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Build Your Wealth

Thanks for being here this evening. We are live from coast to coast and several countries are with us this evening. Thank you

For those joining us for the first time

The "secrets" of wealth building aren't arcane knowledge held by a select few. They are, in fact, a collection of **fundamental principles and consistent habits** that, when diligently applied over time, lead to financial growth and security.

These principles aren't about finding a magic bullet or getting rich quick. Instead, they focus on:

Discipline: Consistently sticking to a financial plan, even when it's challenging.

Patience: Understanding that wealth accumulation is a long-term game, not an overnight sensation.

Knowledge: Continuously learning about personal finance, investing, and economic trends.

Proactive Planning: Taking deliberate steps to manage money, rather than letting it manage you.

Here's a breakdown of these "secrets," framed as well-established practices and strategies:

The "Secrets" of Wealth Building: Proven Practices and Strategies

1. Live Below Your Means (The Foundation):
The Concept: Spend less money than you earn. This creates a surplus, which is the fuel for wealth building. It sounds simple, but many struggle with lifestyle creep.

* **Strategy:** Create and stick to a budget. Track every dollar in and out. Differentiate between needs and wants. Regularly review and adjust spending to ensure a consistent surplus.

2. Save Consistently and Automatically (The Accumulation Engine):
- **The Concept:** Make saving a non-negotiable expense, just like rent or a mortgage. Pay yourself first.

* **Strategy:** Set up automatic transfers from your checking account to your savings or investment accounts immediately after payday. Start small if you must, but increase the amount as your income grows. Aim for at least 10-15% of your gross income, or more if possible.

3. Invest Early and Regularly (The Power of Compounding):
* **The Concept:** Make your money work for you. Investing allows your capital to grow over time, earning returns that then earn their own returns.
This "compound interest" is often called the 8th wonder of the world.

* **Strategy:** * **Start Early:** Time in the market beats timing the market. The longer your money is invested, the more it can compound.

- **Diversify:** Don't put all your eggs in one basket. Spread investments across different asset classes (stocks, bonds, real estate, etc.) and industries.

- **Invest Regularly (Dollar-Cost Averaging):** Invest a fixed amount at regular intervals (e.g., monthly), regardless of market fluctuations. This smooths out your purchase price over time.

* **Understand Risk Tolerance:** Choose investments that align with your comfort level for risk and your long-term goals.

Utilize Tax-Advantaged Accounts: Maximize contributions to 401(k)s, IRAs, HSAs, and other retirement or tax-efficient accounts. Don't leave employer matching contributions on the table.

4. Minimize and Manage Debt Strategically (Freeing Up Capital):
- **The Concept:** High-interest debt (especially credit card debt) erodes wealth. Every dollar paid in interest is a dollar not working for you.

- **Strategy:** * **Avoid Bad Debt:** Stay away from high-interest, non-productive debt.

- **Pay Down High-Interest Debt First:** Prioritize paying off credit cards and personal loans aggressively using methods like the debt avalanche.

Manage Good Debt: Use productive debt (like mortgages or business loans) wisely and ensure it aligns with your financial goals.

5. Continuously Increase Your Income (Boosting Your Fuel Tank):

- **The Concept:** While cutting expenses is important, there's a limit to how much you can save. Increasing your earning potential has a much higher ceiling.

- **Strategy:** * **Invest in Yourself:** Acquire new skills, pursue higher education, or get certifications that increase your market value.

- **Negotiate Salaries:** Regularly assess your worth and negotiate for higher compensation.

Develop Multiple Income Streams: Explore side hustles, freelance work, passive income (e.g., rental properties, dividends from investments), or starting a business.

6. Protect Your Assets and Plan for the Future (Guardrails for Your Journey):

- **The Concept:** Wealth isn't just about accumulating assets; it's about safeguarding them from unforeseen events and ensuring they serve your long-term goals.

- **Strategy:** * **Insurance:** Have adequate health, life, disability, home, and auto insurance to protect against catastrophic financial losses.

- **Emergency Fund:** Build a cash reserve (3-6 months of living expenses) to cover unexpected expenses without derailing your financial plan or incurring debt.

- **Estate Planning:** Create a will, set up trusts if needed, and designate beneficiaries to ensure your assets are distributed according to your wishes.

* **Tax Planning:** Understand tax laws and strategize to minimize your tax liability legally.

7. Practice Financial Literacy and Patience (The Mindset):

* **The Concept:** Wealth building requires ongoing learning and the emotional fortitude to stick with your plan through market ups and downs.

* **Strategy:** * **Educate Yourself:** Read books, follow reputable financial news, listen to podcasts, and learn from financial experts.

- **Avoid Emotional Decisions:** Don't panic sell during market downturns or chase "hot" stocks. Stick to your long-term investment strategy.

* **Seek Professional Advice:** Consider working with a fee-only financial **advisor (like Marie Deary)** who can provide objective guidance.

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DISCLAIMER

The information provided in this webinar does not, and is not intended to, constitute business, legal, tax, or accounting advice. All information, content, and materials available in this webinar are for general informational purposes only.
Viewers of this webinar should contact their attorney, business advisor, or tax advisor to obtain advice with respect to any matter.

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MARIE DEARY

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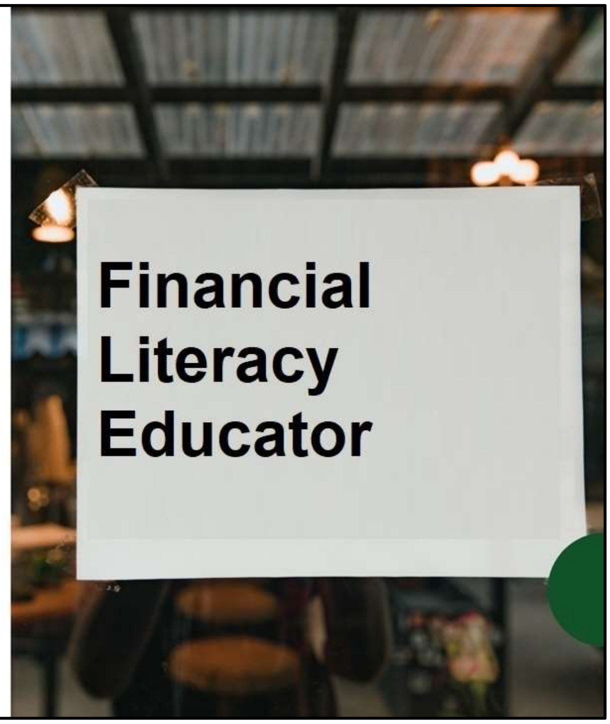

The Small Business Success Blueprint: 4 Pillars for Lasting Growth
As a small business owner, you wear many hats – marketer, salesperson, accountant, innovator, and often, chief coffee maker. The journey is exhilarating, but it can also be overwhelming. So, what separates the businesses that merely survive from those that truly thrive?

It boils down to a solid foundation built upon four interconnected pillars. Forget the quick fixes and shiny new trends for a moment, and let's focus on the timeless principles that form the **Small Business Success Blueprint.**

Pillar 1: Strategy & Vision – Your North Star
Every successful journey starts with a clear destination and a map. For your business, this is your strategy and vision.

Your Business Plan is Your Roadmap: Don't get bogged down by the idea of a lengthy, formal document. Start with a **Lean Startup Plan** – a concise, one-page summary that outlines your key customer segments, your value proposition, revenue streams, and core activities. This isn't a static document; it's a living guide that helps you adapt and pivot.

Define Your Value Proposition: This is the most critical strategic decision. Can you articulate, in a single sentence, *why a customer should choose you over a competitor?* Is it your unique product, superior service, niche focus, or unparalleled expertise? A clear value proposition makes every marketing and sales effort more effective.

Mission, Vision, and Values: These aren't just corporate buzzwords. Your **Mission** is your purpose today (what you do and for whom). Your **Vision** is where you see your business in the long term (your ultimate impact). Your **Values** are the guiding principles that shape your culture, even if you're a solo entrepreneur. They influence everything from how you serve customers to whom you hire.

Pillar 2: Financial Mastery – Cash Flow is King!
You can have the best idea in the world, but if you don't master your finances, your business won't last. This pillar is about understanding your numbers and controlling your cash flow.

Separate Your Finances: This is non-negotiable. Open a dedicated business bank account and obtain an Employer Identification Number (EIN). This protects your personal assets and simplifies tax preparation immensely.

Diligent Record-Keeping & Accounting Software: From day one, use accounting software (like QuickBooks, Wave, or Xero). This isn't just for tax time; it gives you real-time insights into your business's health.

Understand Your Financial Statements: You don't need to be an accountant, but you *must* know how to read your:

> **Profit & Loss (P&L) Statement:** Shows your revenues and expenses over a period, revealing your net profit.
>
> **Cash Flow Statement:** This is arguably the most crucial for small businesses. It tracks the actual movement of cash in and out of your business. You can be profitable on paper but still run out of cash if payments are delayed.
>
> **Balance Sheet:** A snapshot of your assets, liabilities, and equity at a specific point in time.

Budgeting & Forecasting: Know where your money is going. Create a budget and track against it. Develop **cash flow forecasts** (projecting 3-6 months ahead) to anticipate shortfalls or plan for growth investments.

Smart Pricing & Profit Margins: Don't just guess or blindly copy competitors. Know your **Cost of Goods Sold (COGS)** and desired profit margins. Under-pricing is a common mistake that starves businesses of the resources they need to grow.

Pillar 3: Customer & Market – Find, Attract, & Keep
Your business exists to serve customers. This pillar focuses on understanding them, reaching

them, and keeping them loyal.

Know Your Target Audience (Deeply): Go beyond basic demographics. Understand their **psychographics** – their pain points, aspirations, values, and motivations. The more specific you are about your "ideal customer," the more effective your marketing will be.

Effective Marketing Fundamentals:

> **Content Marketing:** Create valuable content (blogs, videos, guides) that answers your customers' questions and establishes you as an authority.
>
> **SEO (Search Engine Optimization):** Ensure your website can be found organically when customers search for your products or services online.
>
> **The Sales Funnel:** Understand the journey from awareness to interest, desire, and finally, purchase.

Customer Retention is Gold: It costs significantly more to acquire a new customer than to retain an existing one. Prioritize an exceptional **Customer Experience (CX)**. Respond to feedback, resolve issues swiftly, and build genuine relationships. A simple **CRM (Customer Relationship Management) system** can help you track interactions and nurture relationships effectively.

Pillar 4: Operations & Legal Compliance – Build to Last
This pillar is about creating an efficient, resilient, and legally sound business that can grow without relying solely on your personal efforts.

Systems & Automation: Stop "winging it." Develop **Standard Operating Procedures (SOPs)** for repetitive tasks. Leverage technology to automate invoicing, email marketing, social media scheduling, and other administrative work. This frees up your time to focus on strategic growth.

Legal Structure & Registration: Consult with legal and accounting professionals to choose the right business structure (e.g., Sole Proprietorship, LLC, S-Corp). This impacts your liability and tax obligations. Obtain all necessary federal, state, and local licenses and permits.

Risk Management & Insurance: Don't wait for a crisis. Identify potential risks to your business and create contingency plans. Invest in the right insurance policies, such as **General Liability** and **Professional Liability (Errors & Omissions)**, to protect your assets. Implement basic **cybersecurity** measures to safeguard your data.

Team Building (If Applicable): If you grow to a team, hire for character and cultural fit, and then train for skill. Clearly communicate expectations, provide regular feedback, and empower your team.

The Success Mindset: Adapt, Learn, Execute
The small business landscape is constantly evolving. Your ability to succeed hinges on more than just following steps; it requires a specific mindset:
Be Adaptable: Regularly review your strategy and be willing to pivot when market conditions change.

Embrace Continuous Learning: The world of business never stops. Stay curious, seek new knowledge, and learn from both successes and failures.

Focus on Consistent Execution: Success isn't a single event; it's the result of consistently applying these fundamental principles day in and day out.

By building your business on these four pillars, you're not just creating a company; you're building a resilient, adaptable, and ultimately, thriving enterprise. What's the first pillar you'll strengthen today?

✈️ *By Marie Deary* ✈️

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THE SMALL BUSINESS SUCCESS BLUEPRINT: 4 PILLARS FOR LASTING GROWTH

✈️ *By Marie Deary* ✈️

High Concern About Access: A 2024 Goldman Sachs survey found that an astonishing **86%** of Black small business owners surveyed were **concerned about access to capital**, which was higher than the national average.

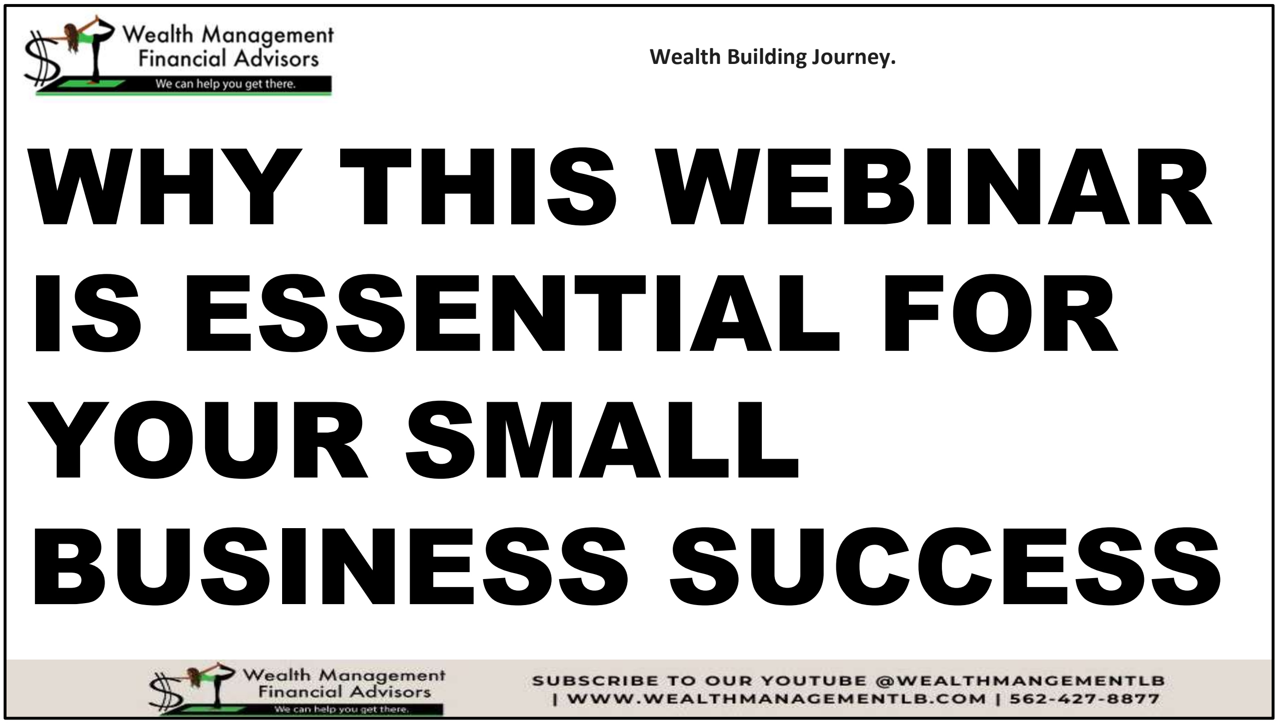
Higher Denial Rates: The Federal Reserve's 2023 Small Business Credit Survey found that **41% of Black-owned firms** applying for a loan, line of credit, or merchant cash advance were **denied**, compared to only 18% of white-owned firms.

Discouragement from Applying: A significant number of Black business owners choose *not* to apply for financing because they are **discouraged** and believe they will be denied. One report found that **31% of Black business owners** who opted not to seek financing did so because they were discouraged, versus only 5% of white business owners.

Lower Approval Amounts: Black business owners are less likely to receive the **full amount** of funding they request (e.g., only 32% receiving the full amount requested, compared to 40% nationally).

Reliance on Personal Funds: Black entrepreneurs, like many others, rely heavily on personal savings for startup capital, but have less access to it due to the persistent **racial wealth gap**, forcing them to rely on more costly alternatives like credit cards

✈️ *By Marie Deary* ✈️



Why This Structure Is Critical
The webinar's success lies in its focus on the four interconnected pillars:

1. It Solves the "Wearing Too Many Hats" Problem (Operations)
Small business owners often suffer from "founder burnout" because they handle everything personally.

2. It Addresses the Number One Cause of Failure (Finance)
A majority of small business failures are due to mismanagement of cash flow, not lack of sales. The webinar's **Pillar 2 (Financial Mastery)** forces the owner to shift focus from mere revenue to **profit margins** and **cash flow forecasting**.

3. It Provides a Clear Direction (Strategy)
Without a clear vision, businesses drift and waste resources on ineffective marketing or side projects.

4. It Focuses on High-ROI Activities (Customer & Market)
The webinar emphasizes that it costs up to **5x more to acquire a new customer than to keep an existing one**. ✈️ *By Marie Deary*✈️

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WEBINAR OBJECTIVES

The overarching goal is to equip attendees with an **actionable blueprint** that transforms their business from a high-stress job into a resilient, systemized, and profitable enterprise.

✈️ *By Marie Deary* ✈️

Hello everyone, and welcome! Thank you for taking time out of your busy schedule to invest in the most important thing: **your business’s future.**

I know as a small business owner; time is your most precious asset. Today, we're making this hour incredibly valuable.

✈️ *By Marie Deary* ✈️

"Over the next 45 minutes, we're going to cover the **four foundational pillars** that hold up every successful small business, whether you're a solo entrepreneur or you have a team of 50.

This isn't just theory; these are the non-negotiables. We'll wrap up with a 5-minute Q&A, so please hold your questions until the end and drop them in the chat box."

✈️ *By Marie Deary* ✈️

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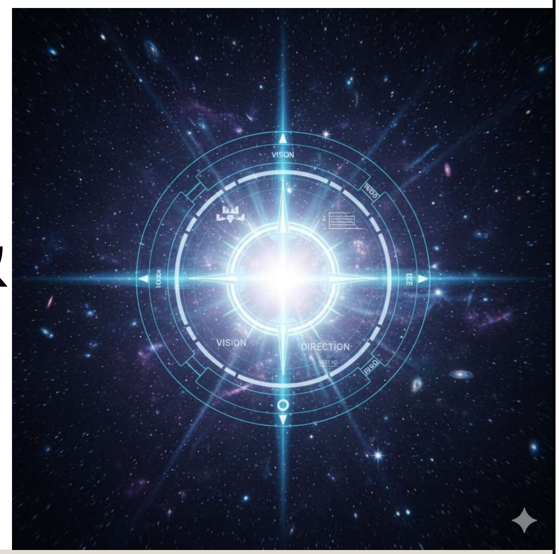
PILLAR 1: STRATEGY & VISION



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"Every business needs a **North Star**. Without one, you'll constantly be drifting. That North Star is your strategy and vision. It should guide every single decision you make."
✈️*By Marie Deary*✈️

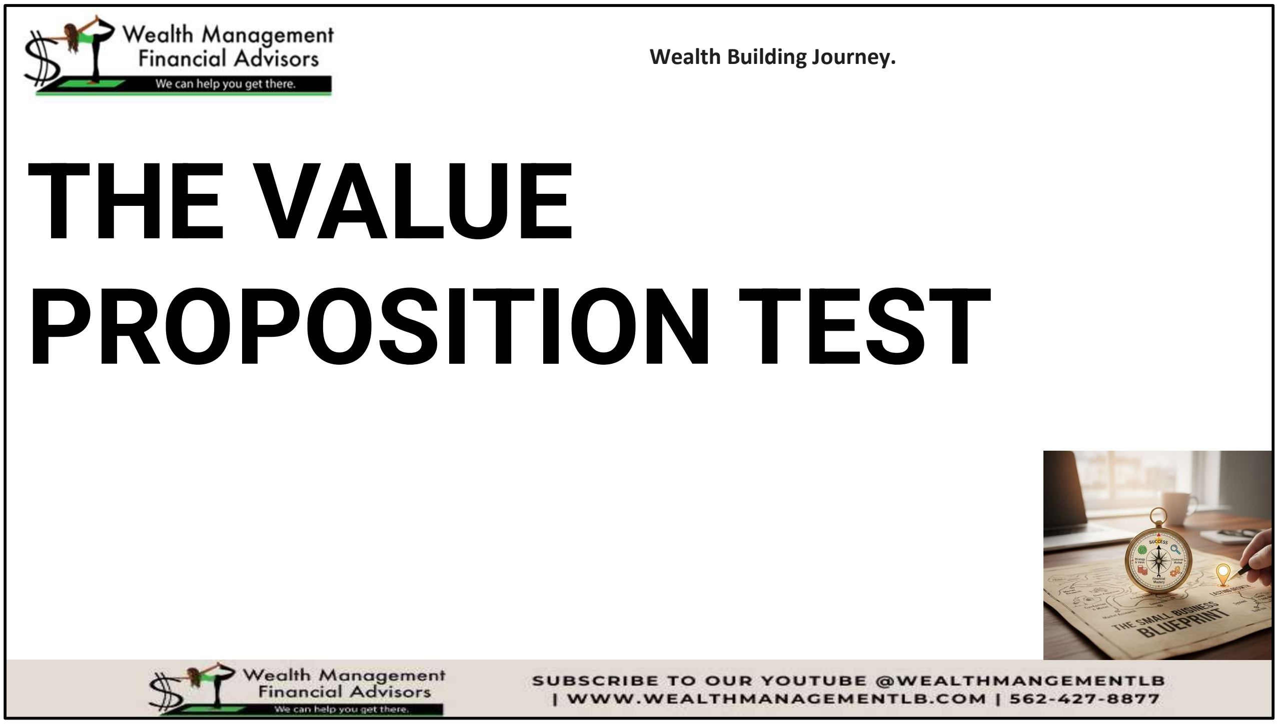
Don't let the words 'Business Plan' scare you. You don't need a 50-page binder unless a bank asks for it. For your day-to-day use, adopt a **Lean Startup Plan**

This is a fast, one-page summary focusing on the key elements: Who are your customers?

How do you reach them?

And most importantly, what is your **Value Proposition**?"

✈️*By Marie Deary*✈️



Can You Pass the Value Test?) **(Quote: 'Why should a customer choose you over a competitor?')"

Your value proposition is the single most important strategic decision. It answers this question: *'Why should a customer choose you over a competitor?'*

Is it lower price? Higher quality? A specific niche? Your product or service is great, but until you can clearly articulate the unique value it brings, your marketing will fall flat.

✈️ *By Marie Deary* ✈️

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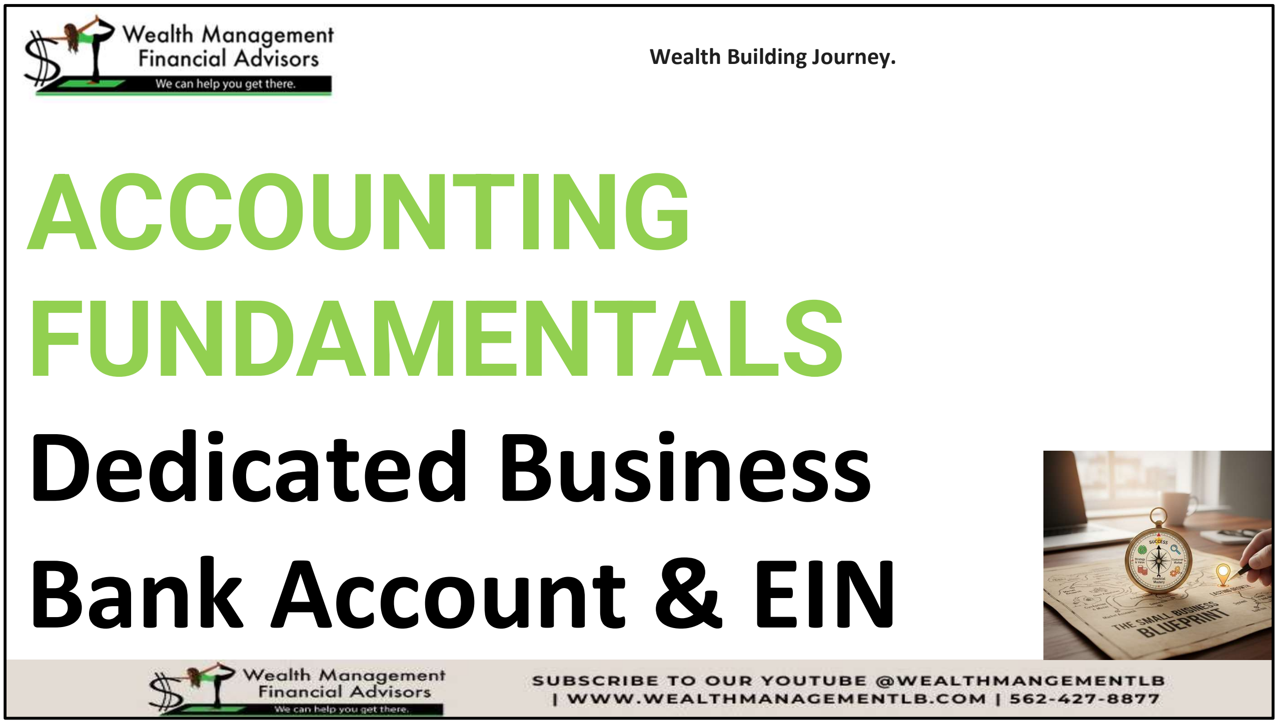
PILLAR 2: FINANCIAL MASTERY
- Cash Flow is King!

Now for the lifeblood of any business: **money**. Success isn't about how much you *make*, it's about how much you **keep** and how well you manage what you have. This pillar is non-negotiable for stability.

✈️ *By Marie Deary* ✈️



Dedicated Business Bank Account & EIN, Detailed Record-Keeping (Accounting Software), Know Your Profit Margins)

First, **separate your personal and business finances** immediately. Get a dedicated business bank account and an EIN. This isn't just for tax season; it's a legal shield. Second, invest in good accounting software. Manual tracking leads to mistakes and chaos. **You must know your profit margins**—don't just compete on price without knowing your true costs."
✈️ *By Marie Deary* ✈️

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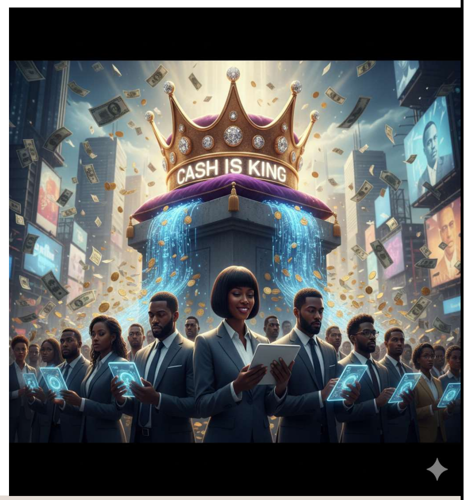
THE BIG THREE REPORTS

Mastering the Big Three Financials



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"You need to understand these three reports: The **P&L** tells you if you're profitable.

The **Balance Sheet** is a snapshot of your assets and liabilities.

But the most critical for small business survival is the **Cash Flow Statement**.
You can be profitable on your P&L but still run out of cash if clients pay late.

Review this weekly! **Cash flow forecasting**—projecting your ins and outs 90 days ahead—will help you spot problems before they become crises."
✈️*By Marie Deary*✈️

This pillar is about getting the revenue in the door. You need a constant, predictable flow of ideal customers. This starts with deep understanding.

✈️*By Marie Deary*✈️

Know Your Audience Inside and Out)
Go beyond demographics (age, location),
Focus on Psychographics (Pain Points, Motivations, Values, Develop an Ideal Customer Profile (ICP)

If you market to everyone, you market to no one. Stop thinking about demographics and start focusing on **psychographics**.

What keeps your ideal customer up at 3 AM?
What do they truly value?

When you understand their **pain points**, you can tailor your product, your messaging, and your marketing channel to speak directly to them."

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MARKETING AND RETENTION

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Marketing and the Retention Engine)
Content Marketing Builds Trust,
SEO for Long-Term Visibility, Customer Retention > Customer Acquisition)
Your marketing should be about **building trust and authority**. Use **Content Marketing**—blogs, videos, webinars—to answer your customers' questions before they even ask.

And remember this: **It costs 5x more to acquire a new customer than to keep an existing one.** Prioritizing the **Customer Experience (CX)** and follow-up is your most profitable strategy. Utilize a simple **CRM system** to track every interaction

✈️ *By Marie Deary* ✈️

If you are constantly 'winging it,' you'll hit a wall. Implement **Standard Operating Procedures (SOPs)** for everything you do more than once.

Leverage **automation** for email marketing, invoicing, and scheduling. As a small business owner, your most critical job is to be the **CEO**, the visionary.

That means you must learn to **delegate** or outsource those repetitive tasks.

Filing your business taxes correctly and on time is crucial for several reasons, extending far beyond simply complying with the law. It's essential for your business's **legal status, financial health, and future opportunities.**

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PROTECTING YOUR BUSINESS

"Do not overlook the legal aspects. Consult with a professional like Wealth Management Financial Advisors to choose the right business structure—**LLC is often the baseline for liability protection**. Get the necessary licenses and permits, and most importantly, get the right **insurance coverage**. General Liability and Professional Liability (E&O) are your safety nets. Finally, protect your client data with solid **cybersecurity practices**."
✈️ *By Marie Deary* ✈️

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THE SUCCESS MINDSET

Success is not a single event

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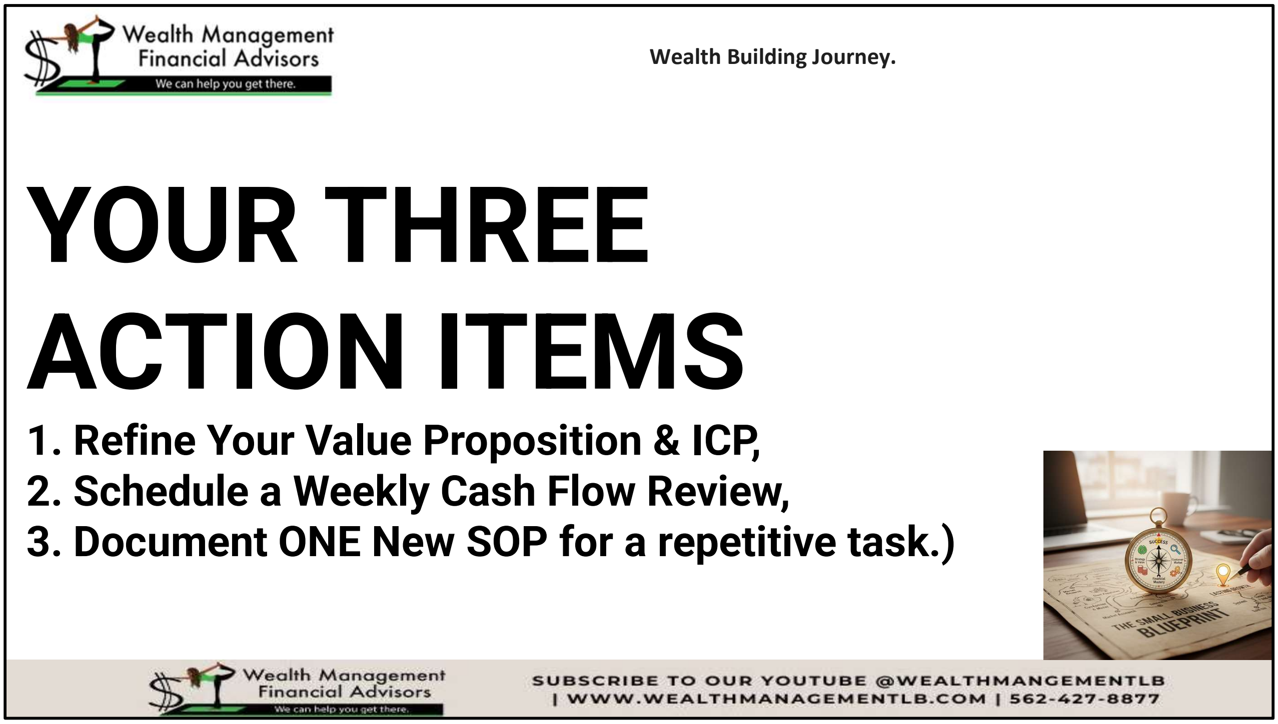
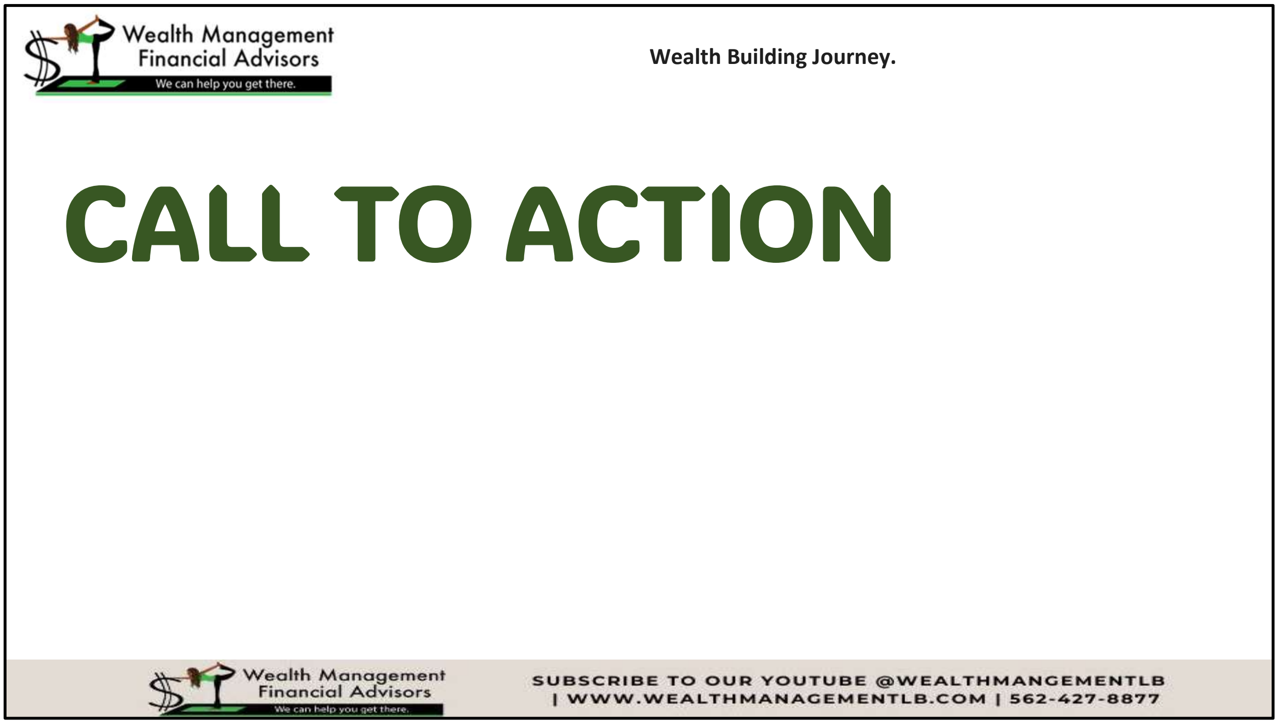
Let's summarize. Success is not a single event; it's the **consistent execution** of these four pillars. Be adaptable, never stop seeking new knowledge, and always listen to your customers. That is the mindset of a thriving small business owner.
✈️ *By Marie Deary* ✈️



Here are three things I want you to do *today*. First, refine your **Value Proposition**. Second, schedule a weekly **Cash Flow Review**—no excuses. Third, document **one new Standard Operating Procedure**. Start building that systemized business.

✈️*By Marie Deary*✈️



Schedule a Free Consultation **CALL 562-427-8877**.

By Marie Deary

Thanks for being here this evening.

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What would you like to share with me?


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