevuelo Method continues with Rebuild and Resist: a budget with owners, scenarios with break-even points, gates to release spending in stages, a monthly dashboard and the four alarms calibrated to your business.

Measure your Prevuelo Index

Fifteen questions, five dimensions and a 0–100 score with a reading of your risk level. It takes about five minutes.

consultingmm.net/indice-mr3/?lang=en

Prevuelo Financial Diagnostic

We analyze your actual financial statements, calculate your Prevuelo Index with formulas and evidence, and deliver a report with findings, alarms calibrated to your business and clear priorities.

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> *Deciding ahead of time is not pessimism. It is exactly what lets you accelerate with confidence.*

Mario Rodríguez Aguilera

About the author and this guide



Mario Rodríguez Aguilera is the founder of Consulting M&M LLC and the creator of the Prevuelo™ Method. He has led planning, budgeting, finance and operations functions in telecommunications and aviation, and today advises companies across industries on financial architecture. He holds a bachelor's degree in International Business, with postgraduate studies in Logistics Management and diplomas in Aeronautical Management (IESA) and Service Management (Colegio Universitario de Caracas). He has taken part as a guest facilitator in San Ignacio University's MBA International Week in Miami. ORCID 0009-0009-2066-9581.

The Prevuelo™ Method: check your company before takeoff. Essentials edition 1.0, November 2026. A practical introduction to the Prevuelo™ Method, formerly published as the MR³ Method (Measure, Rebuild, Resist).

The full methodology is published as *The Prevuelo™ Method*, Methodology v1.3, Consulting M&M LLC, 2026. https://doi.org/10.5281/zenodo.24010790

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About the writing: the text was prepared with the assistance of artificial intelligence tools under the author's direction. The author contributed the ideas, experience and cases, and reviewed and approved the final content.

Disclaimer: this guide is for informational and educational purposes. It is not accounting, tax, legal or financial advice, and it does not replace a professional's analysis of each company's particular situation. Thresholds are starting references based on professional judgment. Illustrative examples are invented cases.

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