



Strategic Growth to Win MORE Contracts: Build Profitability and Sustainability

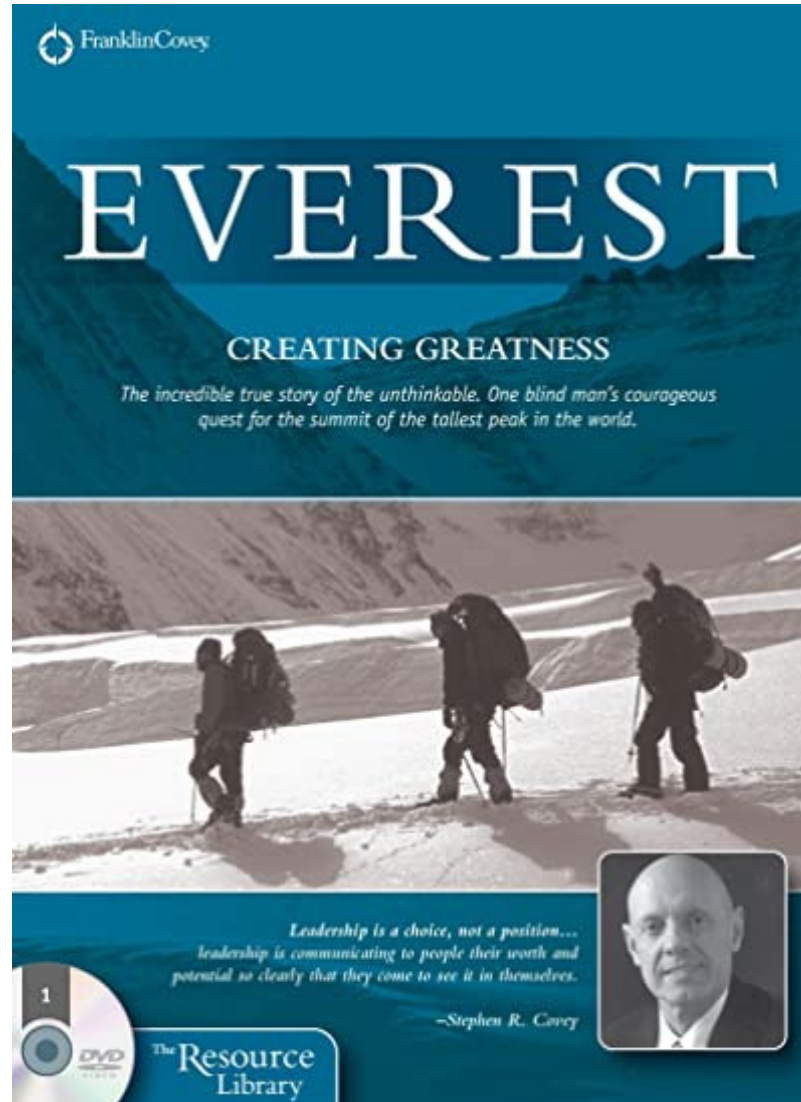


Maryland
Transportation
Authority



Think about...Write down...Share with Peer

- Where are you now in business?
- In 5 years, what life do you want to create? What is your definition of a “successful” life?” (Why do you want to make money?)
- How much money do you need to create that successful life?
- Find 3 Areas to Improve to Win More Contracts



- Cliffs
- Ice
- Weather
- Lack of Oxygen
- Blind



Macro Economics

Understanding of Economy,
Industry, Competitors, Etc.



Your
Growth
Decision

Micro Economics

Allocation of Specific
Resources



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Micro Economics

Allocation of Specific
Resources



“You're the same today as you'll be in five years except for the people you meet and the books you read.” — Charlie “Tremendous” Jones

“MINDSET·SKILLSET·TOOLSET”



- WRITINGS
- WORKSHOPS
- WISDOM
- WALKING
- WANDERING

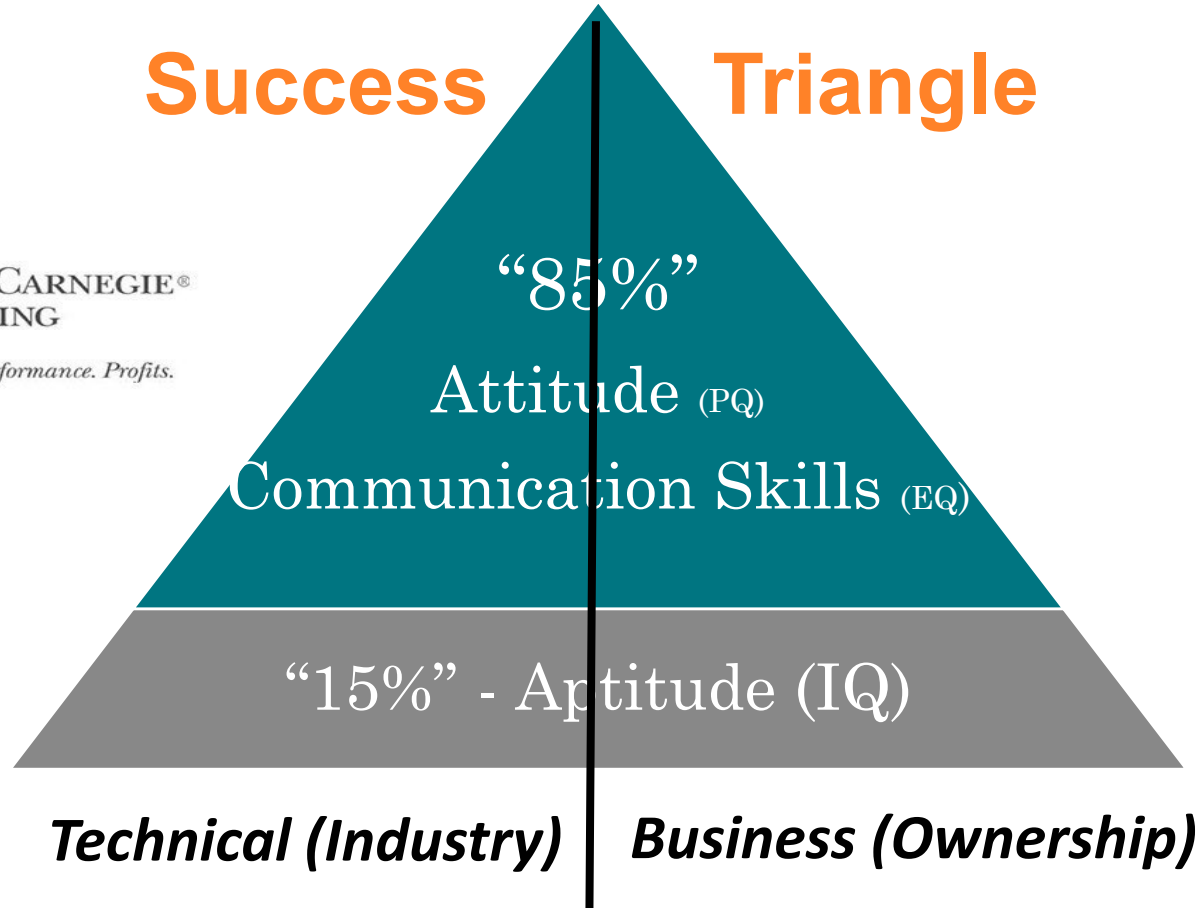
- With a Bias
- Everyone Has Bias - 30+ Identities of an Individual
- Implicit (Unconscious) & Explicit(Conscious) Bias
- Always Find Better – Pay Forward!



DALE CARNEGIE®
TRAINING

People. Performance. Profits.

Success Triangle

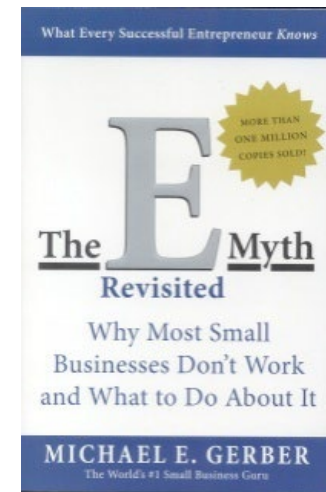


Source: Carnegie Foundation & Studied by Harvard & Stanford

Incredible Revelation

That Fatal Assumption: If you understand the technical work of a business, you understand a business that does that technical work...
The technical work of a business and a business that does that technical work are two totally different things!

...ultimately only one reason to create a business of your own, and that is to sell it!





Strategic Business Growth to Win More! (Part 1)
Create Systemized Plan to Earn More
(61% MORE MONEY Yearly)



Class #1: Look Beyond the Crises & Open D.O.O.R.S to Make Money - RECORDING

[PRESENTATION FOR CLASS 1](#)
[WORKSHEETS 1 & 2 in Word](#)

RESOURCES MENTIONED IN CLASS 1:

- [Apollo 13 Movie CLIP - Square Peg in a Round Hole](#)
- [Video: The E-Myth Revisited by Michael E Gerber | Animated Book Summary](#)
- [Patch Adams Movie CLIP-How Many Finger Do You See](#)
- [Earl Nightingale Reveals The Secrets In Think & Grow Rich](#)
- [Everest: Creating Greatness](#)

ARTICLES FOR CLASS 1: [CEO Accelerator - Articles for Worksheets 1 & 2](#)

ADDITIONAL RESOURCES FOR CLASS 1:

- [E-Myth – Book Summary](#)
- [E-Myth – Entire Book](#)
- [Video: Dennis Kimbro and Daniel Ally on Think and Grow Rich](#)
- [Video: Dennis Kimbro-Think and Grow Rich - A Black Choice](#)
- [Video: The Science Of Achievement \(Law Of Attraction\)](#)
- [Video: Think and Grow Rich for Women Summary](#)
- [Think And Grow Rich - Full Audio Book](#)
- [Think and Grow Rich - Summary Animated](#)
- [Zig Ziglar Evaluate Where You Are](#)
- [Zig Ziglar - Goal Setting](#)

Class #2: Increase Profits 61% Year Over Year (AFTER "NEW" BASE YEAR) - RECORDING (45 Minutes) Additional Videos Totaling 15 Minutes:

- [Video: Job to be Done](#)
- [Video: 5 Ways to Massive Profits with Brad Sugars](#)

[PRESENTATION FOR CLASS 2](#)
[WORKSHEETS 3-9 & 12 in Word](#)
[WORKSHEETS 10 & 11 PDF](#)

RESOURCES MENTIONED IN CLASS 2:

- [Video: Clay Christensen: The "Job" of a Milkshake](#)
- [Video: 5 Financial Building Blocks](#) NOTE: Velocity is the Showed Last in the Video

ARTICLES FOR CLASS 2: [CEO Accelerator - Articles for Worksheets 3-9 & 12](#)

ADDITIONAL RESOURCES FOR CLASS 2:

- [Guide to Selling a Your Small Business – Full Book](#)

Class #3: Strategic Execution: Getting the MOST Profitable Things Done - RECORDING (30 Minutes) Additional Videos Totaling 30 Minutes:

- [Brief Video Overview of 4 Disciplines of Execution](#)
- [Video Summary of the Book "4 Disciplines of Execution"](#)
- [Video of Discipline 4: WIG Meeting](#)

[PRESENTATION FOR CLASS 3](#)
[WORKSHEET 5 - Drive 5 in Excel](#)

RESOURCES MENTIONED IN CLASS 3:

- [Summary of the Book "4 Disciplines of Execution"](#)
- [Entire Section 1 of Book "4 Disciplines of Execution"](#)

ADDITIONAL RESOURCES FOR CLASS 3:

- [Video Overview for "The Effective Executive" by Peter Drucker](#)
- ["The Effective Executive" – Entire Book](#)

Class #4: Your Activities – One-Page Plan to Win More: Time & Money - RECORDING

[PRESENTATION FOR CLASS 4](#)
[WORKSHEETS 13-15 and 17 PDF](#)
[WORKSHEET 13 - Process Improvement in Excel](#)
[WORKSHEETS 14-18 - Growth System in Excel](#)
[WORKSHEET 19 - Loan Summary 2 Pages in Word](#)

RESOURCES MENTIONED IN CLASS 4:

- [Private Equity Recapitalizations: Selling Your Business Twice](#)

Class #5: Leverage Resources: Maximize Profits in a Changing Economy - RECORDING

(2/17/22 Webinar with BWI/MAA)

[PRESENTATION FROM 2/17/22 WEBINAR WITH BWI/MAA](#)

ADDITIONAL RESOURCES FOR CLASS 5:

- <https://www.khanacademy.org/economics-finance-domain/ap-macroeconomics/basic-economics-concepts/macro/introduction-to-the-economic-way-of-thinking-macro/a/lesson-summary-opportunity-cost-and-the-production-possibilities-curve>
- <https://www.youtube.com/watch?v=1UxA6ix0T-4>
- <https://myrinet.rif.com/NewsCenter/Pages/larry-adam-webinar.aspx>
- <https://www.oaktreecapital.com/>
- <https://www.berkshirehathaway.com/>
- <https://www.youtube.com/watch?v=B9XGUpQZY38> (Principals for Success)
- <https://am.lpmorgan.com/us/en/asset-management/gim/adv/insights/guide-to-the-markets>
- <https://www.marketwatch.com/>
- <https://www.crbic.com/>

www.marylandsbdc.org/accelerator

Begin with Your PEAK in Mind

PEAK 1:
"Good Company"
Self Employment

PEAK 2:
"Great Company"
Equity

PEAK 3
"Lasting Company"
Independence

**Profitable Business That
Works Without the
Owner, to Ultimately
SELL IT (\$10 Million+)**

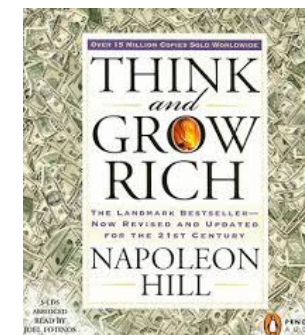


PIT of DARKNESS 1:
NO Customers

PIT of DARKNESS 2:
Too MANY Customers

Becoming Rich is Simple...

1. Follow those Spending Money
2. Solve Known Problem Better, Faster, Cheaper
3. Communicate Their Way, Not Yours



...It's Just Hard Work

Business Value

Source: Exit Planning Institute (EPI)

5 x EBITDA

Cost of Capital - Inflation

$$\frac{5 \times \$100,000}{.33 - .03} = \$1,666,666$$

$$\frac{5 \times \$100,000}{.18 - .03} = \$3,333,333$$

Independently Owned Business's Cost of Capital: 8% - 40+%
Based on "Investor's" View of Risk & Opportunity

Business Value

Profitability (Money) – 5 Drivers

Sustainability (Time) – 5 Align

No sales because I am Communicating...Wrong...

- 1. Person:** NOT Decision Maker with Money - **3 Decision Makers**
- 2. Thing:** NOT Solving Person's Known Problem - **3 Different Problems**
- 3. Way:** NOT Place, Personality, Generation, Learning Style - **4-3-9**



Contractor's View

5 x EBITDA

Cost of Capital - Inflation

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Independently Owned Business's Cost of Capital: 8% - 40+%
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Profitability (Money)

Sustainability (Time)

Demonstrate You are in that 1% having BOTH Profitability & Sustainability

Line of Credit on Capability Statement



Capabilities Statement

Supporting your organization by removing communication and diversity, equity, inclusion, and accessibility (DEIA) barriers.

Certifications

- 8(a) Certified, Case No. C0060e
- SAM Registered
- Annual Revenue less than \$4 Million
- Cage Code: 3U9V8
- DUNS # 961918658
- EDWOSB
- Bilingual Language-Speech-Hearing Association, Inc. – Certified speech & accent neutralization consultant
- Thunderbird University – Certified China business cultural awareness consultant

Services & Solutions (available online)

- Diversity, Equity, Inclusion and Accessibility (DEIA) Consulting
- Expert translation from top linguists
- Simultaneous and consecutive interpretation for events, calls and meetings
- Conferences, Meetings & Webinars Organizers
- Media Training
- Culturally-competent graphic design from our multi-lingual design team
- Scientific and Technical Presentational Skills
- Power Networking Across Cultures
- Effective Communication for Non-Native English Speakers

Core Capabilities and Benefits

TransPacific Communications supports both public and private sector clients through translation, interpretation, DEIA assessment and training to improve the cultural competencies of your entire organization. We focus on breaking cultural barriers by providing culturally appropriate graphics, translated materials, and interpretation to effectively communicate with your audience. Our multi-lingual team alleviates breakdowns in communication by assisting people of diverse nationalities and cultural backgrounds through improved cross-cultural communications.

TransPacific Communications champions clients through DEIA consulting, analysis, assessments, surveys and training to improve the cultural competencies and advance the level of DEIA in the entire organization. **We believe** your organization can become more **Diverse, Equitable, Inclusive, Accessible** - and more human-centric. **We develop** strategic DEIA plans, review and remodel policies and programs within the organization, design and deliver tailored training, and advise organizational leadership. **We bring together** essential DEIA, culture, and engagement initiatives into a cohesive, integrated whole, and analyze and employ data to support clients in harnessing their potential.

Our cross-cultural communication programs help employees develop the skills needed to overcome professional, cultural, and communication barriers, boost morale, confidence, cultural competencies and overall communication of the organization. We have the ability to tailor our cross-cultural communications training to address your specific DEIA, cultural and communication needs.

Primary NAICS Code:


611430 Professional and Management Development Training

Additional NAICS Codes:


541430	Graphic Design Services
541611	Administrative & General Management Consulting Services
541612	Human Resources Consulting Services
541618	Other Management Consulting Services
541720	Research & Development in the Social Sciences & Humanities
541810	Advertising Agencies
541820	Public Relations Agency
541910	Marketing Research & Public Opinion Polling
541990	Translation & Interpretation Services
541990	All Other Professional, Scientific & Technical Services
561920	Convention and Trade Show Organizers
611030	Language School
611699	All Other Miscellaneous Schools & Instruction
611710	Educational Support Services

(We accept credit card payments.)

Government Clients



Commercial Clients



Contact Us

TransPacific Communications | www.trapac.net
301-928-7299 | dottie@trapac.net

Company Overview

TransPacific Communications has more than 20 years of expertise in cross-cultural communications, coaching, consulting, and media training. We are an 8(a) Certified, Economically Disadvantaged Woman Owned Small Business (EDWOSB) and have been providing communication training for public and private sector clients.

What our clients say about us

"Your excellent presentation emphasized the powerful message on the importance of diversity, multiculturalism, and inclusion in the total workforce community. Your efforts will help the U.S. Coast Guard become a leader in diversity management within the federal government and a model for the nation."

ADM, T.W. Allen, United States Coast Guard

About the Founder

Dottie Li, founder and CEO of TransPacific Communications, is an expert on cross-cultural communications and workforce diversity. Her mission in life is helping remove communication barriers and improving cultural competencies in the workplace.

Dottie was featured on NPR as a translation expert. Her groundbreaking work has been profiled on NPR, Voice of America, CGTN and China Daily and other media outlets. She is a certified accent modification trainer. Her voice can be heard by millions as the Voice and Voice Coach of Rosetta Stone's Mandarin products.

Dottie was awarded one of Maryland's Top 100 Women in 2020 and 2015 by the Daily Record and a Mandarin Leader in America in 2018. She received the "Best Cross-Cultural Communicator of the Year" title in 2015 by the MWCA.

Dottie is a Commissioner on the Maryland Governor's Commission on Asian Pacific American Affairs and a board member of Montgomery Television.

Dottie is a graduate of the University of Mobile in Alabama and Hefei University in her native China.



Underwriter's View

5 x EBITDA

Cost of Capital - Inflation

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Based on "Investor's" View of Risk & Opportunity

Profitability (Money)

Sustainability (Time)

www.marylandsbdc.org/accelerator



Access to Opportunities
Federal, State & Local Government Contracting
TO WIN MORE!



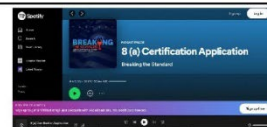
Lessons of What TO DO: Finding & Bidding on Unbundled Opportunities • Planned, Managed Growth (Investors) • Finding & Managing Subcontractors
Lessons of What NOT To Do: Lied Performance • Lied about Funding Broke the DFAR • Did Not Pay Sub

PART 1: Tuesday, October 5, 2021: "Access to Opportunities Maryland, and Local Government (Cecil/Harford Counties) - RECORDING"

- PRESENTATION
- RESOURCES & EMAIL LINKS MENTIONED DURING PRESENTATION
 - APG:
 - Matt: matthew.w.casey2.civ@mail.mil
 - David: david.o.christ.civ/army.mil
 - APG related resources in Harford County (Karen): klhoit@harfordcountymd.gov
 - State Contracting:
 - Eduardo: eduardo.hayden@maryland.gov
 - Cristen: cristen.ervin@maryland.gov
 - Local Government:
 - Harford: HCGProcurement2@harfordcountymd.gov
 - Cecil: PurchasingOffice@ccgov.org
 - Northeastern Maryland University Research Park: Danny.DeMarini@nmu.edu

PART 2: Thursday, March 17, 2022: "Access to Opportunities: NIH, Ft Meade State of Maryland & Frederick/Montgomery Counties-WIN MORE!" - RECORDING

- PRESENTATION
- RESOURCES & EMAIL LINKS MENTIONED DURING PRESENTATIONS
 - Identify/Nurture Opportunities:
 - Download Free "Tools & Resources" to Identify Federal Opportunities and "Pipeline" Template in Excel: <https://fedinform.us/webinar-attendee/>
 - Nicole: nicole@fedinform.us
 - Maryland Department of Commerce
 - Tamer: tamar.osterman@maryland.gov
 - Government Contracting Business Resources: <https://open.maryland.gov/industries/military-federal/>
 - Military & Federal Affairs: <https://open.maryland.gov/business-resources/government-contracting/>
 - Federal Contracting:
 - NIH: (Annette): scarbora@od.nih.gov
 - Frederick National Laboratory for Cancer Research (FNL) Operated by Leidos Biomedical Research: (Cherise) chemise.smith@nih.gov
 - Fort Detrick: (Jerome) jerome.k.maultsby.civ@mail.mil
 - State of Maryland Contracting:
 - State Forecasting: (Eduardo) eduardo.hayden@maryland.gov
 - DGS: (Cristen): cristen.ervin@maryland.gov
 - Local Government:
 - Montgomery County (Grace): grace.demmo@montgomerycountymd.gov
 - County of Frederick (Diane): dibushe@frederickcountymd.gov
 - City of Frederick (Rebecca): rdrandall@cityoffrederickmd.gov



<https://open.spotify.com/episode/6NFHIVbNcJYxY1r3qHbGfX>

PART 3: Wednesday, June 8, 2022: "Access to Opportunities-Ft Meade Maryland/BWI, Anne Arundel/Howard Counties-WIN MORE!" - RECORDING

- PRESENTATION
- RESOURCES & EMAIL LINKS MENTIONED DURING PRESENTATIONS
 - Proposal Writing / Bid Response:
 - Theo: theo@catapultbd.com
 - Tommy: tommy@catapultbd.com
 - Maryland Department of Commerce Federal Government Contracting Business Resources:
 - <https://open.maryland.gov/industries/military-federal/>
 - <https://open.maryland.gov/business-resources/government-contracting/>
 - Federal Contracting at Fort Meade:
 - DISA (Carlen Capenos): DISASmallBusiness@mail.mil
 - NSA (Scott Jackson): smallbusiness@nsa.gov
 - State of Maryland Contracting:
 - State Forecasting (Eduardo Hayden): eduardo.hayden@maryland.gov
 - MAA/BWI (Alice Cook): ACook2@hwairport.com
 - Local Government Contracting:
 - Anne Arundel County: Purchasing@aacounty.org
 - Howard County (Mahesh Sabnani): msabnani@howardcountymd.gov
 - Financing:
 - Howard County's Catalyst Fund (Darshni Patel): dhpatel@hceda.org
 - Two-Page Loan Summary in Word (Addresses 95% of Underwriter's Questions)
 - Two-Page Loan Summary with Sample (Addresses 95% of Underwriter's Questions)

PART 4: Wednesday, October 12, 2022: "Access to Opportunities- Andrews/NASA, MDOT & Prince George's County - WIN MORE!" - RECORDING

- PRESENTATION
- RESOURCES & EMAIL LINKS MENTIONED DURING PRESENTATIONS
 - Contract Management
 - "4 Disciplines of Execution Book" Summary
 - X Matrix Template
 - Cash Flow Template
 - "Industry Financial Benchmarks" Report (FREE): Kirk McLaren of NAICS codes at kirk@foresightfo.com
 - Maryland Department of Commerce Federal Government Contracting Business Resources:
 - <https://open.maryland.gov/industries/military-federal/>
 - <https://open.maryland.gov/business-resources/government-contracting/>
 - Federal Contracting at Fort Meade:
 - Joint Base Andrews (Juanita Hunt): juanita.hunt.2@us.af.mil
 - NASA (Jennifer Perez): jennifer.d.perez@nasa.gov
 - State of Maryland Contracting:
 - State Forecasting (Eduardo Hayden): eduardo.hayden@maryland.gov
 - MDOT/MTA (Alice Cook): acook2@mta.state.md.us
 - Prince George's County:
 - Procurement (Harsh Oberoi) HOberoi@co.pg.md.us
 - Economic Development (Alicia Moran): amoran@co.pg.md.us
 - Financing:
 - Two-Page Loan Summary in Word (Addresses 95% of Underwriter's Questions)
 - Two-Page Loan Summary with Sample (Addresses 95% of Underwriter's Questions)
 - Article: Private Equity Recap - Selling Your Business Twice
 - Private Equity/Venture Capital/Angel Investing: Tim Keffer Tim.Keffer@raymondjames.com PLUS Macro Economic Trends Reports



GOVCON GIANTS - Podcast 132



GOVCON GIANTS

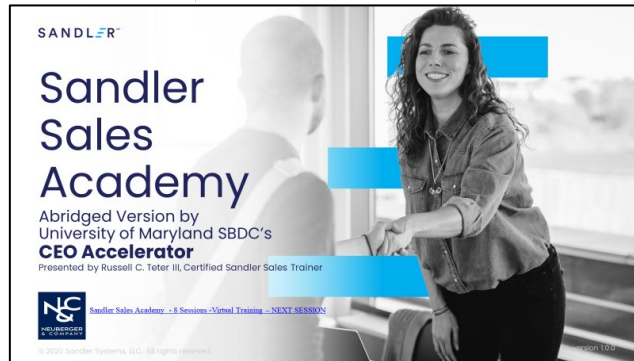
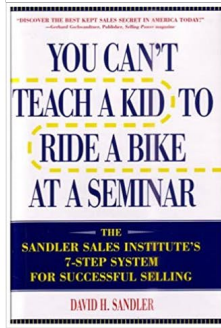
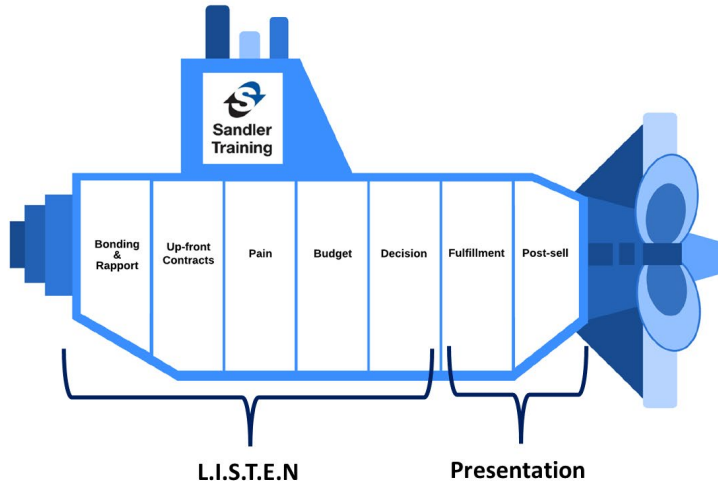


www.mdptac.org



www.ahcc-midatlantic.org/events/

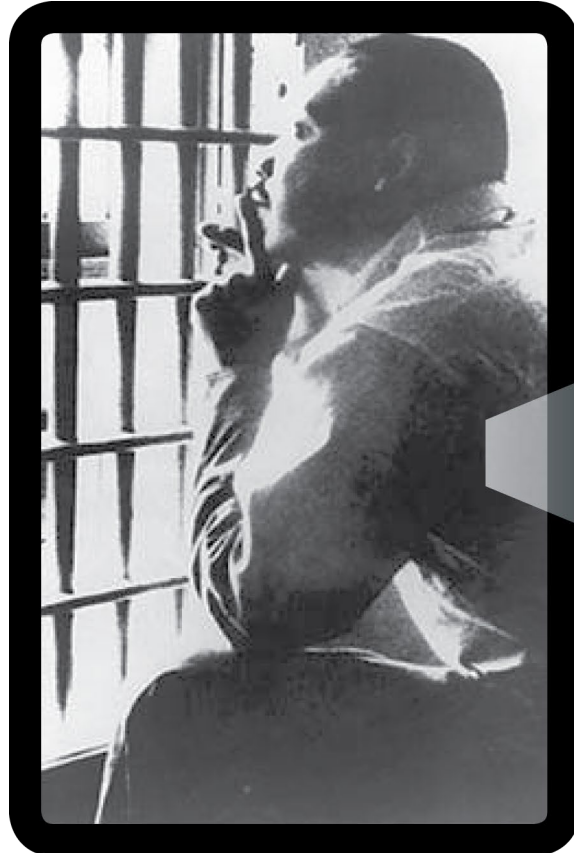
Sandler Sales Submarine



Webinar (Recording): Best Practices in Sales/Business Development to FIND & WIN CONTRACTS!...with Sandler Training (June 30)



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VISION

**See clearly
beyond
circumstances**

OPENING YOUR



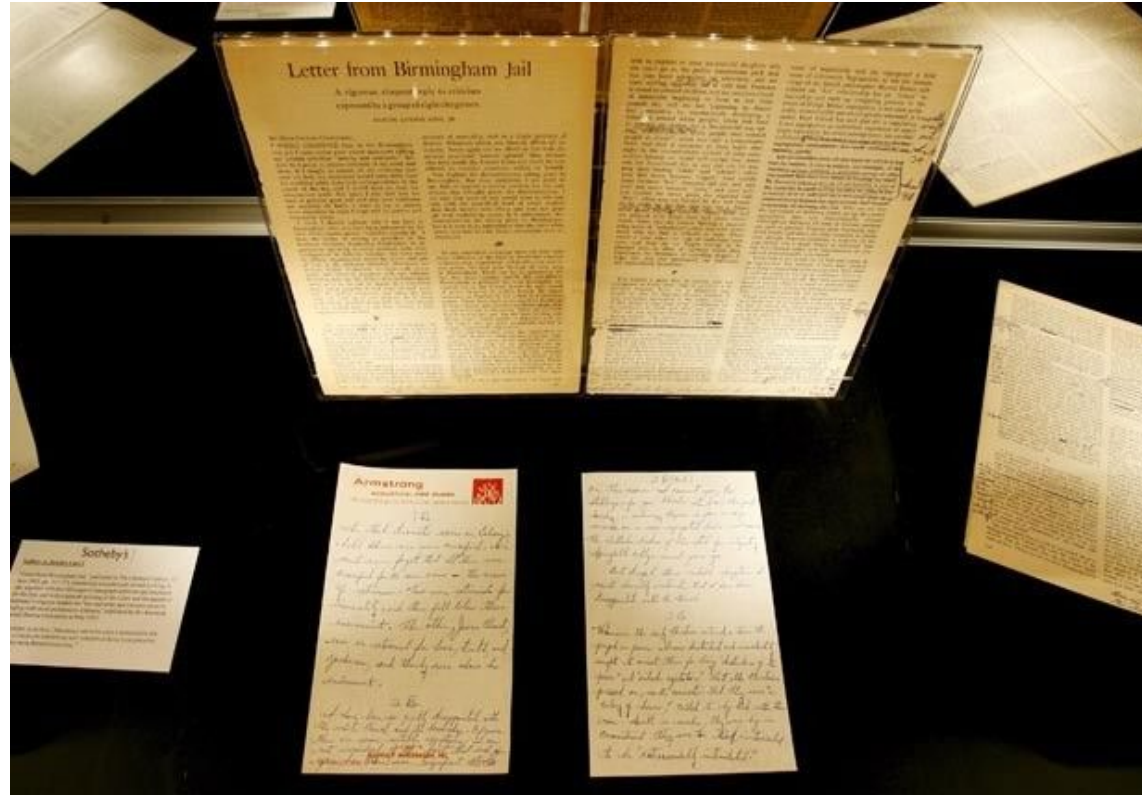
D.O.O.R.S. TO SUCCESS

Dreams are reached by building on
Opportunities addressing
Obstacles utilizing
Resources to take courageous
Steps

Create Change

1. Thinking & Dreaming in Solitude
2. One Page Strategic Plan of Goals & Priorities
3. External Version (i.e. Financing)





Create Change

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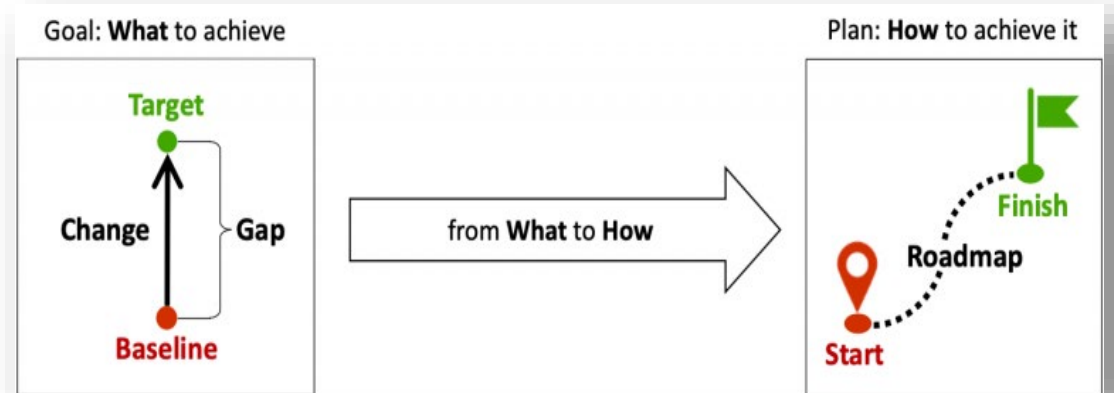
Answer 3 Key Questions to Make Money

1. Who is spending money during/after COVID-19?
2. What are those spending money known problems that you can solve better, faster, cheaper than who is providing it now?
3. How to best communicate their way?

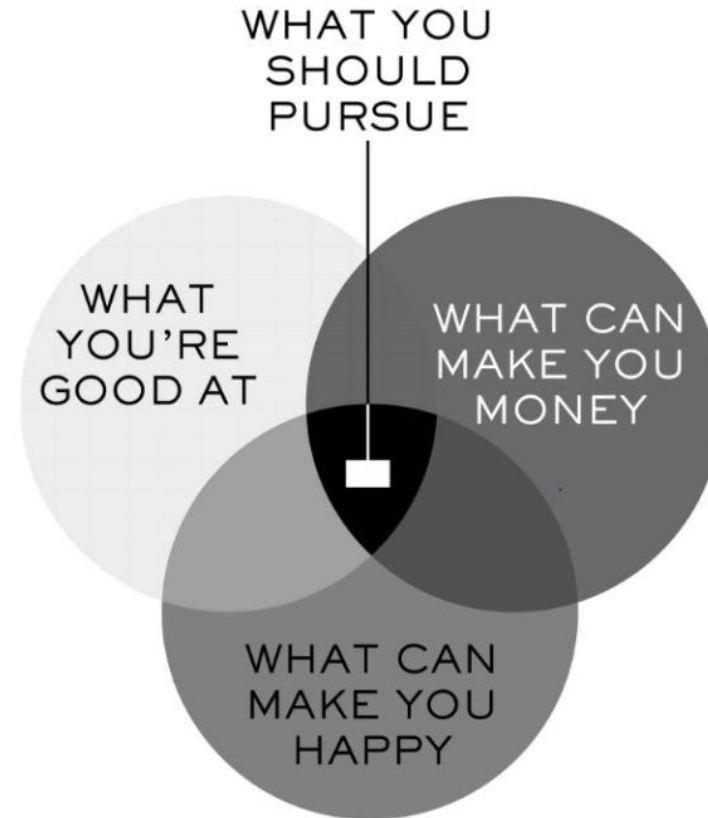


Ask 3 Key Questions to Build Pipeline

1. What do you buy?
2. What don't you buy?
3. How do you buy?



3 Questions of What You Should Pursue



Create Change

1. Thinking & Dreaming in Solitude
2. **One Page Strategic Plan of Goals & Priorities**
3. External Version (i.e. Financing)



Business Value

Profitability (Money) – 5 Drivers

Sustainability (Time) – 5 Align

QUEST

Manage Your Adventurous Journey



Goal: **What** to achieve



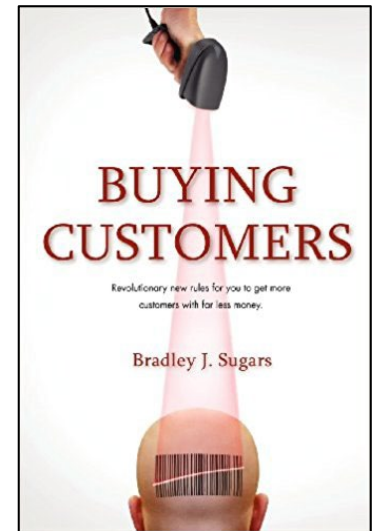
from **What** to **How**

Plan: **How** to achieve it



Drive 5 to Earn More Profitability – Money (Goals)

1. **Number of Prospects (2 Way; 9x Pipeline)**
2. **Conversion Rate (% that Buy)**
3. **Avg. Purchase Amount / Customer / Transaction**
4. **Avg. Number of Transactions (Visits, Contract or Hours)**
5. **Profit Margin**



Drive 5 - During/After COVID-19

	Old Economy	5 Mon. During COVID-19; 7 Mon. After		Year 1	Year 2	Year 3	Year 4	Year 5
Prospects	8,610	7,500	10% →	8,250	9,075	9,983	10,981	12,079
×	×	×		×	×	×	×	×
Conversion Rate	10.4%	10.0%	10% →	11.0%	12.1%	13.3%	14.6%	16.1%
=	=	=		=	=	=	=	=
Customers	895	750		908	1,008	1,329	1,608	1,945
×	×	×		×	×	×	×	×
Purchase Amount/Customer	\$281	\$267	10% →	\$294	\$323	\$355	\$391	\$430
×	×	×		×	×	×	×	×
Transaction/Customer	3.6	3.5	10% →	3.9	4.2	4.7	5.1	5.6
=	=	=		=	=	=	=	=
Revenue	\$905,440	\$700,875		\$1,020,151	\$1,502,388	\$2,199,646	\$3,220,502	\$4,715,137
×	×	×		×	×	×	×	×
Profit Margin	10.0%	9.7%	10% →	10.3%	11.4%	12.5%	13.8%	15.1%
=	=	=		=	=	=	=	=
Profit (Cash Home) EBITDA	\$90,544	\$65,882		\$106,104	\$170,882	\$275,207	\$443,223	\$713,815
Increase (-Decrease) Over Previous Yr.		-37.43%		61%	61%	61%	61%	61%
Increase over New Base Year				61%	159%	318%	573%	983%
Valuation (5X EBITDA Rule)	\$452,720.14	\$329,411		\$530,520	\$854,408	\$1,376,033	\$2,216,114	\$3,569,074

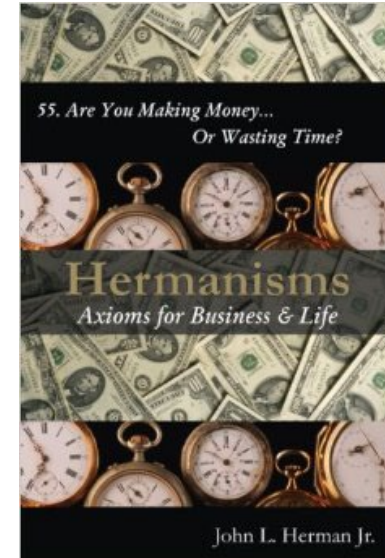
61% Yearly

Drive 5 - During/After COVID-19

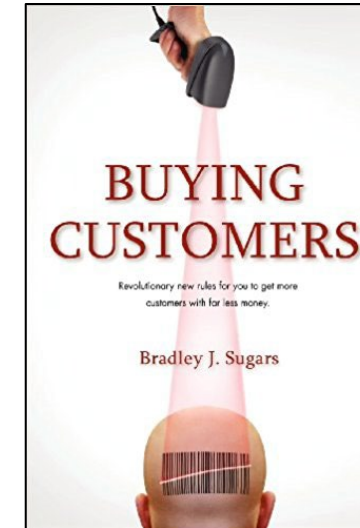
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×	×	×		×	×	×	×	×
Conversion Rate	10.4%	10.0%	10% →	11.0%	12.1%	13.3%	14.6%	16.1%
=	=	=		=	=	=	=	=
Customers	895	750		908	1,098	1,329	1,608	1,945
×	×	×		×	×	×	×	×
Purchase Amount/Customer	\$281	\$267	10% →	\$281	\$323	\$355	\$391	\$430
×	×	×		×	×	×	×	×
Transaction/Customer	3.6	3.5	10% →	3.9	4.2	4.7	5.1	5.6
=	=	=		=	=	=	=	=
Revenue	\$905,440	\$700,875		\$2,026,151	\$1,502,388	\$2,199,646	\$3,220,502	\$4,715,137
×	×	×		×	×	×	×	×
Profit Margin	10.0%	9.4%	10% →	10.3%	11.4%	12.5%	13.8%	15.1%
=	=	=		=	=	=	=	=
Profit (Cash Home) EBITDA	\$90,544	\$65,882		\$106,104	\$170,882	\$275,207	\$443,223	\$713,815
Increase (-Decrease) Over Previous Yr.		-37.43%		61%	61%	61%	61%	61%
Increase over New Base Year				61%	159%	318%	573%	983%
Valuation (5X EBITDA Rule)	\$452,720.14	\$329,411		\$530,520	\$854,408	\$1,376,033	\$2,216,114	\$3,569,074

983% 5 Years

“Know the Math, or No Money”



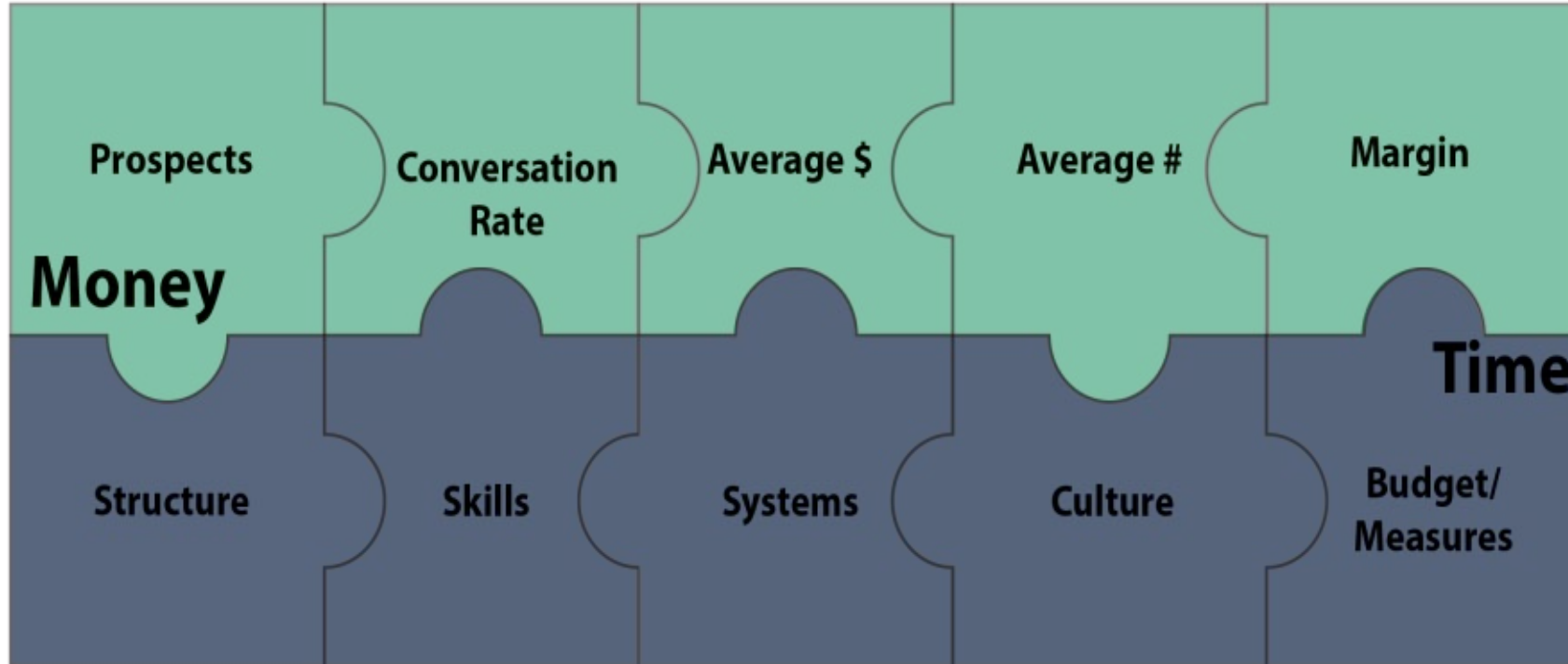
Set Goals 1-2% Increase Naturally
Measure 1-2% Increase Naturally
2-4% Increase Naturally
4-6% Better, Faster or Cheaper



CEO Accelerator: More Time. More Money. Ultimately Sell!



Accredited to provide technology commercialization assistance.



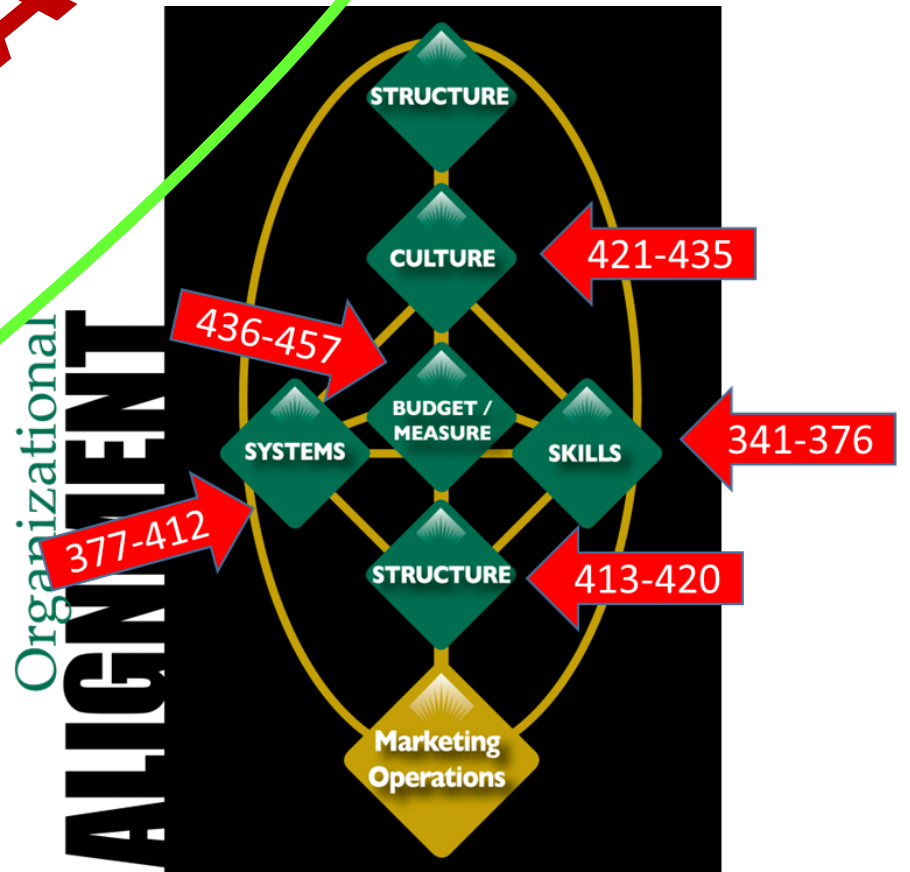
Drive 5 to Earn More (MONEY) Align 5 to Work Less (TIME)

(Worksheets 10)

(Worksheets 11)

	Current	Year I
Prospects ← 1-69	7,500	8,250
x	X	x
Conversion Rate ← 70-151	10.0%	11.0%
=	=	=
Customers	750	x
x	X	x
Purchase Amount/Customer ← 152-205	\$267	\$294
x	X	x
Transactions/Customer ← 206-273	3.5	3.9
=	=	=
Revenue	\$700,75	x
x	X	x
Profit Margin ← 274-344	4%	10.3%
=	=	=
Profit	\$65,882	

TIME + MONEY = VALUE



The 4 Breakdowns in Execution

1

DON'T KNOW
THE GOAL

3

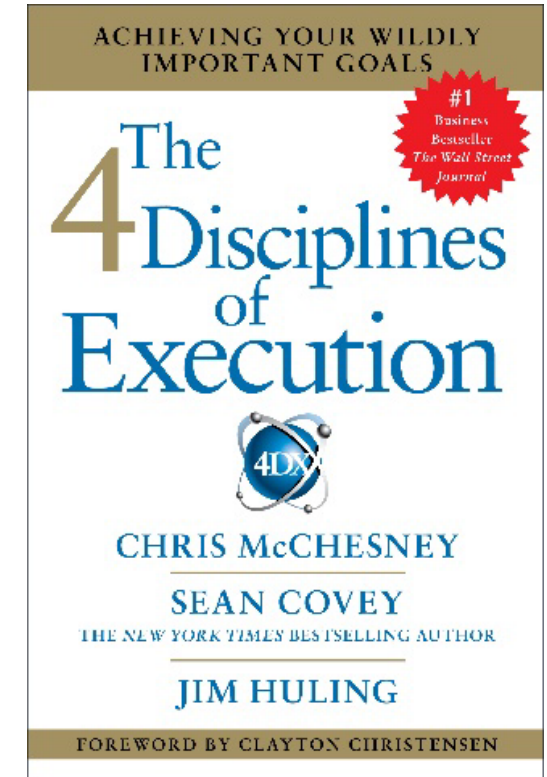
DON'T
KEEP SCORE

2

DON'T KNOW
WHAT TO DO
TO ACHIEVE
THE GOAL

4

ARE
NOT HELD
ACCOUNTABLE





WHY EXECUTION FAILS



THE WHIRLWIND

- Existing work
- Urgent tasks that need attention now

People are caught up in the whirlwind of urgent daily work, which saps their time, energy and focus.



WILDLY IMPORTANT GOALS

- New activities
- Important tasks that affect future success

People lack clarity, commitment and accountability to deliver the new strategic goals.



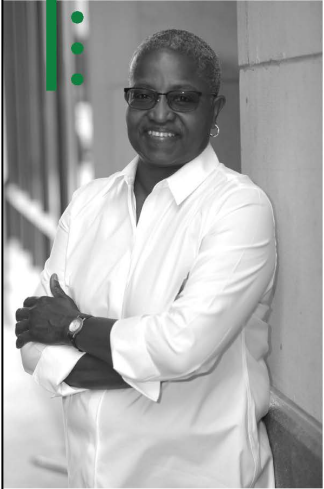
Client_Name								
Cash Balance								
Checking Account #		\$0.00						
Money Market Account #		\$0.00						
Total Cash Balance		<u>\$0.00</u>	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Week Number		1	2	3	4	5	6	7
Start date of the Week		3/23/2020	3/30/2020	4/6/2020	4/13/2020	4/20/2020	4/27/2020	5/4/2020
Checking Account balance		\$0	\$0	\$0	\$0	\$0	\$0	\$0
CASH INFLOWS								
AR Payments [AR Balance]		\$0	\$0	\$0	\$0	\$0	\$0	\$0
Or List Clients [AR Balance]								
Pending Deposits		\$0	\$0	\$0	\$0	\$0	\$0	\$0
Fundraising/Investment		\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total Cash Inflows		<u>\$0</u>	\$0	\$0	\$0	\$0	\$0	\$0
CASH OUTFLOWS								
Outstanding Checks		\$0	\$0	\$0	\$0	\$0	\$0	\$0
AP Payments [AP Balance]		\$0	\$0	\$0	\$0	\$0	\$0	\$0
Or List Key Vendors [AP Balance]								
Payroll		\$0	\$0		\$0	\$0	\$0	\$0
Amex CC Liability		\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total Cash Outflows		<u>\$0</u>	\$0	\$0	\$0	\$0	\$0	\$0
Weekly Forecasted Balance		<u>\$0</u>	\$0	\$0	\$0	\$0	\$0	\$0

“WHAT HAD
HAPPENED
WAS...”

3 Keys To Collecting Unpaid
Invoices And Still Maintaining
Strong Customer Relationships

Dee Bowden

Revenue Recovery Specialist



ABOUT THE AUTHOR

Dee Bowden is on a mission to help businesses improve their bottom line while gaining peace of mind. She created Collect the Cash to teach small businesses how to solve cash flow problems caused by lacking revenue recovery practices.

After recovering \$7.5 million for a single large government agency, Dee recognized small businesses also fall prey to revenue loss because they don't collect the outstanding invoices.

She is on a mission to serve business owners by sharing her three-step system. Dee has 10 years of financial recovery experience in which she collected over \$10 million for several companies and government agencies.

Dee is the Author of Collect the Cash: The Sale is not Complete until the Money is In the Bank!

Dee has been featured in Yahoo Finance, VIP Global, Forbes Magazines.

Wondering How You Can Begin Including These Principles In Your Account Receivable Process? Let's Talk! <http://bit.ly/callwithdee1>

To learn more, go to www.collectthecash.biz

4

“WHAT HAD HAPPENED WAS...”

TIME & MONEY

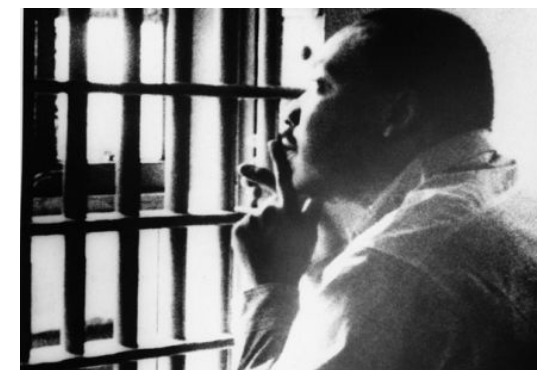


**Create more
time-to
generate more
money-to
buy more time**

	27 Monday	28 Tuesday
8 am		
9 ⁰⁰	COMMITMENT 1	COMMITMENT 1
10 ⁰⁰		
11 ⁰⁰		
12 pm		
1 ⁰⁰		
2 ⁰⁰		
3 ⁰⁰		COMMITMENT 2
4 ⁰⁰		
5 ⁰⁰		

Create Change

1. Thinking & Dreaming in Solitude
2. One Page Strategic Plan of Goals & Priorities
- 3. External Version (i.e. Capability Statement / Financing)**



Business Value

Profitability (Money) – 5 Drivers

Sustainability (Time) – 5 Align

Contractor's View

5 x EBITDA

Cost of Capital - Inflation

$$\frac{5 \times \$100,000}{.33 - .03} = \$1,666,666$$

$$\frac{5 \times \$100,000}{.18 - .03} = \$3,333,333$$

Independently Owned Business's Cost of Capital: 8% - 40+%
Based on "Investor's" View of Risk & Opportunity

Profitability (Money)

Sustainability (Time)

Demonstrate You are in that 1% having BOTH Profitability & Sustainability

Line of Credit on Capability Statement

TRANSPACIFIC COMMUNICATIONS
BRIDGING CULTURES

Certifications

- 8(a) Certified, Case No. C0060e
- SAM Registered
- Annual Revenue less than \$4 Million
- Cage Code: 3U9V8
- DUNS # 961918658
- EDWOSB
- Bilingual Language-Speech-Hearing Association, Inc. – Certified speech & accent neutralization consultant
- Thunderbird University – Certified China business cultural awareness consultant

Capabilities Statement

Supporting your organization by removing communication and diversity, equity, inclusion, and accessibility (DEIA) barriers.

Primary NAICS Code:

611430 Professional and Management Development Training

Additional NAICS Codes:

- 541430 Graphic Design Services
- 541611 Administrative & General Management Consulting Services
- 541612 Human Resources Consulting Services
- 541618 Other Management Consulting Services
- 541720 Research & Development in the Social Sciences & Humanities
- 541810 Advertising Agencies
- 541820 Public Relations Agency
- 541910 Marketing Research & Public Opinion Polling
- 541990 Translation & Interpretation Services
- 541990 All Other Professional, Scientific & Technical Services
- 561920 Convention and Trade Show Organizers
- 611030 Language School
- 611699 All Other Miscellaneous Schools & Instruction
- 611710 Educational Support Services

(We accept credit card payments.)

Services & Solutions (available online)

- Diversity, Equity, Inclusion and Accessibility (DEIA) Consulting
- Expert translation from top linguists
- Simultaneous and consecutive interpretation for events, calls and meetings
- Conferences, Meetings & Webinars Organizers
- Media Training
- Culturally-competent graphic design from our multi-lingual design team
- Scientific and Technical Presentational Skills
- Power Networking Across Cultures
- Effective Communication for Non-Native English Speakers

Core Capabilities and Benefits

TransPacific Communications supports both public and private sector clients through translation, interpretation, DEIA assessment and training to improve the cultural competencies of your entire organization. We focus on breaking cultural barriers by providing culturally appropriate graphics, translated materials, and interpretation to effectively communicate with your audience. Our multi-lingual team alleviates breakdowns in communication by assisting people of diverse nationalities and cultural backgrounds through improved cross-cultural communications.

TransPacific Communications champions clients through DEIA consulting, analysis, assessments, surveys and training to improve the cultural competencies and advance the level of DEIA in the entire organization. **We believe** your organization can become more **Diverse, Equitable, Inclusive, Accessible** - and more human-centric. **We develop** strategic DEIA plans, review and remodel policies and programs within the organization, design and deliver tailored training, and advise organizational leadership. **We bring together** essential DEIA, culture, and engagement initiatives into a cohesive, integrated whole, and analyze and employ data to support clients in harnessing their potential.

Our cross-cultural communication programs help employees develop the skills needed to overcome professional, cultural, and communication barriers, boost morale, confidence, cultural competencies and overall communication of the organization. We have the ability to tailor our cross-cultural communications training to address your specific DEIA, cultural and communication needs.

Dottie Li, Founder & CEO
301-928-7299 | dottie@trapac.net
TransPacific Communications | www.trapac.net

Company Overview

TransPacific Communications has more than 20 years of expertise in cross-cultural communications, coaching, consulting, and media training. We are an 8(a) Certified, Economically Disadvantaged Woman Owned Small Business (EDWOSB) and have been providing communication training for public and private sector clients.

Government Clients

Commercial Clients

Contact Us

TransPacific Communications | www.trapac.net
301-928-7299 | dottie@trapac.net

What our clients say about us

"Your excellent presentation emphasized the powerful message on the importance of diversity, multiculturalism, and inclusion in the total workforce community. Your efforts will help the U.S. Coast Guard become a leader in diversity management within the federal government and a model for the nation."

ADM. T.W. Allen, United States Coast Guard

About the Founder

Dottie Li, founder and CEO of TransPacific Communications, is an expert on cross-cultural communications and workforce diversity. Her mission in life is helping remove communication barriers and improving cultural competencies in the workplace.

Dottie was featured on NPR as a translation expert. Her groundbreaking work has been profiled on NPR, Voice of America, CGTN and China Daily and other media outlets. She is a certified accent modification trainer. Her voice can be heard by millions as the Voice and Voice Coach of Rosetta Stone's Mandarin products.

Dottie was awarded one of Maryland's Top 100 Women in 2020 and 2015 by the Daily Record and a Mandarin Leader in America in 2018. She received the "Best Cross-Cultural Communicator of the Year" title in 2015 by the MWCA.

Dottie is a Commissioner on the Maryland Governor's Commission on Asian Pacific American Affairs and a board member of Montgomery Television.

Dottie is a graduate of the University of Mobile in Alabama and Hefei University in her native China.

Underwriter's View

5 x EBITDA

Cost of Capital - Inflation

$$\frac{5 \times \$100,000}{.33 - .03} = \$1,666,666$$

$$\frac{5 \times \$100,000}{.18 - .03} = \$3,333,333$$

Independently Owned Business's Cost of Capital: 8% - 40+%
Based on "Investor's" View of Risk & Opportunity



Access to Capital Document “Profitability & Sustainability”

Bank Debt

Current Request

Company Information

Description

Owners & Team (Inside Experience)

Personal Financials & Collateral Pledged +

Owner’s Character

Project Uses (Past, Current, Future)

Revenue Sources

Historical & Projected Financials

Professional Team (Outside Experience)

Private Equity

Current & Future Request

Company Information

Description +

Owners & Team (Inside Experience) +

ROI – Plan for Investor to Cash Out

Owner’s Character

Project Uses (Past, Current, Future)

Revenue Sources

Historical & Projected Financials

Professional Team (Outside Experience) +

Strategic vs Financial Buyer: What is the Difference?



As seen in **WASHINGTON BUSINESS JOURNAL ACG** National Capital

REPRINTED FROM THE WASHINGTON BUSINESS JOURNAL, CORPORATE GROWTH SUPPLEMENT MAY 18, 2008

Private Equity Recapitalizations: Selling Your Business Twice

Enrique C. Brito, CFA, AVA, CMA&A

INTRODUCTION

At some point in the lifecycle of a business, most owners wrestle with the decision of whether they should sell or remain working in their growing business. What most business owners probably do not realize is that there is a way of accomplishing both objectives, namely, to sell the business and still have the opportunity to participate in its future growth.

There is a financial technique known as private equity recapitalization ("recap") which allows business owners the opportunity to cash out of their businesses while staying involved in the management and decision making if they so desire. Best of all, this technique also allows them the opportunity to take a "second bite at the apple" when the business is sold in the future. As such, this is an important tool that provides business owners with growth and liquidity options.

ENRIQUE C. BRITO,
CFA, AVA, CMA&A

EQUITY RECAPITALIZATIONS DEFINED

A recapitalization is a transaction which results in the reallocation of the debt and equity in the capital structure of a business. It represents an attractive option for owners considering an exit because it lets them exchange some of their equity for cash and position the company for future growth.

In an equity recapitalization a private equity investor buys out most, but not all, of the owner's interest in the business. This allows the owner the opportunity to unlock some of the value tied up in the equity of the company and creates a liquidity event for what is probably the largest portion of his/her net worth. An added

benefit is that it gives the owner the opportunity to remain involved in the operation and decision making process of the company, or alternatively, to phase out over time. Moreover, when the investor sells the business at some point in the future, the owner sells the remaining equity thus participating in the upside of a second liquidity event.

In addition to the benefits to the owner, recaps also provide management teams the opportunity to participate in the equity of the business when they do not have the capital to do so. Since private equity investors usually require and actively seek the support of the management team, it is likely that they may offer top management the opportunity to participate in the equity of the business either in the form of a buy-in and/or earn-in basis.

Overall, equity recapitalizations as a financial strategy offer numerous advantages including increased owner liquidity, continued ownership, risk minimization and enhanced growth opportunities among others. Top management also benefits in this process as opportunities are created for them to become shareholders in the business.

THE PROCESS OF A RECAPITALIZATION

When a shareholder in a private company wants to liquidate his/her investment, the remaining shareholders are often first presented with the opportunity to purchase these shares. If the value of the ownership interest being sold exceeds the company's available cash resources, then another source of capital is required. In this situation, it is up to the remaining shareholders to determine whether they would prefer to finance the buyout with debt or with equity.

In the event that the company's capital structure and cash flow can support additional debt, the remaining shareholders are probably better off financing the buyout with debt, as this is usually the least expensive and easiest to ar-

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range source of capital. However, if debt (senior or subordinated) is not available to the company, then the shareholders must find other sources(s) of capital, often from an equity investor.

For the most part, private equity investors in a recap will seek to buy a controlling interest (at least 51%) in the company. To finance the deal, equity investors typically use "mezzanine debt securities" generally in the form of subordinated debt with equity-based options (warrants). In essence, mezzanine debt is a hybrid between senior debt and equity, both in terms of structure and cost. Under normal market conditions, subordinated mezzanine debt usually carries a coupon between 12% and 14% and is generally ranked by Fitch within the 'B' category. It ranks junior to bank loans and (usually) high yield bonds. When the coupon rate is combined with the return from the equity warrants, the total cost/return of the mezzanine debt is usually in the low to mid twenty percent range. As the company grows, its earnings are used to pay off the mezzanine investment or to replace it with lower cost senior debt.

CONCLUSION

As baby boomers continue to retire in record numbers over the next five to ten years, many business owners will begin to consider alternatives to exit their businesses.

For some, an equity recapitalization will become a very viable option, enabling them to modify the company's capital structure in such a way that is consistent with their plans and objectives as well as those of the company.

As explained in this article, a private equity recapitalization makes it possible for business owners to achieve partial liquidity for their interest in the business, while continuing to participate in both the operations of the business and its upside potential. The management team also benefits as they can become shareholders in the company. And, most importantly, the business will have the financial resources required to support its future growth.

About the Author: Enrique C. Brito, MBA, CFA, AVA, CMA&A is a managing director of The Moten Group, a private investment bank providing merger and acquisition, valuation and private equity financing services. He has over 17 years of corporate finance and investment banking experience and before that worked on the subject of business valuation and M&A. He can be reached via e-mail at enrico@emotengroup.com or call 703-827-5553

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Bank Debt

1. Debt Coverage
2. Collateral
3. Commitment

Cash vs Assets Based Lender

Types of Lenders

1. National
2. Regional
3. Community
4. Government (Not SBA)

Hiring New Employees vs Working Capital



**“This is how I look now. This is what I want.
How do I need to look to get what I want?”**

Consulting Role, Never Decision-making Role

Debt Service Coverage

- For every **\$100k LOC @ 5.75%**, 5yrs = **\$2,000/month** (Rounded) Net Yearly Cash Flow of \$24,000 = 1:1 Match
- Underwriters Businesses Capability to Re-Pay the debt, **aim for 1.5x** (The higher the better) **\$36,000**

PLUS Collateral as Plan B

Worksheet 19

SUMMARY PROPOSAL FOR \$XXXX TO XXXX XXXXXXXXXXXX																							
(logo)	<p>Description:</p> <p>(Current Phase Funding Request and Planned Results)</p> <p>(Overview of Business & Market Size)</p> <p>(Historical Phases and Results)</p> <p>(Future Phase & Plans)</p>																						
<p>Company Information:</p> <p>Legal Name Address: Web: Phone: Fax: Email: EIN: Date Established:</p>																							
<p>Ownership</p> <p>Current Owners:</p>																							
<p>Team:</p>																							
<p>Experience:</p>																							
<p>Personal Financials</p> <p>Total Net Worth: Credit Score:</p>																							
<p>Collateral Summary</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th>Collateral</th> <th>Value</th> <th>Market Value</th> <th>Prior Liens</th> </tr> </thead> <tbody> <tr> <td>Commercial Property</td> <td>\$0</td> <td>\$0</td> <td>\$0</td> </tr> <tr> <td>Account Receivable</td> <td>\$0</td> <td>\$0</td> <td>\$0</td> </tr> <tr> <td>Equipment & Signage</td> <td>\$0</td> <td>\$0</td> <td>\$0</td> </tr> <tr> <td>Owners' Personal Property</td> <td>\$0</td> <td>\$0</td> <td>\$0</td> </tr> </tbody> </table>				Collateral	Value	Market Value	Prior Liens	Commercial Property	\$0	\$0	\$0	Account Receivable	\$0	\$0	\$0	Equipment & Signage	\$0	\$0	\$0	Owners' Personal Property	\$0	\$0	\$0
Collateral	Value	Market Value	Prior Liens																				
Commercial Property	\$0	\$0	\$0																				
Account Receivable	\$0	\$0	\$0																				
Equipment & Signage	\$0	\$0	\$0																				
Owners' Personal Property	\$0	\$0	\$0																				
<table border="1" style="width: 100%; border-collapse: collapse;"> <tbody> <tr> <td>Total Market Value</td> <td style="text-align: right;">\$0</td> </tr> <tr> <td>Less: Prior Liens</td> <td style="text-align: right;">\$0</td> </tr> <tr> <td>Net Collateral Value</td> <td style="text-align: right;">\$0</td> </tr> </tbody> </table>		Total Market Value	\$0	Less: Prior Liens	\$0	Net Collateral Value	\$0	<p>The owners have never been involved in bankruptcy or insolvency proceedings. There are no pending lawsuits; not under indictment, parole or probation. The owners have never been arrested or convicted for any criminal offense other than, perhaps, a minor vehicle violation.</p>															
Total Market Value	\$0																						
Less: Prior Liens	\$0																						
Net Collateral Value	\$0																						
<p>Explanation of Offered Collateral: Improvements (Value x 0%), Equipment (Value x 20%), Personal Real Estate (Value x 80%)</p>																							

Description of Request:			
USES	Phase 1 (20xx-20xx)	Phase 2 (20xx-20xx)	Phase 3 (20xx-20xx)
Building & Property:			
Lease Improvements:			
Research & Development:			
Working Capital:			
TOTAL USES:			
SOURCES			
Original Owner Investment:			
Loans:			
New Equity Investors			
TOTAL SOURCES:			

Historical & Projected Customers:			
	Phase 1	Phase 2	Phase 3
Market Size:			
Leads/Prospects:			
Customers:			
Average Fee:			
Average Transactions:			

Images

Awards & Recognitions:

Historical Financials & Projections						
	18 Mo.	Year 1	Year 2	Year 3	Year 4	Year 5
Total Revenue						
Gross Profit						
Net Income						
Debt Expense*						
Owner Compensation						
Total Assets						
Total Liabilities						
Cash on Hand						

Financials and Projections Prepared By:

Professional Services:

DUNS Number:	Business Accountant:
Bank of Business:	Insurance Agency:
Business Lawyer:	Business Coach:
	Professional Association:

SUMMARY PROPOSAL FOR \$125,000 TO EXPAND WHOLESALE & LIMITED RETAIL
GOLD & COIN EXCHANGE LLC

SINCE 1985
**GOLD & COIN
EXCHANGE**

Company Information:

Legal Name: Gold & Coin Exchange LLC
Address: 8186 Main Street, Oneonta NY 13820
Web: www.goldandcoinexchange.com
Phone: 607-342-2696
Email: bgoldburg@goldandcoinexchange.com
EIN: 27-5727977
Date Established: October 1985

Ownership

Current Owners: Brenda Goldberg 100%
To Hire: Full-Time Assistant (Year 3) Owner
Experience: Project Management (30 years); Diamond Grading Certified Gemological Institute of America 1994

Personal Financials

Total Net Worth: \$8,063 (SBA Form 413)
Credit Score: 638 (VantageScore)

Collateral Summary

Collateral	Value	Market Value	Prior Liens
Commercial Property	\$0	\$0	\$0
Inventory (6 Months)	\$125,000	\$25,000	\$0
Equipment & Signage	\$0	\$0	\$0
Owners' Personal Property	\$ 260,000	\$208,000	\$232,000
Total Market Value		\$257,000	
Less: Prior Liens		\$232,000	
Net Collateral Value		\$25,000	
Market Value: Personal Property (80% Value); Inventory (20% Value)			

The owner has never been involved in bankruptcy or insolvency proceedings. There are no pending lawsuits, not under indictment, parole or probation.

Description:

The capital enables Gold & Coin Exchange, LLC, a licensed precious metal dealer, to increase the volume of wholesale purchases of gold, silver, and platinum transactions from less than \$15,000 to \$85,000 monthly by the end of year 3. Also, hire an experienced assistant by the end of year 2, and enable us to begin immediately 12 retail events (that would coincide with Oneonta events). With limited marketing (7 contacts/week), we MUST turn away or delay 50% of all requests by people to sell their gold for cash (only able to do 20 transactions/month; \$487 per transaction). Since 1983, we have operated 355 days per year, buying old jewelry, coins, flatware, dental gold, and diamonds from primarily senior citizens as a cash purchase at melt value and selling to area precious metal dealers (Tier 1) for less than 160% markup value. **NOTE:** 2019 numbers lower due to COVID restriction and illness (death of owner's brother). Unlike a traditional retail coin and jewelry store that finances or takes on memo their inventory, our margins are higher because we own inventory outright (after NY State required 18 day hold), purchased as a prior wholesale escrow precious metal transaction. Because we need to turn inventory over quickly for cash (average 21 days), we can only sell to those Tier 1 clients. With the ability to acquire more metals and hold that inventory for an average of 54 days, we can sell directly to national refiners ("soaring demand" Source: Bloomberg.com) and during the monthly Oneonta events (Tier 2 clients) for a markup greater than 160%. Inflationary recessionary indicators create the need for families to have cash. And stay-at-home policies for senior citizens make a pent up demand to sell their precious metals. With the additional cash profits, able to begin to sell to Tier 3 (retail at the current location) at a 172%+ markup. (Note: Financial projections do NOT include Tier 3 transactions.) Jewelry retail anticipates their "best ever" or "better than average" sales, according to the 2021 Big Survey results, "a once-in-a-decade year for sales."

USES

Building & Improvements	\$0
Inventory	\$125,000
Working Capital	\$5,000
TOTAL USES:	\$130,000



I had to write a positive review for Gold and Coin Exchange because my aunt and I dealt with them on several occasions - and each and every time they were than impressed us with their knowledge, courteous service and honesty. They broke down everything we wanted to know so we feel safe when dealing with them. I recommend them to anyone looking to sell gold, silver, and platinum. - Shelly H. - Hartwick, NY

SOURCES

Owner Investment:	\$5,000
Loans:	\$125,000
New Equity Investors	\$0
TOTAL SOURCES:	\$130,000

Gold & Coin Exchange exceeded my expectations by offering 50% more cash than any other competing merchant (for my platinum and silver). They have a smooth and efficient operation and I will definitely come back when it is time to sell more platinum! Thanks again! - Melissa N. - Albany, NY

Coral company. Great service. Will recommend, they made me an all cash offer for my old jewelry, that was to good to refuse. I got paid! YE-AAA!!! - Alan F. - Binghamton, NY

	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6
Prospective Sellers	1,218	1,340	1,473	1,621	1,783	1,962
Sellers	195	236	285	345	418	506
Avg. Purchased/Seller	\$879	\$966	\$1,063	\$1,169	\$1,286	\$1,415
Avg. Trans./Seller (RND)	2.11	1.95	2.12	2.29	2.02	3.21
Purchases / Inventory	\$362,080	\$445,233	\$641,458	\$924,723	\$1,567,327	\$2,295,722
Avg. Mark-Up (RND)	161.3%	163.9%	166.7%	169.5%	171.9%	175.1%
Revenue	\$584,000	\$729,890	\$1,069,097	\$1,567,327	\$2,693,677	\$4,020,494

Historical Financials & Projections (Created by RMR Accountancy, LLC)

Projections: 5 years of financing at 12% (interest, points & fees) & 4% origination fee. **Seek a better offer.**

	2019	2020	2021	J-A 2022	Year 1	Year 2	Year 3	Year 4
Total Revenue	\$378,669	\$173,783	\$366,219	\$125,858	\$584,000	\$729,890	\$1,069,097	\$1,567,327
Gross Profit	\$97,853	\$21,557	\$130,207	\$47,810	\$221,920	\$284,657	\$365,639	\$578,124
Net Income	\$34,934	\$2	\$49,944	\$42,458	\$38,609	\$93,530	\$138,177	\$293,353
Debt Expense	\$0	\$0	\$0	\$0	\$18,955	\$11,494	\$8,719	\$5,394
Minimal Owner Comp.	\$34,934	\$0	\$49,944	\$28,839	\$48,000	\$50,400	\$52,920	\$55,566
Total Assets	\$12,000	\$12,000	\$12,000	\$16,705	\$149,198	\$220,855	\$334,385	\$599,965
Total Liabilities	\$0	\$0	\$0	\$0	\$105,589	\$83,716	\$59,068	\$31,295
Cash on Hand	\$5,326	\$2,068	\$9,563	\$191	\$24,198	\$95,855	\$209,385	\$474,965

Professional Services:

Precision Metal Dealer License (NY): 379
Certificate for Weighing & Measuring (NY): 9348757
Professional Association: Gemological Institute of America (GIA) graduate & alumni member
Bank of Business: Oneonta Credit Union

Business Lawyer: Clancus & Mayer
Business Accountant: RMR Accountancy, LLC
Insurance Agency: Cooperstown Mutual
Business Training: SBDC at SUNY Oneonta

Final Words for Growth to Win More!

“MINDSET·SKILLSET·TOOLSET”



To Do List

- 1.
- 2.
- 3.

Growing Your Business During/After COVID

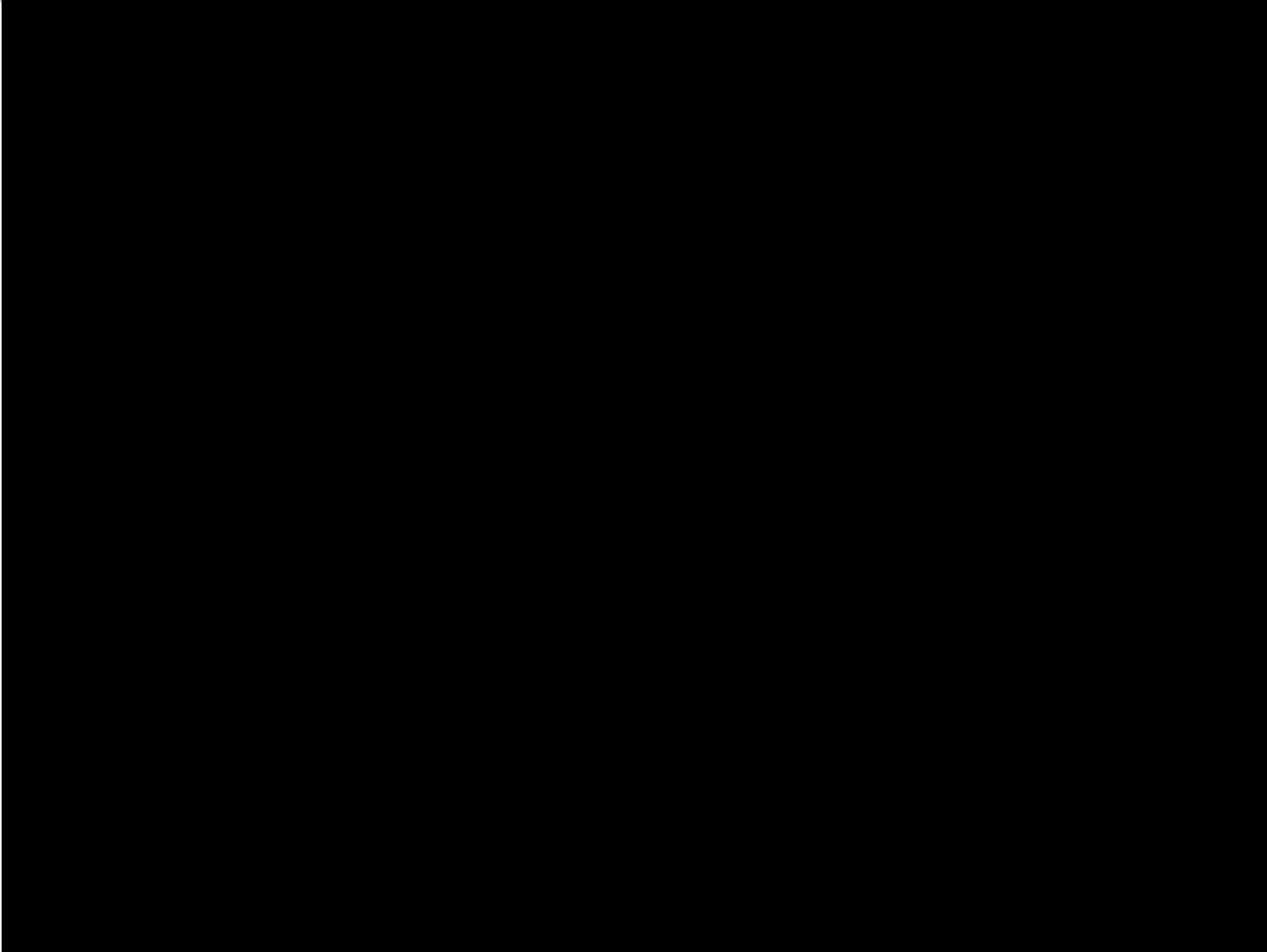
Drive 5 to Earn More; Align 5 to Work Less
4 Disciplines of Execution
3 Sets of 3 Questions
2 PITS to Avoid
1 MOST Profitable at a Time (Big Rock)



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