

*Growing a  
Successful  
Business*



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# Values

<b>Loyalty</b> Maintaining important connections and commitments	<b>Power</b> Having authority and influence	<b>Independence</b> To have freedom of thought and action
<b>Education / Learning</b> Continued growth in knowledge and skills	<b>Recognition</b> To receive recognition for my achievements from people who are important to me	<b>Emotional Well Being</b> Solving emotional problems and having self esteem
<b>Spiritual Well Being</b> Living according to my spiritual beliefs	<b>Physical Well Being</b> Taking good care of my body and personal appearance	<b>Sexual Fulfillment</b> Feeling good about my sexuality
<b>Quality Relationships</b> A relationship that is a source of love and fulfillment	<b>Love</b> To be able to love and allow myself to be loved	<b>Success and Achievement</b> Being able to do one or more things really well
<b>Family and Heritage</b> Maintaining family traditions and background	<b>Aesthetics</b> Having beauty in my surroundings	<b>Acceptance</b> Being accepted and liked by people who are important to me
<b>Pleasure / Joy</b> Enjoying the joy and pleasures of my life	<b>Parenthood</b> Having and taking care of children is a source of fulfillment	<b>Uniqueness</b> Being my own, unique creative self
<b>Sports &amp; Hobbies</b> Having special interests or activities	<b>Openness</b> Being open and honest with people I love and care about	<b>Career / Work</b> My business provides fulfillment
<b>Financial Security</b> Being secure today and building financial resources for the future	<b>Integrity</b> Living by ethical standards	<b>Prestige</b> To become well known and to have status
<b>Ambition</b> A strong desire to succeed in life and business	<b>Flexibility</b> Ability to adjust to circumstances and needs in a positive manner	<b>Equality</b> Treating everyone with respect regardless of sex, race, religion, age, etc.
<b>Service</b> Giving help and / or assistance to people in a friendly manner	<b>Responsibility</b> Carrying out our duties to our clients / families / friends / company of our own prodding	<b>Accuracy</b> Being correct and careful in the work that we do

<p><b>Diversity</b> Encouraging variety in all aspects of our business and lives</p>	<p><b>Respect</b> To show consideration for the feelings of others</p>	<p><b>Dedication</b> Putting our whole energy and attention into a task</p>
<p><b>Honesty</b> Telling the truth in all circumstances</p>	<p><b>Innovativeness</b> Discovering new products and services and bringing them to the market</p>	<p><b>Teamwork</b> Everyone working together for the benefit of everyone</p>
<p><b>Courage</b> Facing problems and opportunities in spite of fear</p>	<p><b>Generosity</b> Sharing my abundance (time, money, skills) with people and causes I care about</p>	<p><b>Empowerment</b> Giving people the skills, knowledge, and power to take care of themselves</p>
<p><b>Optimism</b> Focusing on the positive aspects of life to keep moving forward Quality</p>	<p><b>Friendliness</b> Maintaining an open and inviting environment</p>	<p><b>Influence</b> Positively affecting the decisions of the people and businesses I deal with</p>

# **Small Business Class Code of Honor**

I am here to learn and to grow

I will participate to the best of my ability

I will respect and encourage the teacher and my fellow students

I will respect the privacy and confidentiality of everyone in the class



# Glossary

**Active Income**

Money that you have to physically work for like hourly wages, salary, and commissions.

**Residual Income**

Ongoing income that is paid without the full initial expenditure of effort, but must maintain an active role in the enterprise to continue receiving payment like trailers, service contracts, subscriptions, and renewal income.

**Passive Income**

Money that you are paid without you having to work for it like rental income from a managed property and royalties.

**Employee**

Works in the system that is owned by someone else.

**Self-Employed**

Is the system and works in it.

**Business Owner**

Owns the system and has other people working in it.

**Investor**

Invests money in the system. Makes money by having their money work for them.

**Entrepreneur**

A person that solves problems for people at a profit.

**Salesperson**

Someone that helps people to find the right product or service to fulfill their needs and wants.

**Business**

Something that can grow and be profitable without your direct involvement.



**Fear**

False Evidence Appearing Real.

**Courage**

Knowing fear intimately, and still doing it.

**Kaizen**

Japanese word roughly translated to mean Constant and Never Ending Improvement.

**Law of Income**

You will be paid in direct proportion to the value you deliver according to the marketplace.

**Prospect**

1. Has the need / want for your product / service
2. Has the money to pay for your product / service
3. Has the authority to make a decision

**Broke**

A temporary shortage of cash.

**Poor**

A state of mind that keeps you in a state of constant and continuing financial struggle.  
Has nothing to do with the amount of money a person has (or does not have).

**Competition**

Someone that is willing and able to consistently play at your level or above. Anything else is a target.



# Reasons Why Businesses Fail

Our schools train students to be employees who look for jobs rather than train entrepreneurs who create jobs and businesses.

The skills to be a good employee are not the same skills required to be a good entrepreneur.

Many entrepreneurs fail to build a business. Instead they work hard building a job that they own. They become self-employed rather than business owners.

Many entrepreneurs work longer hours and are paid less per hour than their employees. Hence, many quit out of exhaustion.

Many new entrepreneurs start without enough real life experience and without enough capital.

Many entrepreneurs have a great product or service, but don't have the business skills to build a successful business around that product or service.

Many entrepreneurs are afraid of failing and fall into the trap of doing nothing to avoid making mistakes.

Many entrepreneurs feel they know everything and can do everything so they do not seek out help from competent advisors.

Many entrepreneurs fail to understand the difference between profit and cashflow.

# Employee to Entrepreneur

Ability to change philosophy from security to freedom

Ability to operate without money

Ability to operate without security

Ability to focus on opportunity rather than resources

Having different management styles to manage different people

Ability to manage people and resources they do not control

Team and value oriented rather than pay or promotion oriented

Active learner – no graduation day

Generalized education rather than specialized

The courage to be responsible for the entire business

Understand that making mistakes and learning from them is crucial to success

Understand that the work and costs are in the front end and the financial payoffs and other rewards are in the back end

# Activity Management

1. **Focus on the critical few.** 80% of the things you do account for only 20% of your results. And vice versa. Put your time and energy into the activities that are productive and that move you and your goals forward.
2. **Learn to procrastinate.** Procrastination is absolutely essential to your success. Just make sure you procrastinate the right things. Put off the busy work and focus on the stuff that will make you money and move your business forward.
3. **Throw away your “to-do” list.** Create instead an 80/20 list. Write the top-priority items at the top in the 20% box. Write the lower-priority items at the bottom. Only work on the top of your list.
4. **Reward yourself for doing the right things.** The Things That Get Rewarded Get Done. If you reward yourself for your most positive actions, you will get more of them done ... almost effortlessly. Small rewards are necessary, not just big rewards at the achievement of a big goal.
5. **Do your FTF: Feared Things First.** Which activity on your list do you fear (or procrastinate on) the most? That’s your FTF. When you start your day (or plan it the night before) ask yourself, “What’s my FTF today?” Start your day with that activity. By training yourself to do your FTF, you unconsciously urge yourself to tackle tougher tasks.
6. **Plan.** Take time for planning. Plan your week (Friday after work or Sunday evening before the week) and plan your day (end of the work day for the following day).
7. **Exercise.** It helps you work harder, longer, have more energy, and think more clearly. It increases your health span and your life span. While exercising listen to great books, courses, seminars, and podcasts so that you can layer those two activities together.
8. **Layer your activities.** Use your waiting time productively. Multi-task when it is warranted. Listen to audios while exercising, driving, doing paperwork, waiting for a meeting or appointment, or standing in line. Always carry a notepad and pen with you. Constantly ask yourself this question: “Is this the most productive use of my time?”
9. **Write out your goals weekly.** Knowing exactly where you want to go helps you make daily decisions about how to properly invest your time, effort, energy, and money.
10. **Just say “No!”** Learn to say NO without guilt.



## Recommended Reading

Raving Fans	Ken Blanchard and Sheldon Bowles
The Success Principles	Jack Canfield
Chicken Soup for the Entrepreneur's Soul	Jack Canfield and Mark Victor Hansen
How to Win Friends and Influence People	Dale Carnegie
The Five Love Languages	Gary Chapman
Influence (The Psychology of Persuasion)	Robert Cialdini
Built to Last	Jim Collins
Good to Great	Jim Collins
Great by Choice	Jim Collins
The 7 Habits of Highly Effective People	Stephen Covey
First Things First	Stephen Covey
Your Best Year Yet!	Jinny Ditzler
The Power of Habit	Charles Duhigg
Secrets of the Millionaire Mind	T. Harv Eker
The E Myth	Michael Gerber
The One Minute Millionaire	Mark Victor Hansen and Robert Allen
Think and Grow Rich	Napoleon Hill
Start with Why	Simon Sinek
The One Minute Manager	Spencer Johnson
The One Minute Salesperson	Spencer Johnson
Who Moved My Cheese?	Spencer Johnson
Rich Dad, Poor Dad	Robert Kiyosaki and Sharon Lechter
Cashflow Quadrant	Robert Kiyosaki and Sharon Lechter
Rich Dad's Guide to Investing	Robert Kiyosaki and Sharon Lechter
Before You Quit Your Job	Robert Kiyosaki and Sharon Lechter
Protecting Your #1 Asset	Michael Lechter
The Slight Edge	Jeff Olson
The Magic of Thinking Big	David Schwartz
The ABC's of Building a Business Team the Wins	Blair Singer
Made in America	Sam Walton
Secrets of Closing the Sale	Zig Ziglar

## The Difference

<b>Business Owner Mindset</b>	<b>Employee Mindset</b>
Believe “I create my life”	Believe “Life happens to me
Play the money game to win	Play the money game to not lose
Are committed to being rich	Would like to be rich
Think big	Think small
Focus on opportunities	Focus on obstacles
Admire rich and successful people	Resent rich and successful people
Associate with rich and successful people	Associate with negative and unsuccessful people
Promote themselves and their value	Think negatively about selling and promotion
Are bigger than their problems	Are smaller than their problems
Are excellent receivers	Are poor receivers
Choose to get paid based on results	Choose to get paid based on time
Think “both”	Think “either / or”
Focus on their net worth	Focus on their working income
Manage their money well	Mismanage their money well
Have their money work hard for them	Work hard for their money
Act in-spite of fear	Let fear stop them
Constantly learn and grow	Think they already know

# Personal / Business Inventory

**Why do I want to own a business?**

**Am I willing to work harder on myself than I am on my business?**

Yes

No

**At what level do I want to play the game?**

Hobby

Part-Time

Full-Time

Tycoon

**At what level of play am I willing to extend myself to play the game?**

Casual

Hobby

Part-Time

Full-Time

**How afraid am I of failure?**

Terrified

Somewhat

Totally Relaxed

**What are my procrastination techniques?**

Social Media

Baking / Cooking

Online Shopping

Cleaning

Netflix

De-Cluttering

Sleep

Exercise

Kids

Spouse

Chatting

**What price will I have to pay to succeed?**

- |                           |                        |
|---------------------------|------------------------|
| Give up hobbies           | Less time with family  |
| Money                     | Cut back hours at work |
| Give up vacation time     | Give up TV time        |
| Give up Social Media time | Move                   |
| Give up weekends          | Give up evenings off   |
| Reduce kid's activities   |                        |

**Can I delay the financial rewards until the business is successful?**

- |     |    |
|-----|----|
| Yes | No |
|-----|----|

**What have been my greatest successes?**

- 1.
- 2.
- 3.
- 4.
- 5.
- 6.
- 7.
- 8.
- 9.
- 10.

**What are my greatest skills?**

- |     |     |
|-----|-----|
| 1.  | 11. |
| 2.  | 12. |
| 3.  | 13. |
| 4.  | 14. |
| 5.  | 15. |
| 6.  | 16. |
| 7.  | 17. |
| 8.  | 18. |
| 9.  | 19. |
| 10. | 20. |

**What have been my greatest failures?**

- 
- 
- 
- 
- 

**What are my greatest weaknesses?**

- 
- 
- 
-



**Am I willing to make mistakes and learn from them?**

Yes

No

**Do I have a solid support network?**

Yes

No

Who: 1.

2.

3.

4.

5.



*Your Idea*  
*(seeds of intention)*

# Successful Goal Setting

<b>Specific</b>	Attach Numbers What will be different? How will you benefit? How will you know you have achieved it?
<b>Measurable</b>	What are the <b>ACTIONS</b> you need to take to achieve this goal?
<b>Attainable</b>	What is your action plan? Daily? Weekly? Monthly? Quarterly?
<b>Realistic</b>	What are you prepared to do to meet these action goals?
<b>Timed</b>	What is your timeline for attaining your goals?
<b>Great</b>	Aim high
<b>Organized</b>	What is the plan? Have a map to follow
<b>Activities</b>	Daily habits move you forward
<b>Lifetime</b>	Not a one-time thing. Keep challenging yourself and growing
<b>Success</b>	What does it look like to you? Make sure that it is your goal, not someone else's



# Champion Creed

I am not judged by the number  
of times I fail,  
but by the number of times I succeed.  
And the number of times  
I succeed is in direct proportion  
to the number of times  
I can fail and keep trying

**Tom Hopkins**

# SMART GOALS

**What is my main business goal?**

## **Specific**

What are the numbers?

Profit

Cashflow

Clients

Other

## **Measurable**

You control the actions you take which lead to the results you get

Action

Action

Action

Action

Action

## **Attainable**

What is my action plan?

Daily?

Weekly?

Monthly?

Quarterly?

**Realistic**

What am I prepared to do to meet these action goals?

Stop Doing

Start Doing

**Timed**

What is my timeline for attaining my goals?

One Month

First Quarter

Second Quarter

Third Quarter

One Year



# *Your Business Plan*

*(enriching the soil)*

# Vision, Mission, Values

**All successful businesses have a strategic framework**

Values

Vision

Mission

## **Values**

Values are the compass that let you know when you are on or off course. They guide you in making decisions regarding your life and your business

## **Vision**

This is your big picture. What does your ideal future look like? What are your requirements in terms of customer base, company reputation, income level, employee relationships, global impact, etc?

## **Mission**

What feeling do you want your customers to have after interacting with you and your company? It has nothing to do with you, your company, your products or services. When your customer experiences this it is your “kill me now because all is good in the universe” moment



# **KSA Business**

## **Vision, Mission, and Values**

### ***Vision***

*To make the world a better place for everyone by helping entrepreneurs succeed in an honest, ethical, and moral way*

### ***Mission***

*Empowering Main Street*

### ***Values***

**Kaizen**

**Honesty**

**Sustainability**





## **Company Values**

### **Mission**

Pitney Bowes will deliver shareholder and customer value by providing leading-edge global, integrated mail and document management solutions for organizations of all sizes.

### **Vision**

We are One Company for Growth, passionate about the success of our customers, our shareholders, and our employees. We grow by creating successful customers and driving innovation throughout the global mail and document management industry. Our globally recognized and trusted brand represents compelling value for our customers and inspires pride in our employees. We make it exceptionally easy for our customers to do business with us. Our robust infrastructure and business processes provide a sustained competitive advantage. And, our global team of diverse, highly-talented individuals is aligned in the relentless pursuit of our common goal.

### **Operating Principles**

1. We put customers first
2. We live our brand
3. Innovation and risk-taking drive our growth
4. We identify and solve problems
5. We are partners in everything we do
6. Our actions make the difference every day
7. We conduct business with the highest ethical standards



At Johnson & Johnson Inc., our mission is to enrich the health and wellness of every Canadian, every day. Behind every one of our brands is a tradition of innovative research, cutting-edge technology, and a deep commitment to delighting our consumers with products that they can trust for their entire family.

In 1943, Robert Wood Johnson, a member of our founding family, crafted a manifesto that would come to stand for all of the values that inform our decisions—Our Credo. Our Credo reminds us to always put the needs and well-being of the people we serve first. It's our moral compass, our recipe for success, and the backbone of our business. Having stood the test of time, it continues to light our path ahead. Here it is:

We believe our first responsibility is to the doctors, nurses and patients, to mothers and fathers and all others who use our products and services. In meeting their needs everything we do must be of high quality. We must constantly strive to reduce our costs in order to maintain reasonable prices. Customers' orders must be serviced promptly and accurately. Our suppliers and distributors must have an opportunity to make a fair profit.

We are responsible to our employees, the men and women who work with us throughout the world. Everyone must be considered as an individual. We must respect their dignity and recognize their merit. They must have a sense of security in their jobs. Compensation must be fair and adequate, and working conditions clean, orderly and safe. We must be mindful of ways to help our employees fulfill their family responsibilities. Employees must feel free to make suggestions and complaints. There must be equal opportunity for employment, development and advancement for those qualified. We must provide competent management, and their actions must be just and ethical.

We are responsible to the communities in which we live and work and to the world community as well. We must be good citizens – support good works and charities and bear our fair share of taxes. We must encourage civic improvements and better health and education. We must maintain in good order the property we are privileged to use, protecting the environment and natural resources.

Our final responsibility is to our stockholders. Business must make a sound profit. We must experiment with new ideas. Research must be carried on, innovative programs developed and mistakes paid for. New equipment must be purchased, new facilities provided and new products launched. Reserves must be created to provide for adverse times. When we operate according to these principles, the stockholders should realize a fair return.



## **McDonald's**

### **Our Values**

#### **McDonald's Corporate Responsibility**

Corporate responsibility is an important part of McDonald's heritage. We have a long track record of industry leadership in community involvement, environmental protection, diversity, opportunity, and work with our suppliers to help improve their practices. We are committed to do still more to earn the trust of our customers and everyone else affected by our business.

#### **McDonald's Balanced, Active Lifestyles Initiatives**

McDonald's cares about the well-being issues that are so important to many of our customers. With our balanced, active lifestyles initiatives, we are offering a variety of high-quality menu options, promoting physical activity, and providing information and education to help our customers around the world make smart choices for themselves and their families.

#### **McDonald's Diversity**

McDonald's is the world's community restaurant. We are proud of our long-standing commitment to a workforce that is diverse. We believe in developing and maintaining a diverse workforce that will strengthen the McDonald's system.

#### **McDonald's World Children Day**

Participating McDonald's restaurants in more than 100 countries worldwide celebrate World Children's Day at McDonald's, an annual global fundraiser benefiting Ronald McDonald House Charities (RMHC) and local children's causes.



### **Our Mission**

To discover, develop, and provide innovative products and services that save and improve lives around the world.

### **Our Vision**

To make a difference in the lives of people globally through our innovative medicines, vaccines, and animal health products. We are committed to being the premier, research-intensive biopharmaceutical company, and we are dedicated to providing leading innovations and solutions for today and the future.

**They represent the very core of our character as a company.  
They are what make us a company worthy of trust.  
They guide our decisions and actions.**

#### **Patients First**

We are all accountable for delivering high quality products and services. We aspire to improve the health and wellness of people and animals worldwide, and to expand access to our medicines and vaccines. All of our actions must be measured against our responsibility to those who use or need our products.

#### **Ethics & Integrity**

We are committed to the highest standards of ethics and integrity. We are responsible to our customers, to our competitors, to distributors and suppliers, to shareholders, and to the communities we serve worldwide. In discharging our responsibilities, we do not take professional or ethical shortcuts. Our interactions with all segments of society must be transparent and reflect these high standards.



#### **STANDARDS**

#### **Our Policies That Guide Us**

Leading us on the principled path to being a company worthy of trust

#### **Respect For People**

Our ability to excel depends on the integrity, knowledge, imagination, skill, diversity, safety and teamwork of our employees. To this end, we work to create an environment of mutual respect, inclusion and accountability. We reward commitment and performance, and are responsive to the needs of our employees and their families.

#### **Innovation & Scientific Excellence**

We are dedicated to the highest level of innovation and scientific excellence. Our research is guided by a commitment to improving health and the quality of life. We strive to identify and meet the most critical needs of patients and customers through continuous innovation.

**Our Values & Standards are fundamental to our success.**

# Think!

If you *think* you are beaten, you are,  
If you *think* you dare not, you don't.  
If you like to win, but *think* you can't,  
It is almost certain you won't.

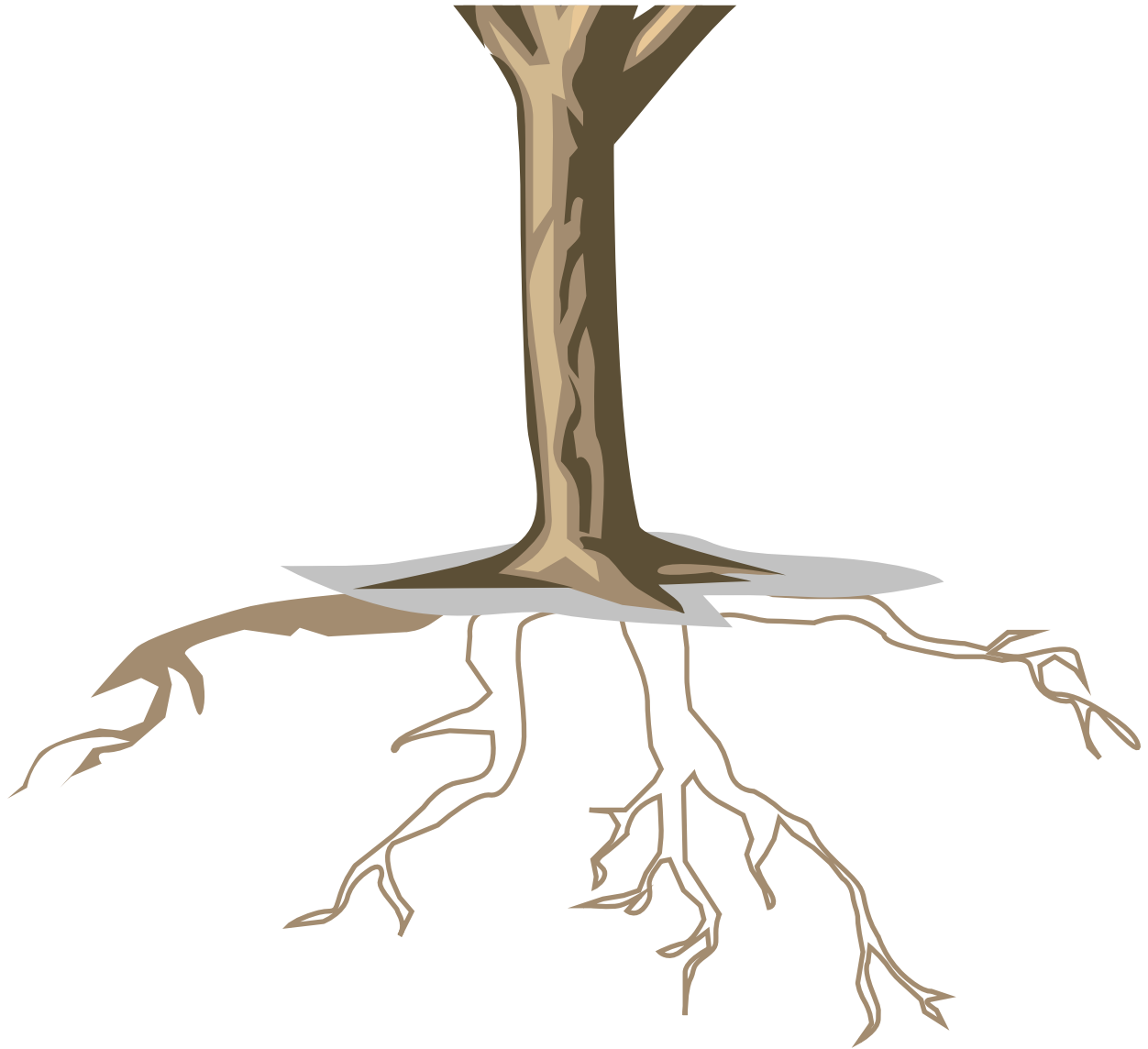
If you *think* you'll lose, you're lost,  
For out in the world we find,  
Success begins with a fellow's will –  
It's all in the *state of mind*.

If you *think* you are outclassed, you are,  
You've got to *think* high to rise,  
You've got to be *sure of yourself* before  
You can ever win a prize.

Life's battles don't always go  
To the stronger or faster man,  
But soon or late the man who wins  
Is the man **WHO THINKS HE CAN!**

**Walter D. Wintle**

# Values List



*Marketing*  
*(the first essential root)*



# Marketing

As a business owner FIRST and FOREMOST your job is selling.

NOTHING happens until a sale is made. Absolutely everyone sells.

EVERYTHING you do is marketing

10%      General Population

30%      Prospects

60%      Existing Clients

Track where your sales come from

Find a problem and SOLVE it.

Focus on the needs and wants of your clients.

Ask questions and LISTEN to the answers

Use everyday simple language. Industry or technical jargon alienates clients and prospects

The client wants to know what time it is, not how the watch works.

Have a front end and a back end to your products / services

Be patient! You have to reach your prospects 9 times before they buy. Marketing must be seen 27 times to reach 9 times.

SW, SW, SW, SW, SW – Next!

Some will. Some won't. So what? Some are willing.

Some are waiting. Next!

# Branding

## Consistency, Consistency, Consistency

Pick your “look” (logo, meme, tag line, values, vision, mission) and stick with it. Just when you are getting bored and starting to think it isn’t working, your clients and prospects are just starting to notice.

## Know your business

Comfort	not climate control
Wellness	not massage therapy
Peace of Mind	not insurance

## Complimentary

Everything needs to work together. Business cards, brochures, store look, uniforms, delivery vehicles, email, website, etc.

## What is your USP (Unique Selling Proposition)

Super fast delivery, house calls, private sessions, trial offers, education, full service

## Set Yourself Apart

Do things differently. Make yourself memorable. Following all the “rules” makes you forgettable.

## Guarantees

Money back	
Lifetime warranty	
No questions asked return policy	
Outrageous guarantee	
Real Estate	I’ll sell your home. Or give you \$1,000 cash
Restaurant	You’ll love our food. Or we’ll send you to a restaurant of your choice
Sports Therapist	We’ll stop your pain. Or we’ll visit your home and provide a free Follow up session
Dog Walker	We’ll be there on time, every time. Or you get a \$50 bag of dog food free
Florist	We’ll give you a free box of chocolates if our flowers ever disappoint you
Computer Repair	We’ll fix it right. Or repair it free and give you \$100 cash
Retail Store	Double your money back if you find it cheaper elsewhere

## Trial Offers

Bed Company	30 night sleep trial
Car Dealer	Overnight test drive
TV	Free delivery, free installation, free removal

# Affordable Marketing

## **Prospect Everywhere**

Coffee Shop      Golf Course      Playground      Grocery Store  
Kids School      Gym      Dog Park      Library

## **Elevator Speech / 30 Second Commercial**

How you offer value, benefit, and quality  
Relate it to how you can help them

## **Be an Expert**

Submit articles, newsletters, trade journals  
Free speeches to Community Groups and Associations  
Free Seminars  
Teach (schools, colleges, clubs, community and professional organizations)  
Register with HARO (HelpaReporter.com) and be a source

## **Partner Marketing**

Coupons to clients  
Package deals  
Cross links on your websites

## **Free Consultations**

One hour      Offer to leave after the hour is up  
No selling. Help the prospect only.

## **Free Demonstrations**

Focus on the benefit enjoyed by the prospect  
Test drives, open houses  
Go for the sale immediately after the demonstration

## **Personalized Thank You Cards**

First appointment, business done, business lost, referrals, excellent service, etc.

## **Use your business cards**

Give them out everywhere  
Send a business card in every piece of mail  
Never ever be out of your home or office without your business cards

## **Testimonials**

Ask for and use testimonial letters / videos from your raving fans

## **All written communication is a marketing opportunity**

Email signature  
Invoices  
Text Signature

## **Networking**

Find one or two groups that you click with and actively participate  
Give first. Be known as a positive connector and problem solver  
Don't try to connect with everyone at every meeting. Spend time getting into deeper conversation with one or two people.

## **Social Media**

Pick two or three where your customers are and be active  
Facebook, LinkedIn, Twitter, Pinterest, Instagram  
Focus on building relationships, not constantly selling

## **Website**

Have one  
Update it at least once a month  
Video sells  
Have your email linked to your website @ksabusiness.ca

## **Podcasting**

Video or audio podcasting  
Share tips or content on your own  
Interview people  
Be a guest on other people's podcasts

## **Signage**

Wrap your vehicle or put on decals  
Sandwich boards

## **Funny Holiday Cards**

Quarterly mailing of postcards for funny holidays that match up with your culture to your whole list  
Use SendOutCards to mail regular personalized cards to your customers and prospects

# Effective Listening

Here are 5 helpful pointers for more effective listening:

1. Listening is loving. People that truly listen are so rare that they are a highly valued treasure.
2. Listen with your eyes. Most communication is non-verbal and you get more of the real message by paying attention to everything. Eye contact is a form of intimacy.
3. Listen in silence - don't interrupt! Give them the space needed to tell you what they need to tell you. And just because they stop speaking for a moment doesn't mean they are done talking. Patience is a virtue and a gift.
4. Listen intently. Let them know you are actually paying attention by giving verbal feedback and visual cues. This is especially important when you are on the phone and they can't see you.
5. Welcome the silence. The strength of character to be comfortable in silence is invaluable. Silence gives time for gather thoughts, let messages sink in, and space to strengthen relationships.

Most people talk way too much and say next to nothing. Special and successful people practice the lost art of listening.

# Overcoming Fear of Failure

A major key to keeping your desire and attitude is to audibly use self-instructions whenever you suffer any emotional pain or rejection.

1. I never see failure as failure, but only as **A LEARNING EXPERIENCE.**
2. I never see failure as failure, but only as **THE NEGATIVE FEEDBACK I NEED TO CHANGE COURSE IN MY DIRECTION.**
3. I never see failure as failure, but only as **THE OPPORTUNITY TO DEVELOP MY SENSE OF HUMOUR.**
4. I never see failure as failure, but only as **THE OPPORTUNITY TO PRACTICE MY TECHNIQUES AND PERFECT MY PERFORMANCE.**
5. I never see failure as failure, but only as **THE GAME I MUST PLAY TO WIN.**

**Tom Hopkins**



# Branding Checklist

**What is my “look”?**

Colours

Fonts

Logo

Meme

Tag Line

Dress code

Other

**What is my real business? What problem do I solve?**

**What is your USP (Unique Selling Proposition)**

**How can I set myself apart from my competition?**

# Dealing with “No”

It’s a one-word answer. The word “No.” Some people really have a tough time accepting the fact that they are going to hear the word “No” fairly often. They get discouraged and feel rejected because they look at the word “No” as a negative. Nothing could be further from the truth. The word “No” simply means that nothing changes. Think about it. You approach your neighbours and ask them to do business with you and they say “No” – what has changed? Are they still your neighbours? Yes. Did your income go up or down? No. Nothing has changed. This situation can’t be a negative; to be negative things would have had to get worse, and they didn’t. Everything remained exactly the same.

On the other hand, what if they had said, “Yes.” Now there are some positive changes. They got to receive a great product or service. (Positive) You get a chance to gain their confidence and acquire a new client. (Positive) You get to earn some money. (Positive) You may get some referrals. (Positive) You can see by this example that there are no negatives in business. There are times when nothing changes and positives.

Over the next month we are going to conduct an experiment. On the following pages there are 100 No’s. You are to go out there and conduct your business and every time you get a No check it off. If you want to see your business explode with growth take this exercise very seriously.

1. Ask someone in your warm market for an appointment.
2. Ask a company if they would like a free lunch hour seminar for their employees.
3. Ask an existing client for a referral.
4. Ask a center of influence if they would like to set up a referral network with you.
5. Follow up on a database letter and ask for an appointment.

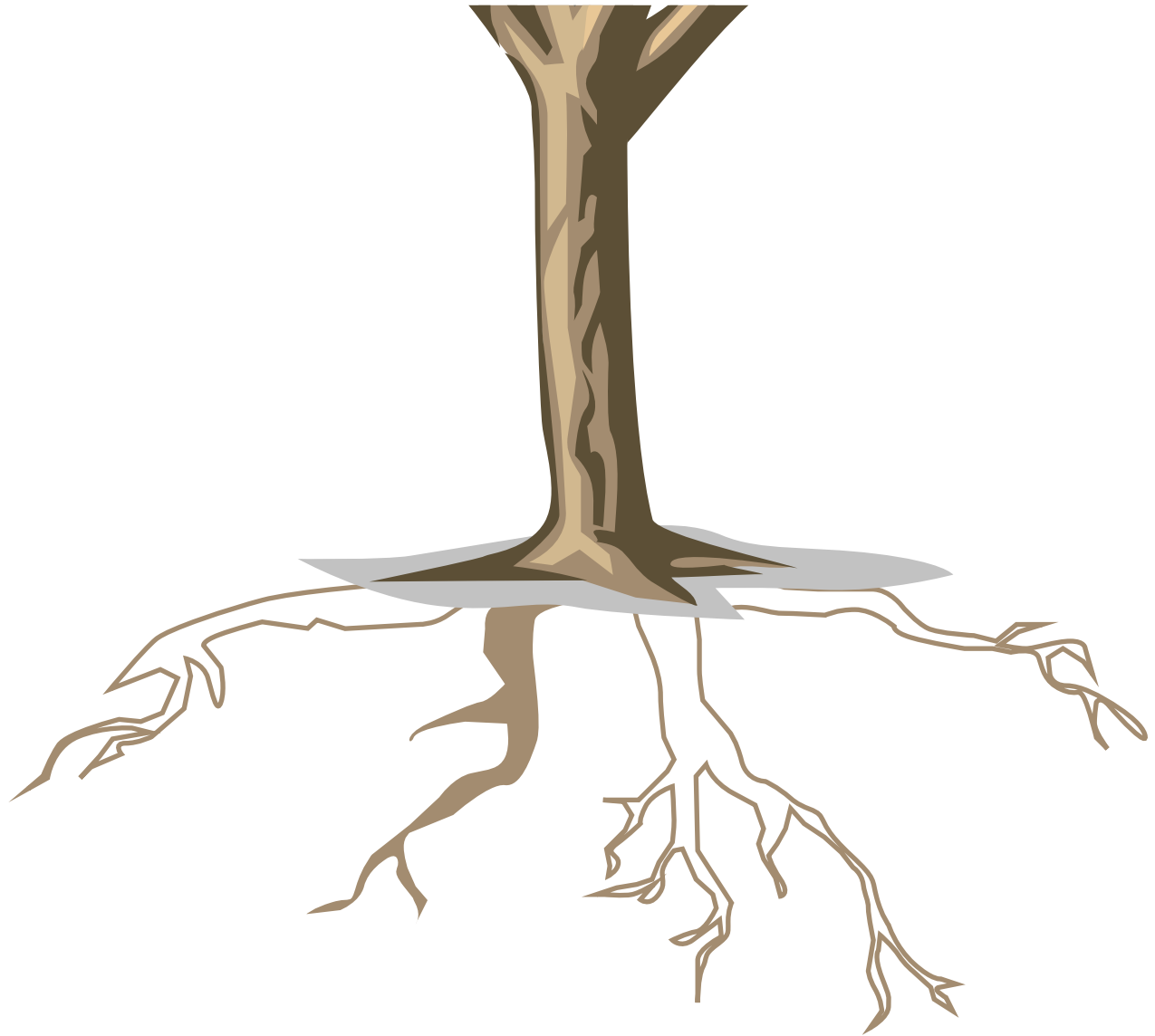
The more you do this, the harder it becomes to get those 100 No’s. You will find that “Yes” will creep in there every once in a while. Don’t let this distract you from your primary goal to get those 100 No’s.

For this exercise to truly be effective you have to HEAR the NO, so you need to ask the question either face to face, over the phone / Facetime / Zoom. Email, social media messaging, and texting DO NOT COUNT.

**GET TO 100 AS FAST AS YOU CAN!!!!**







*Advisory Team*  
*(the second essential root)*

# Advisory Team

## **You need a team to obtain your dream.**

Success is not a solo project.

## **Synergy is combining one plus one and getting eleven.**

The synergy of a team gives you maximum leverage.

## **Determine what your natural strengths are.**

Then look for others who have complimentary abilities. This way you can hand off your “weakness work” to someone who has strength in that area.

## **Determine if you are a Hare, an Owl, a Turtle, or a Squirrel.**

- |                  |   |
|------------------|---|
| <b>Hares</b>     | Idea people that are very creative. Natural born marketers. Great at starting, but not known for their follow through or completion.                |
| <b>Owls</b>      | Strategy people that are great planners. Practical, step by step organizers. They are the ones that take the idea and put it into actionable steps. |
| <b>Turtles</b>   | Cautious people that are great at seeing problems before they happen. Typically traditional, slow and steady types.                                 |
| <b>Squirrels</b> | Detail-Oriented people are great at step-by-step work. Excellent worker bees that keep everything running smoothly.                                 |

## **There is no dirty work, just the wrong person doing the wrong work.**

Approach each team task thinking about the strengths of each team member

## **Board of Directors**

6 – 10 people that you meet with at least once a quarter to go over plans, problems, and opportunities.

Make sure you have a good mix of skills and strengths to get a complete picture of your business.

## **How do you “compensate” your Advisors?**

- Say thank you
- Reciprocate
- Money
- Send them referrals
- Co-op Marketing
- Pay it forward

# Advisory Team Sources

## **Professionals**

Financial Guide, Accountant, Bookkeeper, Computer Geek, Small Business Lawyer, Organizer, Marketing Expert, Sales Super Star, etc.

## **Mastermind Groups**

A confidential group of 6 – 10 people that meet on a regular basis to help each other grow your businesses and deal with life in general.

## **Board of Directors**

A confidential group of 6 – 10 people that meet on a regular basis to help you grow your business.

## **Coaching**

Working with a coach on an individual or group basis keeps you accountable, helps you stretch yourself, and provides valuable, objective insight.

## **Mentors**

Someone that has already succeeded in your line of business. Can be a “competitor” in a different region.

## **Competitors**

Pay attention to what your competitors are doing right and wrong. Learn from them.

## **Employees / Contractors**

They are on the front line. What do they suggest that can help improve your business? Reward them for their input.

## **Network**

Can be a networking group that provides information and new leads.

eWomen, BNI, CNIB, Meet Up Groups, Chamber of Commerce

Other businesses or professionals that you cross refer business to.

## **Books**

Read at least one good business / marketing / management / sales / self-improvement type book a month. You will learn new things and make more use of the information you already possess.

## **Audio books / Podcasts**

Use down time (driving, exercising, etc) for listening to good business / marketing / management / sales / self-improvement type audio books and podcasts. Take normally unproductive time and turn it into valuable, life and business enhancing time.

# Three Big Mistakes

1. The entrepreneur does not have or does not seek competent, qualified legal, accounting, or other professional advice before setting up their business or while running their business.
2. The entrepreneur hands over the decision making to their advisors. While you do need their expert input YOU need to be the one making the decision and moving your business forward.
3. The entrepreneur has advisors that are not part of the team. They either have no understanding of what you are trying to accomplish and how your business works, or they really don't care. You need to be intimate and trust your advisors with all the details, good and bad, in order for them to properly advise you.

# Placement

The wrong person in the wrong place equals regression

The wrong person in the right place equals frustration

The right person in the wrong place equals confusion

The right person in the right place equals progression

The right people in the right places equal multiplication

**John C Maxwell**

# Setting Up Your Advisory Team

## Already on My Team

## Who Can I Approach

Business Coach

Financial Guide

Accountant

Bookkeeper

Computer Expert

Web Designer

Virtual Assistant

Podcast Producer

Organizer

Marketing Expert

Small Business Lawyer

Business Insurance Agent

Mentor

Sales Expert

Mastermind

Mastermind

Mastermind

Mastermind

Mastermind

Positive Reinforcer

Positive Reinforcer

Competitor

Competitor

# Board of Directors

What am I?

Hare

Owl

Turtle

Squirrel

Where am I strong?

Where am I weak?

How often do I want to have a Board meeting?

How do I want to hold the Board meeting?

Phone

Zoom

Breakfast

Lunch

Dinner

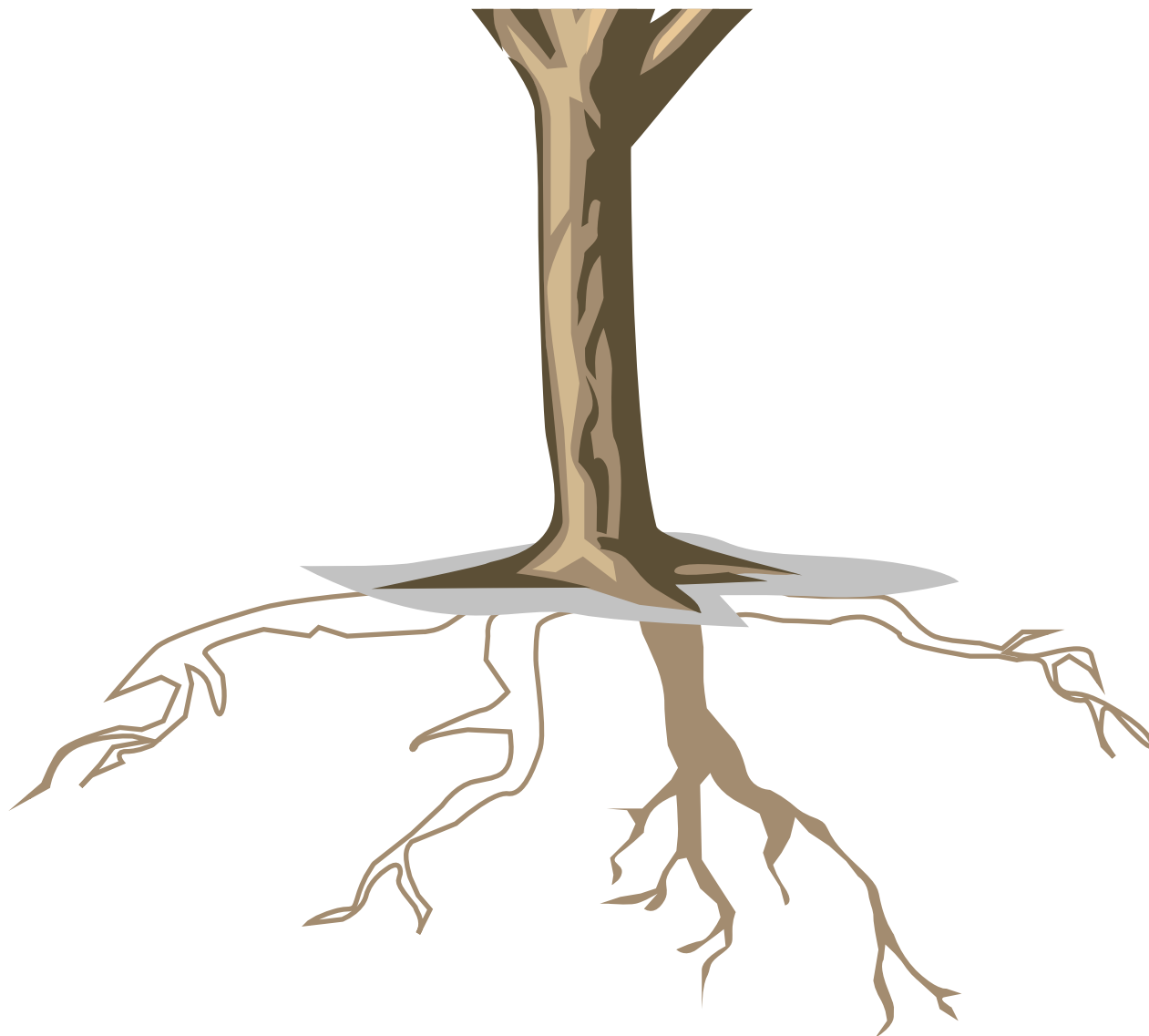
## Potential Board Members

Name

HOTS

Strengths





*Financials*  
*(the third essential root)*

# Financials

## **Protect your business assets**

Decide whether to be a sole proprietor or incorporating.

Make sure you carry adequate and the right kind of insurance.

Protect your intellectual assets by trademarks, patents, and copyrights.

If you have partners have and fund Buy/Sell agreements.

## **Be lean, but not mean**

Practice zero-based budgeting in all departments. Know where every penny comes from and where every penny goes. Review all your expenses on a regular basis to find ways to reduce costs, but never quality.

## **Scrutinize every expense**

Before you spend money: “Is this the best choice?” Think long term and in terms of your goals. And it isn’t just the hard dollar cost, it is also your time.

## **Measure everything**

And sweat the small stuff. Small expenses add up quickly. Be conscious of your spending, your income, and your goals.

## **Focus on the top line**

How much money do you want your business to make? Then plan your spending (money, time, and effort) around achieving that goal.

## **Decide never to lose money**

Stay on top of your financials and commit to staying in the black. You get what you pay attention to and what you measure grows.

## **Wealthy people are good at the seven money skills.**

Money Skill 1 – Value:	Each dollar bill is a money seed.
Money Skill 2 – Control:	Control your money to the penny.
Money Skill 3 – Save:	Save at least 10% of the money you earn.
Money Skill 4 – Invest:	Have a system for investing your money.
Money Skill 5 – Earn:	Have Multiple Streams of Income inside your business.
Money Skill 6 – Shield:	Protect yourself with legal entities.
Money Skill 7 – Share:	Donate at least 10% of your income.

# Financial Formulas

Tool	Formula	What it Shows
Liquidity Ratio	$\frac{\text{Liquid Assets}}{\text{Current Liabilities}}$	Are liquid assets sufficient to meet short-term obligations? <i>Do you have enough cash in the bank to cover your bills?</i>
Expense Coverage Ratio	$\frac{\text{Liquid Assets}}{\text{Monthly Expenses}}$	How many months' expenses will your liquid assets cover? <i>How many months can you cover your bills with no additional money coming in?</i>
Debt Ratio	$\frac{\text{Total Assets}}{\text{Total Debt}}$	How aggressive is your balance sheet? <i>How deep in debt are you?</i>
Working Assets Ratio	$\frac{\text{Investment Assets}}{\text{Total Assets}}$	How much of your net worth is working for you? <i>How much of your income is passive?</i>
Marginal Tax Rate	Tax Rate Paid On Your Last Earned Dollar	What percentage of each additional dollar will go for taxes? <i>What is your tax rate?</i>
Work Ratio	$\frac{\text{Earned Income}}{\text{Total Income}}$	How dependent are you on your job to meet income needs? <i>How much of your income is passive?</i>
Fixed Expenses as Percentage of Total Income	$\frac{\text{Fixed Expenses}}{\text{Total Income}}$	How much of your income goes to cover expenses over which you have no control? <i>How bad is your overhead?</i>

# The Most

The most destructive habit	Worry
The greatest Joy	Giving
The greatest loss	Loss of Self-Respect
The most satisfying work	Helping Others
The ugliest personality trait	Selfishness
The most endangered species	Dedicated Leaders
Our greatest natural resource	Our Youth
The greatest "shot in the arm"	Encouragement
The greatest problem to overcome	Fear
The most effective sleeping pill	Peace of Mind
The most crippling failure disease	Excuses
The most powerful force in life	Love
The most dangerous pariah	A Gossiper
The world's most incredible computer	The Brain
The worst thing to be without	Hope
The deadliest weapon	The Tongue
The two most power-filled words	"I Can"
The greatest asset	Faith
The most worthless emotion	Self-Pity
The most beautiful attire	A Smile!
The most prized possession	Integrity
The most powerful channel of communication	Prayer
The most contagious spirit	Enthusiasm

**Author Unknown**

**Business Budget Sheet**

<b>Revenue</b>				
	Monthly	Non-Monthly	Monthly	Non-Monthly
Product Sales			Franchising Fees	
Consulting Fees			Rush Fees	
Commissions			Royalty Income	
Investments			Licensing Fees	

<b>Expenses</b>				
	Cost	Due Date	Cost	Due Date
Rent / Mortgage			Income Tax	
Utilities			GST / Sales Tax	
Phone / Internet			Business Tax	
Cell Phone			Workers Comp	
Zoom			Accounting Costs	
Cleaning Service			Licenses	
Maintenance			CE Credits	
Business Insurance			Memberships	
Liability Insurance			Convention	
HBB Insurance			Travel Expenses	
Health Benefits			Networking	
Buy / Sell Insurance			Networking	
Other Insurance			Office Supplies	
Equipment Lease			Client Gifts	
Business Loan			Client Appreciation	
Credit Card			Space Rental	
Line of Credit			Advertising	
Subcontractors			Trade Shows	
Employee Salaries			Equipment	
Virtual Assistant			Tools	
Social Media Manager			Furniture	
Bookkeeping			Charity	
Eating Out			Charity	
Coffee Meetings			Miscellaneous	
Office Coffee, etc				
Entertainment				
Thank You Cards				
Postage				
Courier				

# Financial Goals

What much do you want to earn in the next year? \$

How many weeks do you want to work?

How many hours a week do you want to work?

What is an hour worth? \$

What other financial goals do you have?

What are the associated costs?

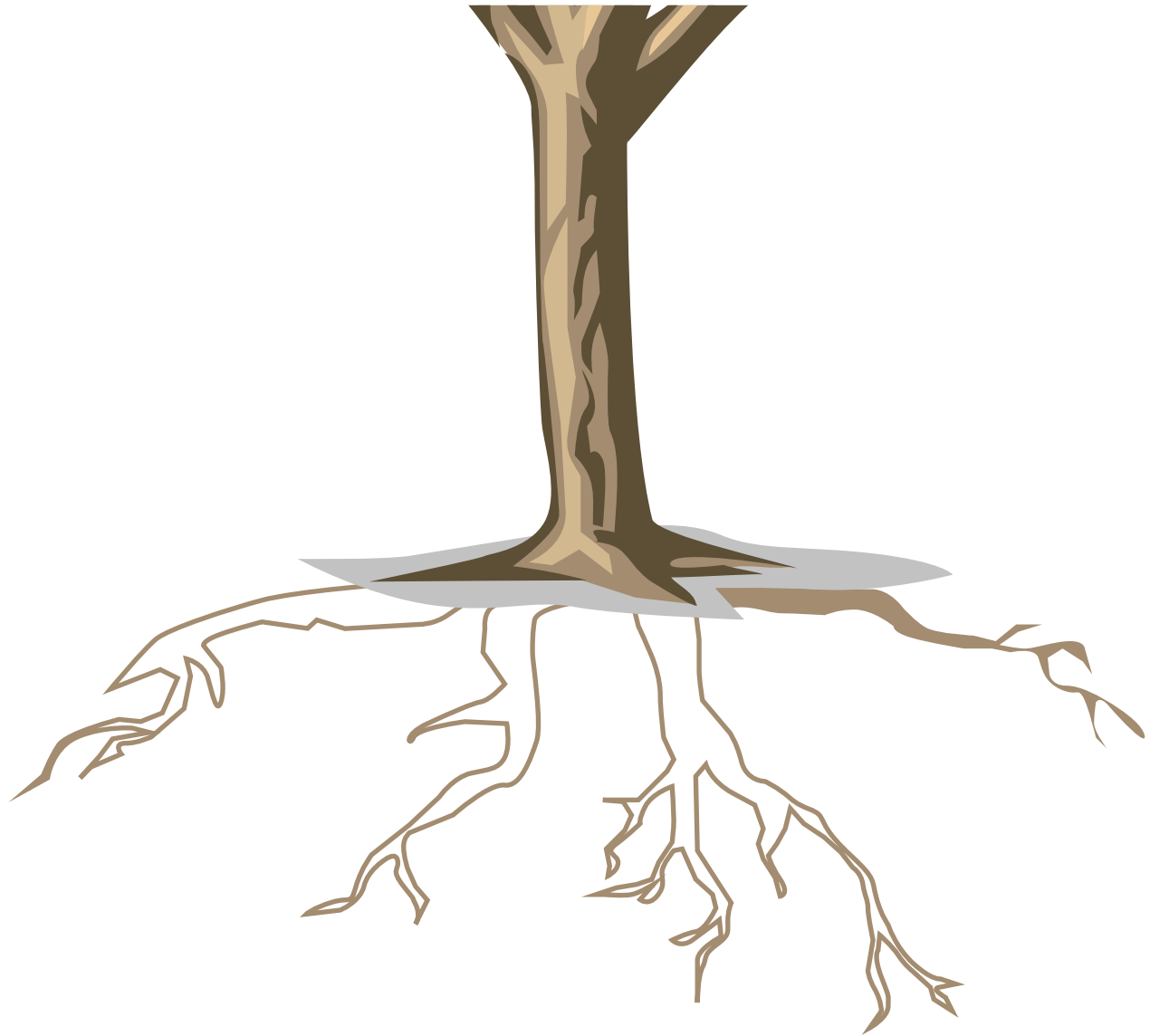
Equipment \$

Education \$

Marketing \$

Staff / Virtual Assistant / Contractors \$

Other \$



*Systems*  
*(the fourth essential root)*

# Required Systems

## Employees / Contractors

- Hiring
- Reviews
- Firing
- Touchy Feelies
- Job Descriptions
- Follow Up
- Dress Code
- Scheduling
- Training
- Code of Honor

## Customer Service

- Return Policy
- Follow-Up
- Complaint Handling
- Touchy Feelies
- Engagement Letters
- WOW Program

## Financials

- Receivables
- Payables
- Cashflow Tracking
- Bookkeeping
- Pay Dates
- Terms

## Communication

- Telephone
  - Answering
  - Voice Mail (incoming and outgoing)
- Email
  - Format
  - Language
  - Signatures
- Touchy Feelies
  - Thank you cards
  - Birthday / Anniversary / Holiday Cards
  - Gifts
- Letters
  - Format
  - Language

## Marketing

- Business Cards / Letterhead
- Tracking
- Advertising Pieces
- Website
- Newsletters
- Signage
- Trade Shows
- Seminars
- Contests / Draws
- Templates

## Computers

- Maintenance / Back Ups
- Filing System
- Database
- Security (anti-virus, malware)
- Email Storage

## Personal

- Education (books, audio, seminars)
- Physical (exercise, sleep, nutrition)
- Time off
- Productive Time
- Planning Time



# Wow Program

## Thank you note after first appointment

Letter of Engagement

## Thank you note after writing first business

Include a fridge magnet / pen / notepad / other 'doodad'

## Thank you note after any additional business

Include a small gift certificate (coffee shop / restaurant)

## Thank you note for referrals

Update on status of contact

## Client package

Binder	Contact Information
Plan	Annual Review

## Follow-Up

Contact clients monthly (at least bi-monthly) to find out what their needs are  
Newsletters, nice touches, phone call

## Referral Network

Loan Officers	Maid Service	Web Designer	Mortgage Broker
Accountants	Home Contractors	Realtors	Lawyers
Printers	Restaurants	Mechanics	Landscapers
Hair Dressers	Doctors	Massage Therapists	Teachers
Pastors	Friends	Family	Etc.

## Birthday Cards / Anniversary Cards

Mailed one week before

## Holiday Cards

Personalize with your company style  
Try different holidays to get their attention (Halloween, St. Patrick's, Canada Day)

## Anniversary Warning Notes

Sent to husband two weeks before with a coupon for restaurant / flowers / chocolates

## Graduation Cards

Congratulating child and parents sent one week after

## Hobby Info

Golf	Fishing	Racing	Cars	Arts & Crafts
Pets	Travel	Horses	Movies	Wine

## Top Ten Club

Top Five Referrers	Top Five Clients
Gifts?	Party?

# Steps for Creating a Code of Honor

1. Create the code when you are in a good place.
2. Focus on particular problem areas that you want to fix AND areas of strength that you want to encourage and strengthen.
3. If you have an existing team, get everyone involved. If you are just starting out create it around your vision. This sets the culture for your company.
4. Discuss / think about instances of good and bad behaviour and the feelings they invoked.
5. From the discussions, write down the rules that will support optimal behaviour and performance.
6. Make sure that the rules are specific and enforceable without ambiguity, and that they are not general value statements.
7. Don't attempt to legislate moods in the code, only behaviours.
8. Rules should be a challenge and a stretch for everyone.
9. Don't make too many rules. Ten or less is best.
10. When someone breaches the code ... "Call it!"

# Code of Honor

## **Commit to constant and never-ending personal growth**

*Reading, Audiobooks, Podcasts, TED Talks, Good Movies, Learning, Teaching*

## **Leave people better than you found them**

*Help them see the good in themselves, encourage them, hold them accountable*

## **Take care of your own business**

*Practice what you preach, set an example, constantly improve and grow*

## **Focus on the positive**

*Look for the good, the opportunities, count your blessings*

## **Speak only with good purpose**

*Honesty in all situations, if it doesn't serve don't say it*

## **Surround yourself with supportive and positive people**

*People that want to learn and grow, people that encourage and challenge you*

## **Take full responsibility for all your results**

*Law of Attraction, what am I thinking and feeling?*

## **Take care of your health and well being**

*Eating well, exercise, sleep, recreation, rest, family time, friend time*

## **Learn from all life's experiences**

*Look for the lesson, how can you improve?*

# Don't Quit

When things go wrong, as they sometimes will,  
When the road you're trudging seems all uphill,  
When the funds are low, and the debts are high,  
and you want to smile, but you have to sigh.  
When care is pressing you down a bit,  
Rest if you must, but don't you quit.

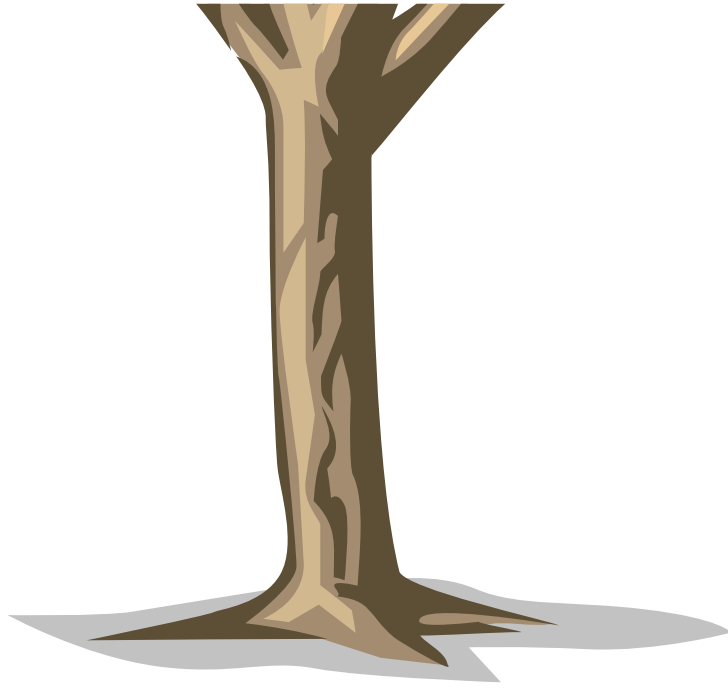
Life is queer with its twist and turns  
As every one of us sometimes learns,  
And many a failure turns about,  
When he might have won had he stuck it out;  
Don't give up though the pace seems slow,  
You may succeed with another blow.

Often the goal is nearer than  
It seems to a faint and faltering man.  
Often the struggler has given up,  
When he might have captured the victor's cup.  
And he learned too late when the night came down,  
How close he was to the golden crown.

Success is failure turned inside out,  
the silver tint of the clouds of doubt,  
and you never can tell how close you are,  
It may be near when it seems so far;  
So stick to the fight when you're hardest hit,  
It's when things seem worst,  
that you must not quit.

Clinton Howell

# Code of Honor



*Your Clients*  
*(establishing growth and support)*

# Client

Without clients you do not have a business. They are the SOLE reason for its existence.

The main key to success in marketing and business is knowing who is your market AND who they are not. You make more money and grow your business faster by concentrating on a smaller market than on a larger one.

80% of your profit will come from 20% of your clientele. Focus your energy and efforts on your profitable clients.

Bad customers drain your energy and your profits. FIRE bad customers.

What is the lifetime value of your client?

How many times will they use your service?

How long will you keep the relationship?

What is the profit margin on the client?

How many referrals could they send you?

If they are happy with your product / service they will tell 3 people. If they are unhappy with your product / service they will tell 20 people.

# Decalogue

1. Never put off until tomorrow what you can do today.
2. Never trouble another for what you can do yourself.
3. Never spend money before you have it.
4. Never buy what you do not want, because it is cheap; it will be dear to you.
5. Pride costs us more than hunger, thirst, and cold.
6. We have never repented of having eaten too little.
7. Forget the mistakes of the past and press on to greater achievements of the future.
8. Wear a cheerful countenance at all times and give every living creature you meet a smile.
9. Give so much time to the improvement of yourself that you have no time to criticize others.
10. Be too large for worry, too noble for anger, too strong for fear, and too happy to permit troubles.

**Thomas Jefferson**



# Defining Your Ideal Client

Who is your target market by product/service line?

Where have you enjoyed the most success?

What are the common characteristics of your target market?

Age

Marital Status

Gender

Industry

Profession

Income / Net Worth

Geographically

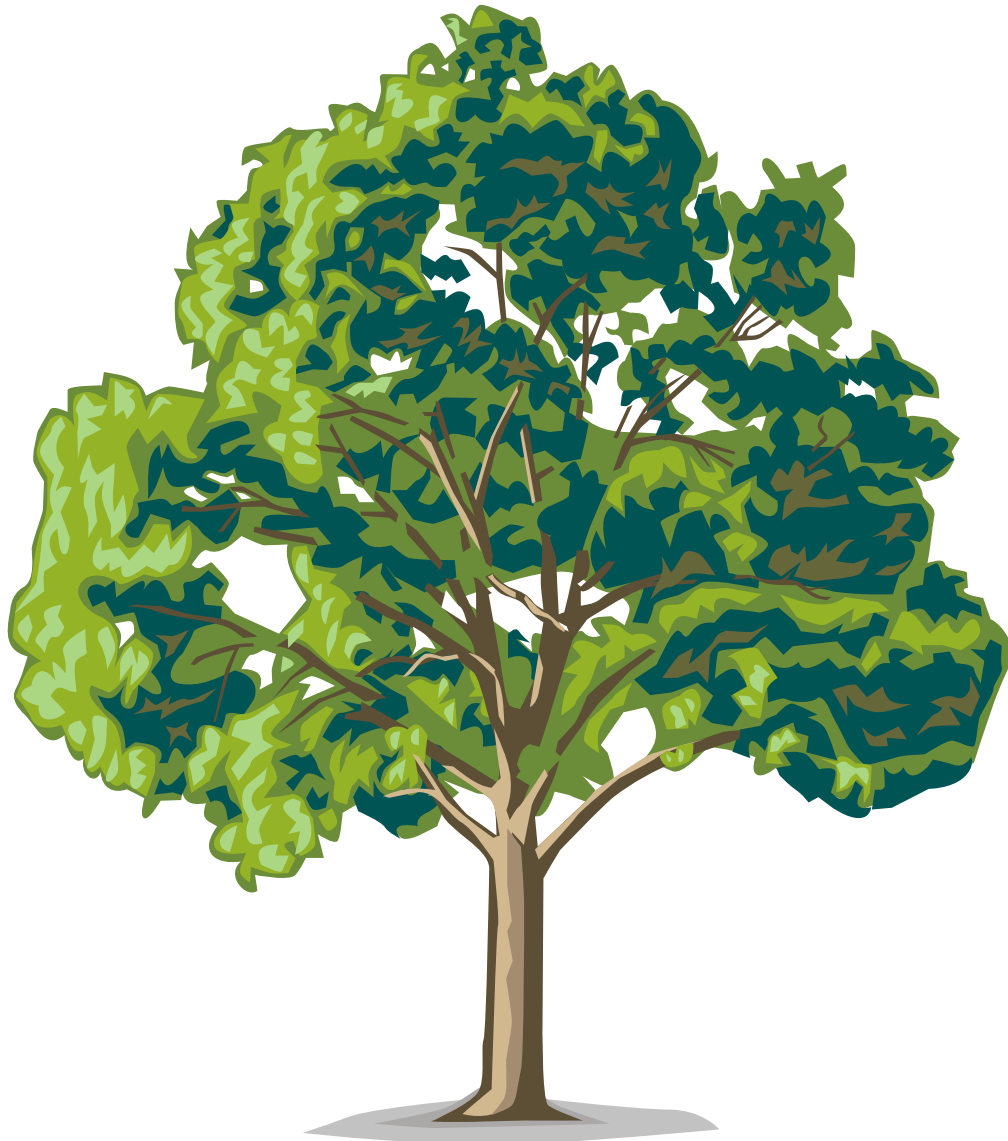
Association

Political Association

Religious Affiliation

Social Media

Other



*Income/Cashflow*  
*(the leafy greens)*

# Cashflow

## **Know your overhead**

What expenses need to be paid whether or not you are actually doing business? What are the costs of just having your doors open?

## **Be aware *daily* of your cash flow**

Your business is like the human body. It can't survive if there's no circulation. Review your financials at least weekly.

## **Stay on top of your Cashflow**

Set up emergency cash before you need it. Develop a good relationship with your banker.

## **Have multiple streams of income**

If you are a service business, look for a product you can sell. If you sell product, look at possibly expanding your product line. Look at setting up a referral network that pays.

## **Remember your receivables**

Do not get behind in your invoicing. You do not work for free. If you do not focus on getting paid for your effort, no one else will do it for you.

## **Protect your credit rating**

Stay on top of your payables. Getting behind in your bills due to neglect will have a seriously negative effect on your business.

# Choose Effectiveness Over Activity

John Henry Fabre conducted an experiment with processionary caterpillars, so named because of their peculiar habit of blindly following each other no matter how they are lined up or where they are going. This researcher took a group of these tiny creatures and did something interesting with them. He placed them in a circle, and for twenty-four hours the caterpillars dutifully followed one another around and around. He then placed the caterpillars on a round saucer full of pine needles (their favourite food.) *For six days the mindless creatures moved around and around the saucer, literally dying of starvation and exhaustion even though an abundance of choice food was located less than two inches away.*

The moral of this story: Don't confuse activity with accomplishment!

Here are six Cs for effective daily living:

- Competence:** Learn something new every day.
- Communication:** Ask the right questions and you will get the right answers.
- Compassion:** Make someone feel appreciated.
- Character:** Always do what is right regardless of who is watching.
- Connection:** Plant the seeds of relationships and nourish them with random acts of appreciation.
- Commitment:** Be consistently committed to the above.

**Don't confuse activity with accomplishment! Finish strong!**

# Cashflow Checklist

Do I have an accountant and bookkeeper?

Bookkeeper

Accountant

How often am I reviewing my financials?

Daily

Weekly

Monthly

What is my overhead when broken down on a monthly basis?

\$

Rent

Loans

Lease

Insurance

Staff

Utilities

License

Equipment

Subscriptions

Other

When do I do my invoicing?

Per Job

Weekly

Monthly

What are the terms on my receivables?

Immediate

One Week

30 Days

60 Days

90 Days

120 Days

When do I pay my payables?

Weekly

Bi-Weekly

Monthly

Day of the Week

What are the terms on my payables?

Immediate

One Week

30 Days

60 Days

90 Days

120 Days

Do I have an emergency fund or line of credit for my business set up?

No

Yes

How Much

Where

When are my busy times?

Time of Day

Day of Week

Week

Month

Quarter

When are my slow times?

Time of Day

Day of Week

Week

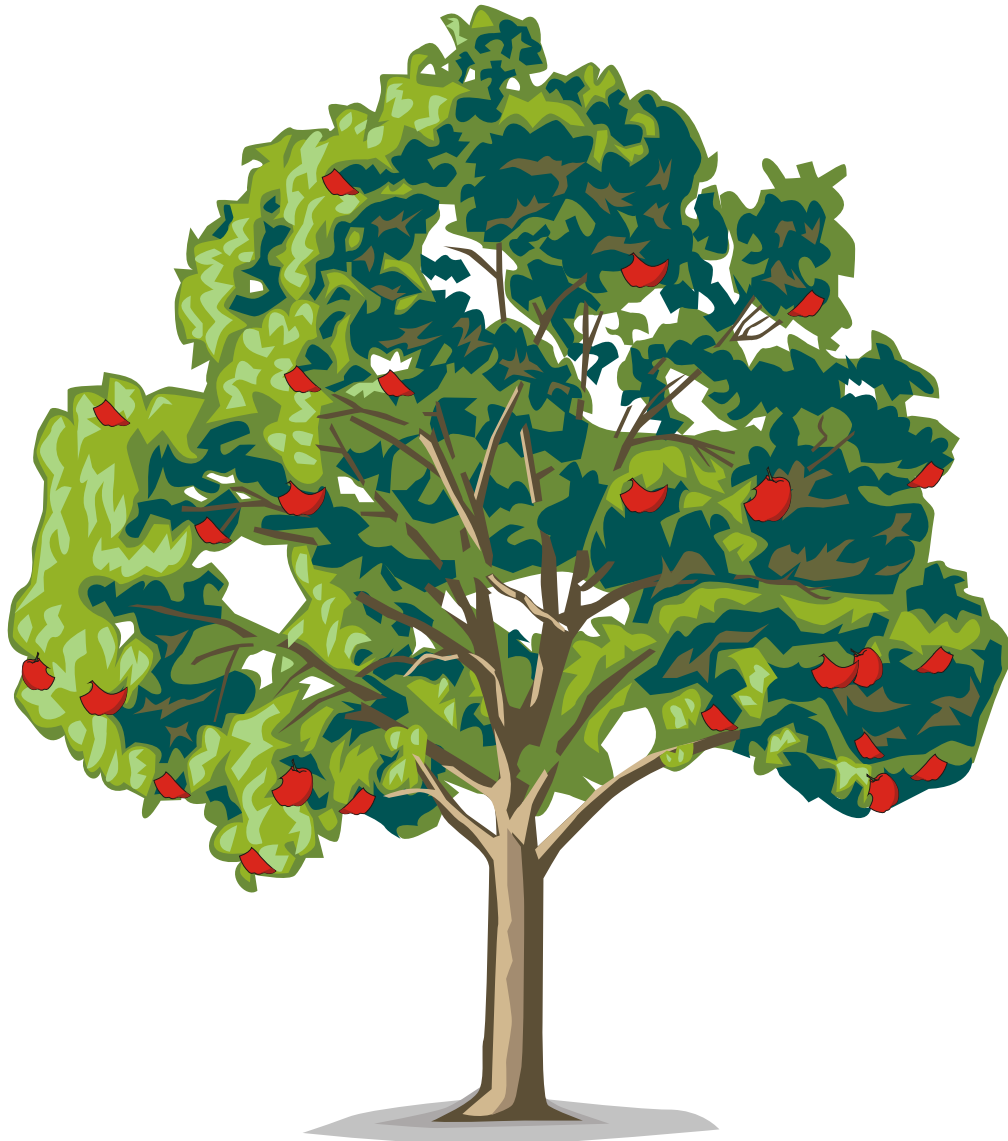
Month

Quarter

What are my streams of income?

Products

Services



*Profit*  
*(the fruit of your labor)*

# Profit

Profit comes in different forms

Personal Satisfaction

Time

Money

Price your products or services according to the perceived VALUE the customer receives

Do not price your product based on its production cost plus a markup

Do not price your service based on hours required

Do not price your product solely according to supply and demand (gouging is short term profit, long term bad taste in a customer's mouth)

Do not price to mirror competitive pricing

Do not price below product cost

Do not cut your price, throw in perks

Find ways to cut costs, never quality



# A Life That Matters

Ready or not ... some day it will all come to an end.

There will be no more sunrises, no minutes, hours or days.

All the things you collected, whether treasured or forgotten, will pass to someone else.

Your wealth, fame and temporal power will shrivel to irrelevance.

It will not matter what you owned or what you were owed.

Your grudges, resentments, frustrations, and jealousies will finally disappear.

So, too, your hopes, ambitions, plans, and to-do lists will expire.

The wins and losses that once seemed so important will fade away.

It won't matter where you came from, or on what side of the tracks you lived, at the end.

It won't matter whether you were beautiful or brilliant.

Even your gender and skin color will be irrelevant.

So what will matter?

How will the value of your days be measured?

What will matter is not what you bought, but what you built; not what you got, but what you gave.

What will matter is not your success, but your significance.

What will matter is not what you learned, but what you taught.

What will matter is every act of integrity, compassion, courage or sacrifice that enriched, empowered or encouraged others to emulate your example.

What will matter is not your competence, but your character.

What will matter is not how many people you knew, but how many will feel a lasting loss when you're gone.

What will matter is not your memories, but the memories that live on in those who loved you.

What will matter is how long you will be remembered, by whom and for what.

Living a life that matters doesn't happen by accident. It's not a matter of circumstance, but of choice.

Choose to live a life that matters.

**Michael Josephson**



# Profit Checklist

What is my profit after ALL expenses?

Per Hour	\$	Per Month	\$
Per Product	\$	Per Service	\$

How often am I reviewing my Profit reports?

Weekly	Monthly	Quarterly
--------	---------	-----------

How much money am I putting into my Financial Freedom Fund?

Amount	\$		
Frequency			
Daily		Weekly	Monthly

How much money am I putting into savings to finance future growth?

Amount	\$		
Frequency			
Daily		Weekly	Monthly

How many hours am I working?

Daily	Weekly	Monthly
-------	--------	---------

How many hours do I want to be working?

Daily	Weekly	Monthly
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How many Freedom Days am I taking?

Weekly	Monthly	Quarterly
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How many Freedom Days do I want to be taking?

Weekly	Monthly	Quarterly
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What percentage of my income is Residual? %

What percentage of my income is Passive? %

