



ENTREPRENEUR CURRICULUM

Session 2

For more information, visit
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Agenda

Learning Session 2

Facilitator: Will Holmes



1

Welcome

2

Presentation: Developing a Sustainable Business Model

3

Panel Discussion

4

Q&A, Wrap Up and Homework Reminder



What does sustainability mean to you?

(I need 1 brave volunteer.)

Lifestyle

Next 5 years?

Long-Term

5 to 20 years?

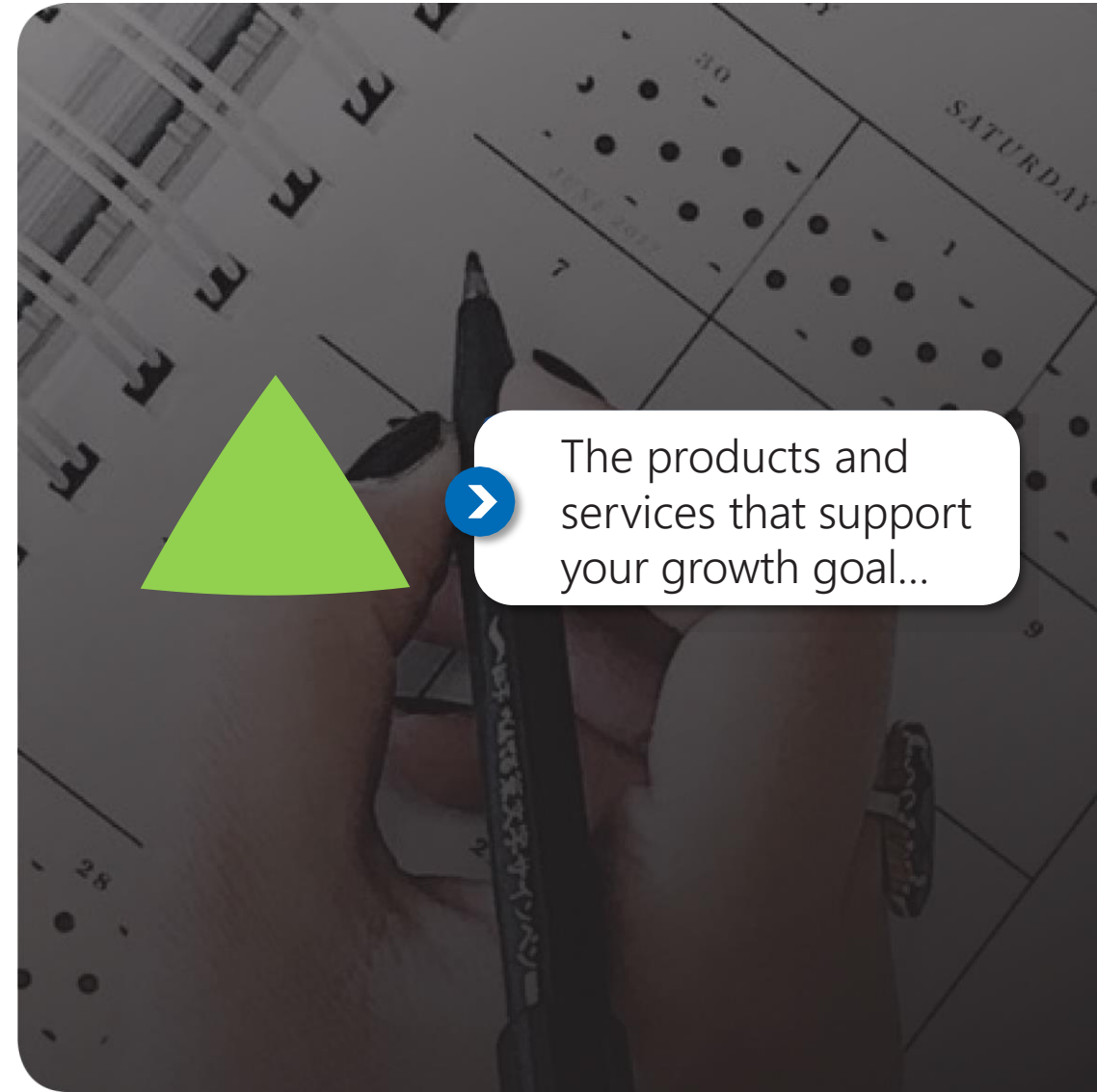
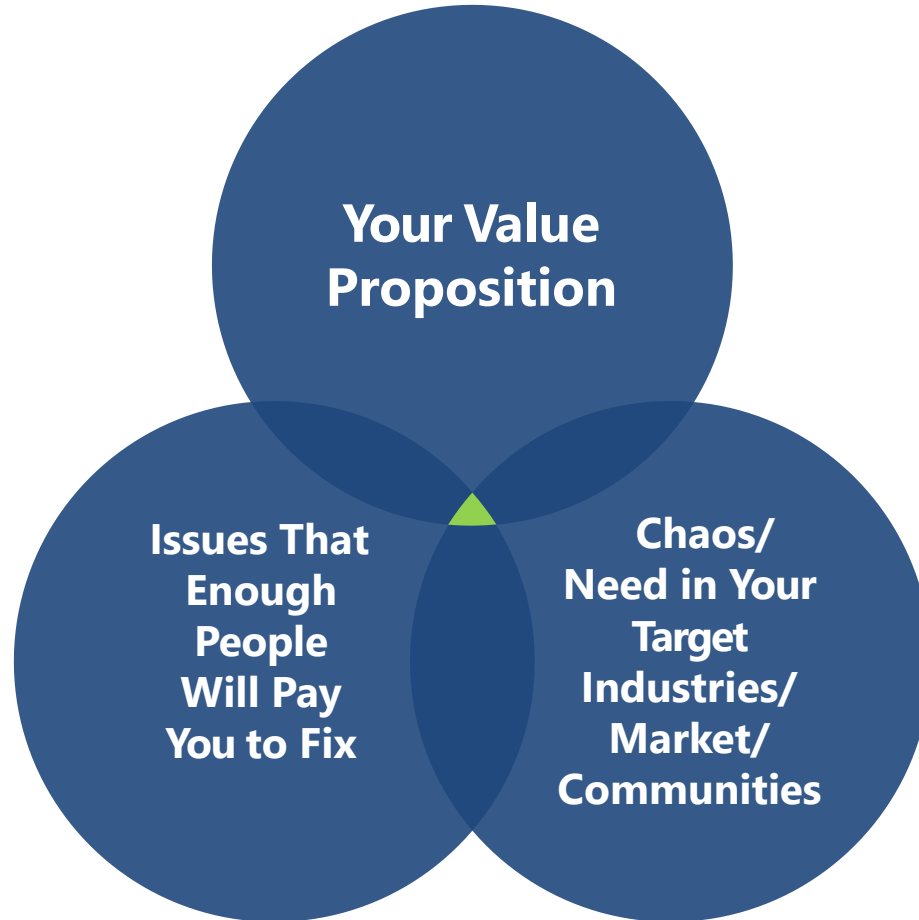
Sell?

Legacy

**Retirement &
Later Years?**



What will you offer Customers in 3 years? 5 years? 10 years? Who will your customer be?



What does your business need to do now in order to be profitable in 5 years? 10 years?

Customer and
Staff
Relationships?

Technology?
Innovation?
Competition?
Security?

Lenders?
Investors?
Partners?



You should know these numbers.

How much money do you need to retire **comfortably**?

How many years until you retire?

What happens if you get sick or die early?

What happens if you live to be 95?

How much profit do you need to generate now to retire comfortably later?

How much profit do you make on each sale?

How many sales do you need to per **year** to hit your annual profit goal?

How many sales do you need to per **month** to hit your annual profit goal?

How many sales do you need to per **week** to hit your annual profit goal?

How many sales do you need to per **day** to hit your annual profit goal?

Without a target, where are you aiming?



Pricing for Sustainability

Consider these elements when building your price! It's not just the cost of the cake batter!



Elements for Pricing



■ Materials & Production

■ Marketing

■ Owners' Pay

■ Current Labor and Planned New Hires

■ Overhead (Rent, Debt, Utilities, Insurance, Reinvestment)

■ Profit



Pricing for Sustainability

Consider these elements when building your price! It's not just the cost of the cake batter!



Elements for Pricing



Once you know how much profit you make per “cupcake” sale, you can create your sales strategy to hit your profit goals.

Ex: If profit is \$1 per cupcake, how many cupcakes do YOU have to sell to hit your profit goal for the week, month, quarter, year?

Ex: If profit is \$25 for every hour your employee works on a client’s project, how many project hours do you need to bill your client to hit your profit goal for the week, month, quarter, year?



Creating Value to Increase Revenue and Profits

What would make someone spend more for your cupcakes?

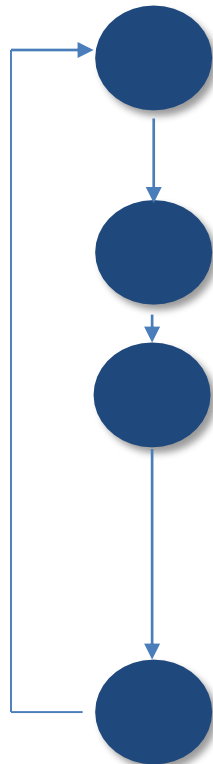
Creating Value Through Marketing

- Understand what the customer values. Don't assume.
- Why do they purchase your cupcakes from you? What is special about you?
- What customer need/ want is being met? What problem is being solved?
- What needs are not being met by your or your competition?
- What would make customers spend more and more often?
- How does it make them feel when they eat your cupcakes?
- How do they logically justify spending money for your cupcakes?
- How do they prefer to make a purchase? What methods and platforms do they prefer?



The Cycle of Scaling a Sustainable Business

Day 1 or Day 10,000



At first, it's just you leading the innovation. But eventually you become the bottleneck. You are **limited** by your time, your knowledge, your capital and your abilities. This may be all you can afford at first, but you realize that you must invest in the **right team** in order to scale your business.

Identify the tasks that you must do. Identify the tasks that you don't want to do. Identify the tasks that you can train others to do. Identify where technology or innovation can give you an advantage.

Analyze your weaknesses (Are you the problem?) and market opportunities and create SOPs, training and define the path. Determine your recruiting strategy, budget, sales goals and capital needs. Build systems and culture that attract the right staff. It's your responsibility to lead, build and develop your team and infrastructure! Prioritize innovation and collaboration with strategic partners. You must take the responsibility of creating/ finding a solution.

Hire smart and delegate based on what you can afford. **Duplicate** your efforts systematically and consider acquiring existing systems for faster results. **Deliver** at the highest level and use metrics to assess performance, keep customers and win more business. **Determine the next level of innovation** with the resources you have available.



MAKE MONEY FIRST. THEN ADMIN.

Find a Need. Fill a Need. Get Paid. ™

- Do you find yourself answering emails, answering phone calls and putting out fires all day? Does it feel out of control and chaotic?
- As the Business Owner, you must focus on making money during your money-making hours. First thing you do is work on the opportunity that can make/ lose you the most money the fastest.
- Then the second most, then the third most... Once you have made your money then you can decide if you need to do admin. Or maybe, use the money you made to hire an administrative person so you can stay focused on making money. Everyone benefits when you make money!
- **Work never ends. So, you must control your day and be intentional about hitting your revenue goals. If you don't, who will? Revenue goals drive behavior and admin work can be delegated. Build something valuable! People will want to work there, and someone may want to buy it.**



DO YOU NEED A PARTNER OR INVESTOR?

Or do you just need capital?

What's worth giving up a finger?



A business partner can be valuable for many reasons, but some of the most common include:

- Increased resources.
- Shared risk.
- Diversified skills and experience.
- Increased motivation.
- A stronger team.
- Access to capital or connections.

Before you give away ownership, consider waiting until you can qualify for a loan or line of credit. If you can pay a contractor or employee to do the work and get the same result, and maintain ownership of you company, would it be worth the wait?



The Value of Your Company Now and Later...

What will your company be worth when you are ready to exit?

There are a few ways to determine a company's valuation. Some of the most common methods include:

- Book value.** This is the value of a company's assets minus its liabilities. Count all the cash, equipment, inventory, real estate, stocks, options, patents, trademarks, and customer relationships as you calculate the asset valuation for your business.
- Earnings multiples.** This is the value of a company's historical earnings multiplied by a certain multiple, often 2x to 3x revenue. The multiple is typically based on the company's industry and financial performance. **A business's gross income, ability to repay debt, and capitalization of cash flow or earnings determines its current value.** If your business struggles to bring in enough income to pay bills, its value drops. Conversely, repaying debt quickly and maintaining a positive cash flow improves your business's value.
- Discounted cash flow analysis.** This is a more complicated method. It projects your business's future net cash flows and discounts them to present day values due to factors like inflation, earnings instability and market conditions. **This is a more complex method used when profits are not expected to remain stable in the future.** The DCF analysis is based on the idea that money is worth more today than it will be in the future. This is because money can be invested today to earn a return. The higher the discount rate, the lower the present value of future cash flows.

Why is this important? You need to start building the infrastructure necessary to create a sustainable company valuable enough to give you a comfortable exit. Pay attention to these factors so you can build toward the number.



The Operating Agreement. Do you have one?

An operating agreement is a written contract that sets forth the rules and procedures for how an LLC will be managed. It is an important document for all LLCs, but it is especially important for multi-member LLCs. Partnerships have partnership agreements and corporations have by-laws.

- It provides clarity and certainty for the members of the LLC. An operating agreement can help to avoid disagreements and disputes among the members of the LLC. An operating agreement can help to specify the procedures for protecting the assets of the LLC. **Ex: If an owner wants to sell company assets and the other owner does not...**
- It can help to protect the personal liability of the members of the LLC. An operating agreement can help to ensure that the members of the LLC are not personally liable for the debts and obligations of the LLC. **Ex: If the company gets sued...**
- It can help to make it easier to transfer ownership of the LLC. An operating agreement can help to specify the procedures for transferring ownership of the LLC. **Ex: If an owner dies, gets divorced or wants to leave the company...**
- It can help to resolve disputes. An operating agreement can include provisions for resolving disputes among the owners. Plan ahead to avoid costly disagreements and to keep the company running!

Talk to your Law Mentor if you have questions.



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The Operating Agreement. Do you have one?

Example: What happens to a LLC without an operating agreement, if an owner dies?

Multi-Member LLC:

- Default state laws: When no operating agreement exists, or it doesn't address member death, state laws kick in. These vary, but common outcomes include:
- Dissolution: In some states, the LLC automatically dissolves, requiring liquidation of assets and distribution to heirs.
- Limited rights for heirs: Some states grant the deceased member's estate financial rights (profits), but no management involvement. Surviving members control operations and distributions.
- Continuation: Some states allow continuation with limitations, like requiring consent from remaining members.

Single-Member LLC:

- Dissolution is likely: Usually, the LLC dissolves with the owner's passing. Assets distribute according to the will (or state law if no will).
- Exception: Some states allow continuation if the operating agreement designates a successor, which can be an individual or entity.



What do Owners of Sustainable Companies do?

Besides monitor cash flow, sales, expenses, resources and capital...

Look for opportunities for innovation and greater profitability within your company.

You should know the cost of doing business and understand that by reducing costs and efficiently filling customer needs, your customer is happier, and profits are higher.

Look for immediate or upcoming needs in the market that can be filled by your team.

You should be looking for what's next in your industry and ensuring that customers want it, need it and will pay you for the solution to their pain points. Use your business to hit your goals!

Build internal and external relationships that will bring future returns.

Lead your team and build trust with delegation and mentoring. Protect your time. Find and create relationships that will build the brand now and pay off later. Network with a purpose.



Who will take your place in the day-to-day of running your business?

You must start to plan your replacement in the day-to-day of your business.

Your administrative team will allow you to delegate important tasks.

Your policies, procedures and training will help guide performance and behaviors.

But your hire for your second-in-command role is key. This individual allows you to stay focused on growth with minimal distractions.



What can you offer the market that meets a need and gets you to your profitability goal?

What can you offer the market that will support your profit goal?

Your Value Proposition,
Cash Flow Projections,
Access to Capital, Your
Team?

Chaos/ Need in Your Target Industries/ Market/ Community

Market Research, High
Value Opportunities,
Interviews/ Focus Groups,
Reinvestment in Your Infrastructure

Issues That Enough People Will Pay/ Support You to Fix

Where is the pain? Where is the pleasure? What is your industry headed?



Consider Your 5yr., 10yr. & Exit Strategies.

Will the market, your pricing, scalability, profitability and valuation support your plan?

Lifestyle

Next 5 years?

What do you need to live more comfortably now? Scalability? Work/Life Balance? Retirement? Travel? Access to Capital? Freedom?

Long-Term

5 to 20 years?

How do you envision your later years? Still working? Valuation? Sell the business? Home? Health care? Help day-to-day?

Legacy

Retirement & After Death?

Insurance? Investments? Estate Planning? Will? Heirs? Long-term ownership for your company? Comfort of your family?



Goals and Metrics

Identifying Organizational Goals- Your Team's understanding and direction starts with you!

Key Metrics

Profitability
Capital & Revenue
Sales & Marketing
Expenses & Cost Per _
Quality & Quantity
Reinvestment Costs
Cost Red. & Efficiency

How do you define
Success? What do
you measure? Do
you SOPs support
your training and
growth?

Company

Annual
Quarterly
Monthly
Weekly
Daily

Reporting Tools?

Frequency? Ease?

How do you make
Course Corrections?

Departmental

Annual
Quarterly
Monthly
Weekly
Daily

Reporting?

Incentives?

Consequences?

Individual

Annual
Quarterly
Monthly
Weekly
Daily

Reporting?

Incentives?

Consequences?

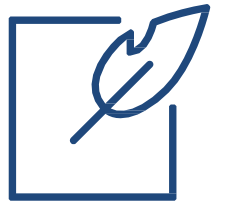
Be Clear!
Be Intentional!
Long/ Short Term?
What's in it for me?
What's in it for them?
Use easy metrics!
End Dates on Goals?



Is Your Company Sustainable & Scalable?

7 Considerations

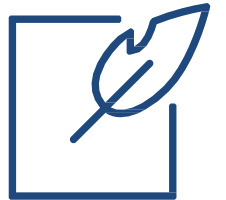
- 1** What sets you apart in the industry? What do you do better than most in your target geographical area?
- 2** What is your unfair advantage? Capital? Technology? Relationships? Customer Service? Passion? How are you maintaining this advantage?
- 3** What is your future target industry or target issue? Marketing Demographics? Short-term and/or long-term opportunities? Is there enough money in the industry and for how long?



Is Your Company Sustainable & Scalable?

7 Considerations

- 4 Where is there chaos in your target industry now? Void? Need? Broken/ inadequate solutions? 5 years from now? 10 years?
- 5 Who has money and wants to fix the chaos? Whom do you target? Where is the next generation of customers?
- 6 What do they want to fix right now? Will this need exist in 10 years? Why do they want to fix this problem?
- 7 How much time do you dedicate to innovation each week? 10%? 20%? 0%?



YOU NEED A GREAT TEAM.

Pay attention to today but focus on the future.

Do you have staff running the day-to-day? What steps are you taking to make this happen so you can focus on growth and sustainability? What will it cost your customer for you to be free to innovate? What is the right mix of 1099s and employees?

Do you want to be involved in the day-to-day? Is it for the love of what you do? Is it fear of delegation? Is it the lack of necessary funding? Is it the lack of ideas and innovation?

If there is a shortage of people to hire, how can you either automate the tasks or become more attractive to the limited number of qualified people? How serious are you about your growth? What are you willing to sacrifice? What are you willing to change? Will you pay a recruiter or service to assist? Include these expenses in your pricing so your customer can pay for it.

WHY SHOULD SOMEONE (STAFF) SPEND 33% OF THEIR TIME WITH YOU? What's in it for them? What makes you so special? Do you know their needs? How are you filling them? How do they fit into the culture and success story of your business? Can they grow with you? Is it a dead-end job?



If you're not ready to trust the people, build a process you can trust.

Trust the process but monitor it to ensure that it, and the team, are operating efficiently.

You want to trust your people but your fear of letting go is slowing growth. Build a better process with less room for error and metrics to monitor performance. They will never love it like you do.

Set metrics based on past performance with the expectation of hitting new company targets.

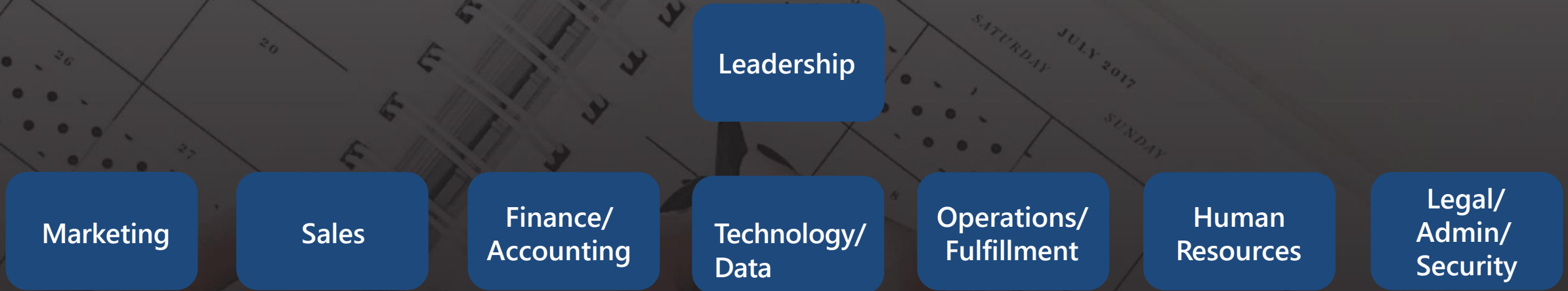
Growth is key for any business. Your team needs to know that they are accountable, the goals are attainable and important to the sustainability of the company.

If people aren't adhering to the process and hitting set goals, it's time for a change.

When retraining and feedback aren't enough, if you can't change the people you have to change the people. Build a recruitment process that lets you confidently make changes as needed.



Remember These Key Business Functions!!!



Every business needs these functions, no matter how big or small. Some roles may be filled with technology.

You must segregate duties and put people in roles where they will thrive! Create Job Descriptions and Standard Operating Procedures. Develop a consistent training program! Allow for innovation!

Let's discuss how these roles work together...



These functions needs to be addressed in your cash flow projections and pricing!

- **Leadership** - You are Leadership. It's all on you. You set the goals and give assignments. You have to innovate to grow. Always thinking about how we can make it happen. Motivator. You must take responsibility for everything that happens around you.
- **Marketing**- What's the purpose? You need Sales to get paid! Your marketing team needs to focus on generating sales, not likes. Pay attention. Don't waste money. Generate high quality, qualified leads.
- **Sales** - They have a direct relationship to how much your customers will spend. There are different sales roles in different industries, but they need to know how to convert leads. Your technology should help manage the leads.
- **Finance/ Accounting** - Make sure that AR is timely so we can pay people. Make sure AP is fast so we can get resources so we can make money. Help with accessing capital and ensures taxes and fees are paid correctly.
- **Technology** - Your tech should not limit your business. It should support how you want to grow. How can we make it do what we need so we can make money faster?



➤ **Operations/ Fulfillment** - Broad and all industries vary here. What is your fulfillment process? Simple or complicated? If we don't operate efficiently no one gets paid. Pricing.

➤ **HR** - If they hire/train the wrong people the company is going to fail. HR needs feedback regularly. They should adhere to proper guidelines, laws and partner with accounting.

➤ **Legal** - Save yourself a lot of trouble in the future. Find a business attorney and get your contracts and business entity in order early.

➤ **Admin** - Hire a virtual assistant. Buy some time and get 10 hours of your life back and focus on being a leader, or go to sleep, or spend time with family. Go do what you want.

➤ **Security** - Keep your self, data, property and team safe.

These functions needs to be addressed in your cash flow projections and pricing!



Your vision and plan must be clear.

You must decide the path and articulate the vision to your team. If they don't understand where to go and what they must do, the team will not succeed.

You are the leader. It starts with you. People like to be a part of something bigger than themselves. Give them the big picture and explain their importance to the success of the company and the impact on the world. If they are aligned, they will follow.



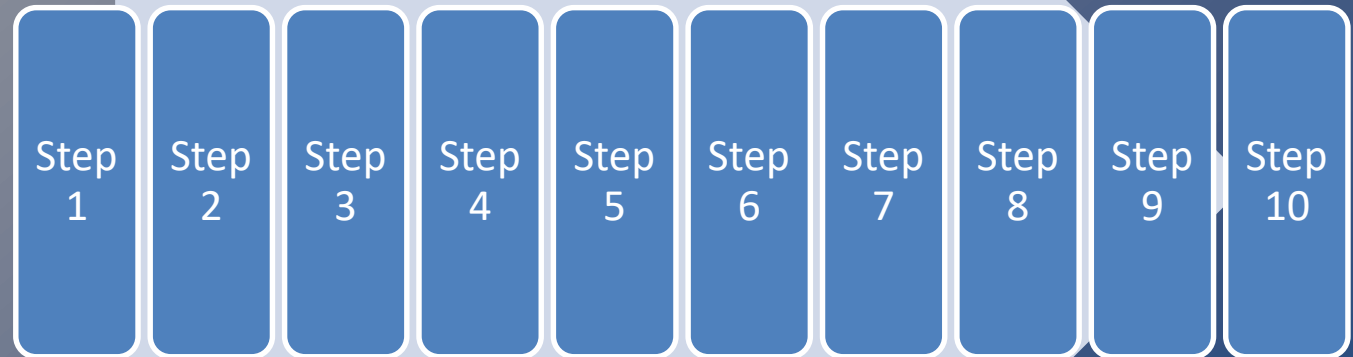
Your SOPs Allow You to Delegate Tasks

Standard Operating Procedures. Keep it simple!

Example of simple steps:

SOP 1- How to attend a WHC event.

- Step 1. Turn on the computer.
- Step 2. Type in your username and password.
- Step 3. Click on the internet icon.
- Step 4. Type <https://whcusa.com> into the web address bar.
- Step 5. Look at the navigation bar and find Events.
- Step 6. Click on Events.
- Step 7. Choose an event and click purchase a ticket.
- Step 8. Type in your name and credit card information.
- Step 9. Hit submit. Put the event on your calendar.
- Step 10. Attend event on the day and time of event.



Your Schedule Must be Protected!!!

Focus on Boss tasks only!

How much do you want to make per year?

\$250K? \$150k? \$100k?

\$120/ hr. \$72/ hr. \$48/ hr.

Use the customer's money to hire an admin at \$15 PER HOUR, so you can focus on growing the company! When your pricing is right, you are using the customer's money to pay your team. Expenses and profit are built in.

Manage your schedule!

First, create a master calendar and block time for family, working out, sleep, meditation, innovation (whatever is important to you, personally). Connect to an auto scheduler app.

Then, designate meeting links for business development, and important meetings that will further the growth of the company. Your auto scheduler can manage the rest.



12 Month Cash Flow Forecast

- Where does your revenue and profit need to be now to qualify for the capital you need to grow?
- Your pay & retirement? Inflation?
- Milestones for Capacity Building?
- Conservative Revenue?
- Savings Plan? Investing Plan? Tax plan?
- Loan/ line of credit repayment?
- Can you buy a business to expand faster?

WHC Cash Flow Projections Tool Copyright 2024 Will Holmes Consulting														Summary (Based on 12 Months)				
Your Projected Profit for the Year														Average Revenue per Month	\$ -	Average Sales per Month	0.00	
Your company name:														When does this projection start?		Jan-24		
Your profit goal for the year:														Difference: \$		-		
	Startup Capital? Insert below	Jan-24	Feb-24	Mar-24	Apr-24	May-24	Jun-24	Jul-24	Aug-24	Sep-24	Oct-24	Nov-24	Dec-24	Total	Average Expenses per Month	\$ -	Average Cost per Sale	#DIV/0!
BANK BALANCE- This row calculates your projected bank balance at the beginning of month. This could be negative or positive based on your sales and expenses from the prior month. If this goes negative, get a loan, credit line, or sell more stuff!		0	0	0	0	0	0	0	0	0	0	0	0	0	Average Profit per Month	\$ -	Average Profit per Sale	#DIV/0!
Projected Sales Volume															Total Revenue	\$ -	Total Sales Projected	0
REVENUE (Money In)															Total Expenses	\$ -	Profit Margin %	#DIV/0!
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Revenue Source 14																		
Revenue Source 15																		



12 Month Cash Flow Forecast

- Do you need investors to help you raise capital? What are you willing to give?
- Are you spending your money instead of leveraging credit? Will you wish for that liquid cash later? Is financing smarter?
- Use your lines of credit to infuse cash when you need it and use your credit cards strategically to make payments while you get points and delay using your cash.

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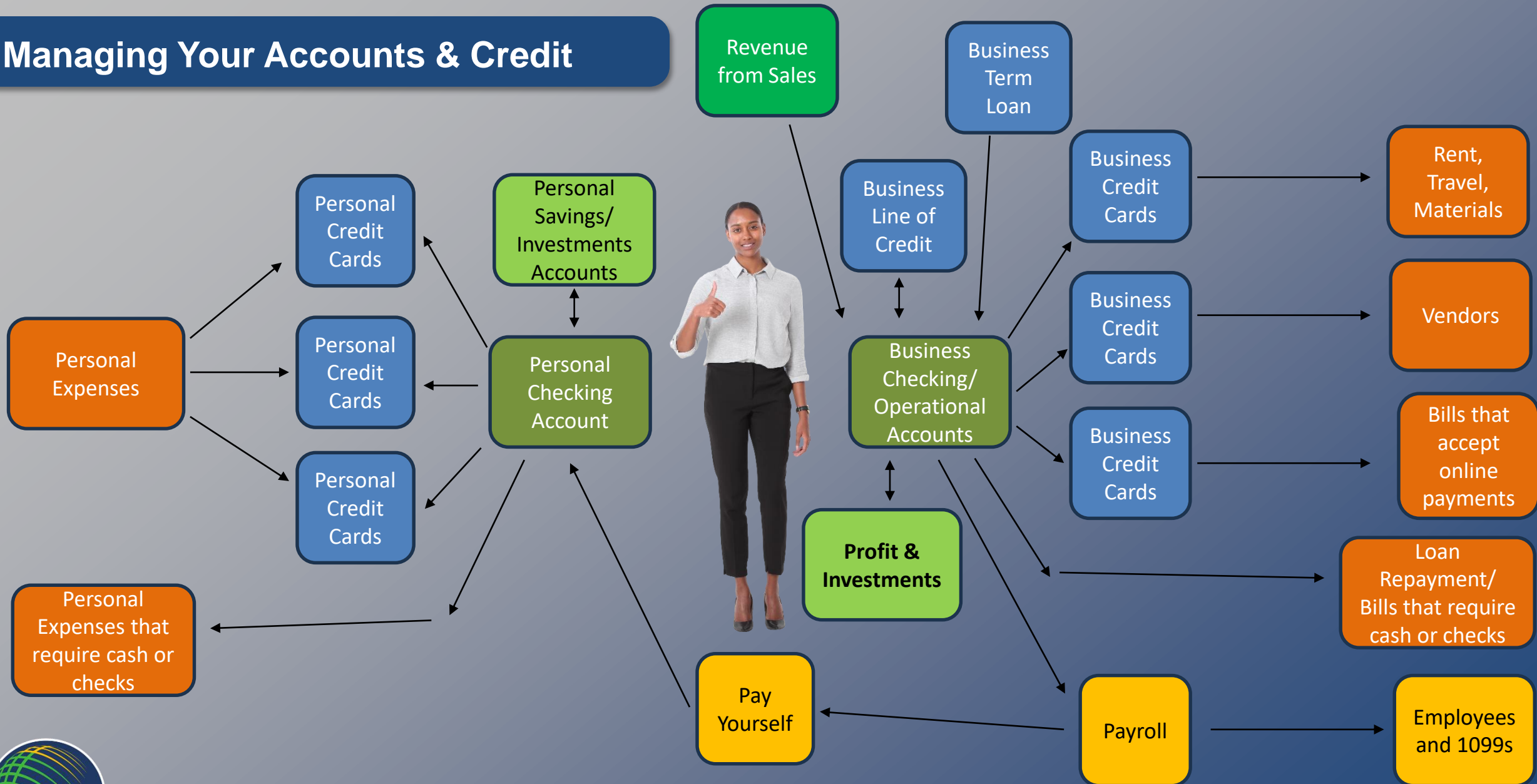
12 Month Cash Flow Forecast

- Will employee benefits, incentives and perks attract the Employees you need?
- Consider an exit interview to determine why people leave.
- Consider asking existing staff why they stay and what they need in order to continue to stay.
- Consider innovation to address employee shortages or changing your model for greater efficiency and profitability.
- Is recruiting included in your budget? Hire a pro.

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Managing Your Accounts & Credit



Tax Planning

Can you say yes?



- Do you have the right business entity for your growth and exit plans?
- Do you know how much you will pay in taxes based on your revenue goals?
- Do you know when is the best time to make your next big purchase?
- Do you know which of your planned expenditures can be tax write-offs?
- Do you know how much you should be investing to reduce your tax liability?
- Do you know how much you need to invest to offset inflation and provide for a comfortable retirement?



Long-Term Planning

Can you say yes?



- Do you have a will? Have you determined beneficiaries?
- Does your estate plan include a trust and life insurance?
- Are your final wishes detailed and is your Executor named?
- Do you know the benefits of a revocable living trust?
- Are you prepared for long term care, dementia, or disability?
- Do you know how your assets will be managed after your death?
- Do you know what happens to your business in case of your sudden death?



Sustainability Checklist

Can you say yes?



- Have you defined what sustainability means to you and the future of your organization?
- Do you seek feedback from industry peers, customers, staff, partners, funders, consultants?
- Do you work with the right people?
- Do you invest in the development of your team?
- Do you invest in your relationships with customers and partners?
- Do you invest in your company's short-term and long-term infrastructure?
- Do you have staff focused on business development/ sales and marketing?



Sustainability Checklist

Can you say yes?



- Do you have a clear vision of your business 3 years, 5 years, 10 years from now?
- Is the work you provide needed now? 3 years, 5 years, 10 years from now?
- Are you effective at communicating your value proposition to staff, customers and partners?
- Do you have a recurring revenue model?
- Do you pay attention to and measure your expenses, revenue and profit?
- Do your customers and staff feel like you care about them?
- Does your business provide value and fix a relevant, persistent problem ?



The End Game...

Can you say yes?



- I know my business will provide the financial support I need to retire comfortably.
- I have a succession plan in place, and I am developing the next leaders of my organization.
- I am building a company that will be of significant value if I choose to sell it.
- My health insurance, life insurance, will, succession plan and final expense needs are addressed.
- I am confident that my family and future generations will be financially secure.



Up next... Our Panel!

On behalf of the entire team, thank you for joining us
for Week 2!

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