

# PLAN. GROW. EXIT. ENJOY.

Secure Your Business  
For A Strong Tomorrow



# MEET YOUR FACILITATORS

## Hill Country Wealth Strategies

Many business owners feel trapped in perpetual work, stressed by stagnant growth. Hill Country Wealth understands these struggles and offers effective solutions. Stop working *in* working business. Start working *on* your business by focusing on its value drivers and long-term goals. Experienced in business planning, employee retention, valuation, value acceleration, and exit strategies, we collaborate with other advisors to provide comprehensive support. By applying core business principles, we empower owners to create their dream businesses.

## Aducate Digital

Aducate Digital, your strategic marketing ally, specializes in empowering businesses hungry to scale. Through market research, brand identity, and strategic advisement, we guide owners towards sustainable growth. Our tailored approach starts with understanding your business inside out. This culminates in actionable insights to fuel marketing and sales success. We ensure alignment between tactical activities and measurable outcomes, while equipping your team with the skills they need. Our ultimate mission? To render ourselves obsolete by empowering you to thrive independently. Let's unlock and amplify your story to those who matter most.

### WHAT WE DO

Readiness Assessment  
Exit Planning  
Strategic Advisement

### WHAT WE DO

Market Research  
Brand Marketing  
Strategic Advisement



**Corwin Davidson, Hill Country Wealth Strategies**  
Certified Exit Planner

**Nicole Kurtz, Aducate Digital**  
Market Research & Brand Identity

# AGENDA

## Introduction

Welcome to the Plan. Grow. Exit. Enjoy Workshop! We have an exciting journey ahead of us.

Together, we'll dive into the essential elements of building a resilient and successful business that can withstand whatever challenges come its way.

This workbook is your guide to navigating the workshop. Filled with practical exercises, insightful reflections, and actionable strategies to help you future-proof your business.

So, let's roll up our sleeves and get to work! With determination and focus, we'll make the most of our time together and ensure you leave with a clear game plan to propel your business forward. [Let's do this!](#)

## Goals and Objectives

Attendees will learn the first steps towards business growth and sustainability.

Attendees will acquire practical tools and strategies to automate processes and streamline operations.

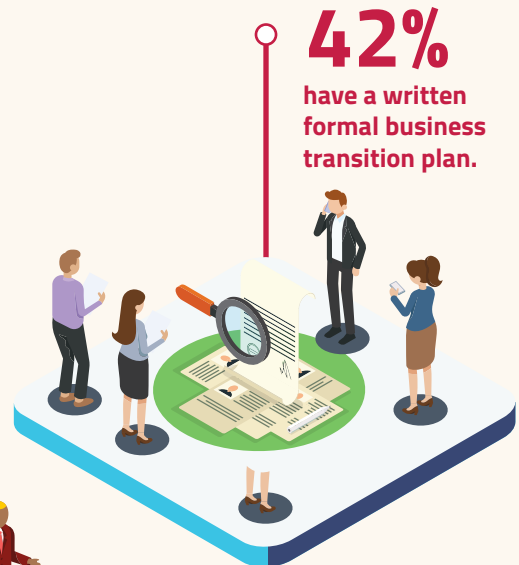
Attendees will learn how to build redundancies for scalability and continuity in their businesses.

Attendees will walk away with an understanding that life does exist after the sale!

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# 100% OF BUSINESS OWNERS WILL EXIT. ARE YOU READY?



**42%**  
have a written  
formal business  
transition plan.

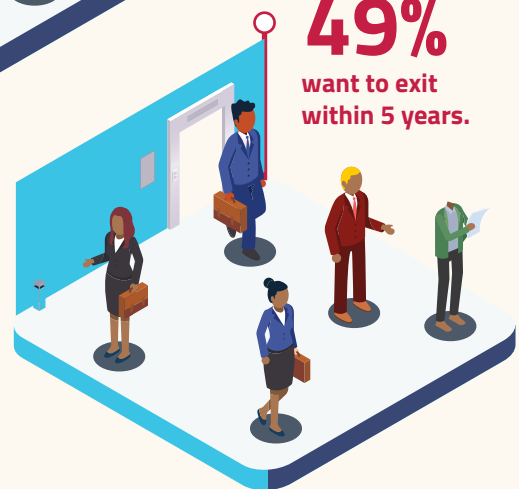
**70%**  
will need to rely  
on their business  
income to support  
their lifestyle.



**49%**  
want to exit  
within 5 years.



**75%**  
want to exit within  
10 years.



## How will you leave your business and protect its legacy?

# MEET BILL AND SAM

**THE SETTING** In the heart of a bustling town, nestled among the streets lined with vibrant businesses, there stood a modest yet thriving business, "B&S Enterprises." At the helm of this successful venture were two individuals whose paths had converged in pursuit of a shared dream – Bill and Sam.

**THE PLOT** Together, Bill and Sam had built B&S Enterprises from the ground up over a decade ago. They poured sweat, tears, and unwavering dedication into every aspect of its operation. Theirs was a bond forged by shared business interests and a deep mutual respect and friendship that transcended the confines of the workplace.

As the proud fathers of loving families, both Bill and Sam found fulfillment in the success of their business and the knowledge that their hard work would secure a bright future for their beloved spouses and children. However, amidst the hustle and bustle of their daily operations, they scarcely had time to ponder the unforeseen challenges that lay ahead.

**THE CONFLICT** Tragedy struck unexpectedly when Bill, the pillar of strength and wisdom within B&S Enterprises, passed away suddenly. He left behind a void that seemed impossible to fill. In the wake of his untimely departure, the once-thriving business found itself thrust into a maelstrom of uncertainty and turmoil, as the absence of its co-founder and key decision-maker cast a shadow of doubt over its future.

As Bill's grieving spouse grappled with the overwhelming task of assuming his business interests, questions loomed large over the fate of B&S Enterprises. How would the new equity relationship between Sam and Bill's surviving spouse affect the dynamics of the business? Who would step up to fill the void left by Bill's absence, and how would management decisions be made in his stead?

Amidst the chaos, Sam found himself confronted with the daunting challenge of navigating the intricate web of legal, financial, and emotional complexities that accompanied Bill's passing. With the specter of uncertainty looming large, Sam knew that decisive action was needed to steer B&S Enterprises back on course and ensure its continued success.



**BILL** A seasoned entrepreneur with 50 years of life experience etched into the lines of his face, exuded a quiet confidence born from years of navigating the ups and downs of the business world.



**SAM** Bill's steadfast partner and co-owner, brought a youthful energy and fresh perspective to the table at the age of 45, complementing Bill's seasoned wisdom with his own innovative ideas.

## Too Long; Didn't Read

B&S Enterprises, a thriving business in a bustling town

Bill and Sam, co-owners with a deep bond and shared dream

Built the business from the ground up over a decade, pouring dedication into every aspect

Tragedy strikes when Bill suddenly passes away, leaving a void in the business

Questions arise about the future of B&S Enterprises and the dynamics between Sam and Bill's spouse

Sam faces the challenge of navigating legal, financial, and emotional complexities to ensure the business's continued success

# BUY SELL AGREEMENT TRIGGERED

To buy out Bill's Spouse, Sam needs to cover:

- \$1,000,000
- Over 10 years
- at 5% interest
- Assumed annual payments of \$123,000

**Sam does not have \$1,000,000**

**Borrow from bank**

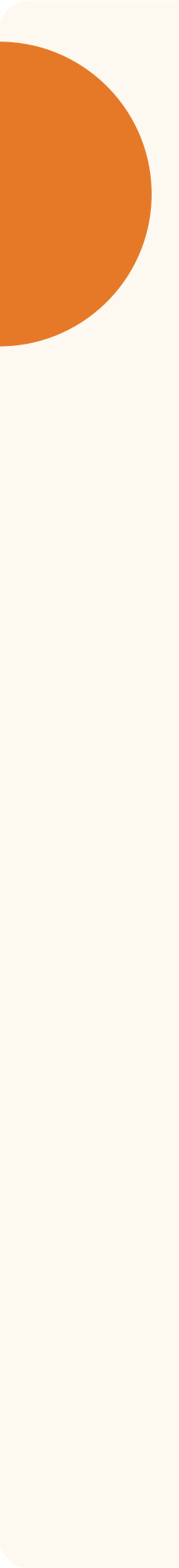


**Installment Obligation**



**Either way, payments are derived from business income.**

Can Sam generate enough profit to make annual payments?



***What are the critical processes or knowledge that only you possess? What would happen to them if you were suddenly unavailable?***

# KEYWORDS & FACTS

## SALARY CONTINUATION PLAN

A salary continuation plan describes in writing, before any disability occurs, what an employer will do in the event an employee becomes disabled. With such a plan, the employer can continue paying all or part of an employee's salary.

## BUY-SELL AGREEMENT

A buy-sell agreement is a legally binding contract that stipulates how a partner's share of a business may be reassigned if that partner dies or otherwise leaves the business.

## AGREEMENT TRIGGERS

Sale may be triggered upon: death, disability, termination of employment, retirement, loss of professional license, loss of liability insurance, conviction of felony.

## BUSINESS OWNED INSURANCE TYPES

- Keyman Life and Disability Insurance.
- Buy-Sell Life, Disability, and Disability Buyout Insurance.
- Disability Overhead Expense Insurance.
- Business Liability and Property Insurance

## PERSONAL INSURANCE TYPES

- Life & Disability
- Long Term Care
- Personal Liability
- Property Insurance

## BUYOUT AT DEATH

- Purchase life insurance on lives of business owners
- Death proceeds received income tax free
- Estate gets cash
- Avoids installment obligation pressure for buyer
- Avoids risk of death or disability, bankruptcy or buyer during installment period
- Cash value can be used to help fund a lifetime buyout

## BUYOUT AT DISABILITY

- Purchase disability buyout insurance on lives of business owner
- Disability proceed received income tax free
- Disabled owner gets cash
- Avoids/minimizes installment obligation pressure for buyer
- Can convert to IDI before age 55



# Business Continuity Critical Info

What does your business need on day one? Instruct your key employees how to access this information both electronically and in hard copy with your signature.

KEY ADVISORS Contact Information (CPA, Attorney, Insurance Agent, Benefit Agent, etc)

Name: Company: Phone:

Name: Company: Phone:

Name: Company: Phone:

Name: Company: Phone:

Name: Company: Phone:

Who has authority to make immediate decisions?

Operations:

Finance:

Personnel:

Administration:

Who should inform employees of your death/incapacitation?

By which means should this person inform employees?

- Personal meeting
- Personal phone call
- Email
- Teleconference

Who should inform customers and vendors of your death/incapacitation?

When should this person inform customers and vendors?

- Immediately
- Only if asked

**Additional critical info include: location of record backups, location of insurance policies, corporate organizational and governance documentation, bank account information, patents and trade secrets, spare keys and security codes.**

# *Long Term Intentions*

## **Existing Arrangements**

What is your salary-continuation plan?

What is your buy-sell agreement?

Do you have business-owned insurance?

Do you have personal insurance?

Are there estate-planning documents related to business?

## **First Contacts and Actions**

Whom should your spouse/significant other contact first to help manage business issues?

Who should fill your role in the interim?

# Strategy

## Disposition of Business

How do you want your business transferred if you die/become incapacitated?

- Sold to an outside third party
- Sold to employees
- Transferred to family
- Continued under current ownership
- Liquidated
- Sold to known person or entity (put/call agreement)

List the names / entities information based on the answer above. Describe the preferred process.

What is the minimum value that your family should receive from the sale/transfer of ownership?

If the minimum amount specified is not possible, who should decide how a sale/transfer is to be completed?

# Finance

## Business Line of Credit

Who holds it?

What is the credit limit?

Are you the guarantor?

Can it be called in if you die?

## Personal Line of Credit

Who holds it?

What is the credit limit?

Can it be called in if you die?

What should your family do with it if you die?

## Leased Business Locations

Property Name

Address

Landlord Contact

Where is the lease agreement located?

## Personal Guarantees

On loans?

On vendor agreements?

On leases? Equipment and Real Estate

## Working Capital: Resources Available

Does the business have sufficient capital to operate without additional credit?

Is there a standby agreement for credit without your personal guarantee?

Is there another guarantor who will assume your guarantees?

# Risk Management

## Insurance Policies

What is the total combined death benefits expected from company-paid life insurance?

Do any creditors have liens in place on insurance proceeds?

Are policies in place to fund the following?

- Working capital
- Personnel replacement
- Debt retirement
- Buy/Sell funding

Are such policies restricted to disbursement only for specified purposes?

Any special instructions regarding use of the proceeds?

Any special precatons regarding use of the proceeds?

## Important Dates

Critical dates for renewal of:

Licenses to do business:

Vendor or customer contracts:

Credit facilities:

# 100% OF BUSINESSES NEED LEADS. WHAT'S FUELING YOUR PIPELINE?



**85%**  
depend on word-of-  
mouth referrals

**63%**  
report that generating  
leads is their top  
marketing challenge.



**53%**  
of marketing decisions  
are influenced by data.



**10%**  
of customer journeys  
are fully automated.

## Are you building a marketing pipeline that protects your legacy?

# MEET LAUREN

**THE SETTING:** The pandemic unveiled a broken healthcare system, exacerbating nursing shortages and burnout among healthcare professionals. Witnessing this crisis firsthand, Lauren recognized the urgent need for change. Healthcare workers were grappling with a detrimental work-life balance, leading to a mass exodus from the profession and a subsequent decline in patient care quality.

**THE PLOT:** Determined to address these pressing issues, Lauren founded Azure Care Solutions with a mission to prioritize the well-being of healthcare workers while delivering exceptional patient care. Azure is dedicated to offering life-work balance and job share opportunities for clinicians. It is founded on a belief that supportive job structure results in higher-quality care.

**THE CONFLICT:** Tragedy struck when Lauren's father passed away during the holidays. Amidst her grief, Lauren had a moment of clarity – "What happens if I'm suddenly stuck in the hospital for a while? Could I still make payroll?" This sobering realization propelled Lauren to take proactive measures to safeguard the future of her business.

**THE RESOLUTION:** Partnering with Aducate Digital, Lauren underwent a Marketing Strategy Evaluation. The assessment revealed several strengths, including a strong brand personality, alignment with target audiences, and an awareness of referral sources. However, it also highlighted challenges such as inconsistent messaging, limited online presence, and minimal budget allocation for marketing efforts.

In essence, while Lauren possessed a deep understanding of her business and the pain points it addressed, her lack of focus on marketing strategies hindered growth and kept Azure from reaching its full potential. Armed with these insights, Lauren is now ready to enhance her marketing strategy, harnessing the power of digital marketing to elevate Azure Care Solutions to new heights and establish it as a premier provider in luxury concierge home health services. Through proactive planning and a commitment to innovation, Lauren is determined to create the solution the healthcare industry urgently needs.



**LAUREN** is a compassionate and determined entrepreneur. She founded Azure Care Solutions to address the challenges faced by healthcare workers amidst a broken healthcare system.

Motivated by personal experiences and a commitment to quality care, she leads with empathy and resilience, driving her business forward with a clear vision for positive change.

## Too Long; Didn't Read

Lauren recognized a need for change in healthcare, prompting her to create Azure Care Solutions.

Tragedy struck when Lauren's father passed away, prompting her to question the future of her business.

Lauren took proactive steps to secure Azure's future with a strategy evaluation.

Despite possessing a deep understanding of her business, the evaluation identified a lack of clear strategies hindering growth.

With proactive planning, Lauren can address the urgent needs of today and generate enough profit to secure financial stability.

# PROACTIVE PLANNING

- To grow her business, Lauren needs to:
  - Take stock of baseline
  - Focus on the big picture
  - Automate tasks with teams

## Marketing Strategy

Evaluate the current marketing approach: channels, budget allocation, brand consistency, online presence, adaptability, and employee involvement.



## Business Understanding

Assess the core of the business: brand identity, target audience, customer needs, unique selling proposition, and competitive landscape.



## Marketing Management

Focus on the delegation of tasks, the use of resources, and the long-term marketing vision. Who is responsible for what, and how are marketing efforts being coordinated?



## Retention & Referrals

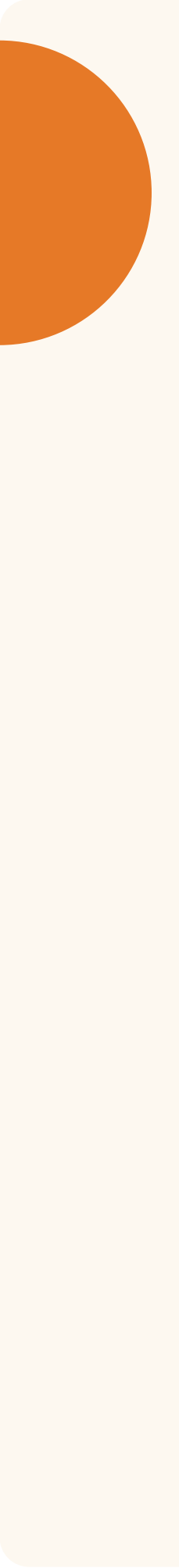
Analyze the quality of customer experience, community engagement, appreciation for referral sources, and awareness of Customer Lifetime Value (CLV).



**No matter what, Lauren's legacy hinges on the decisions she makes today.**

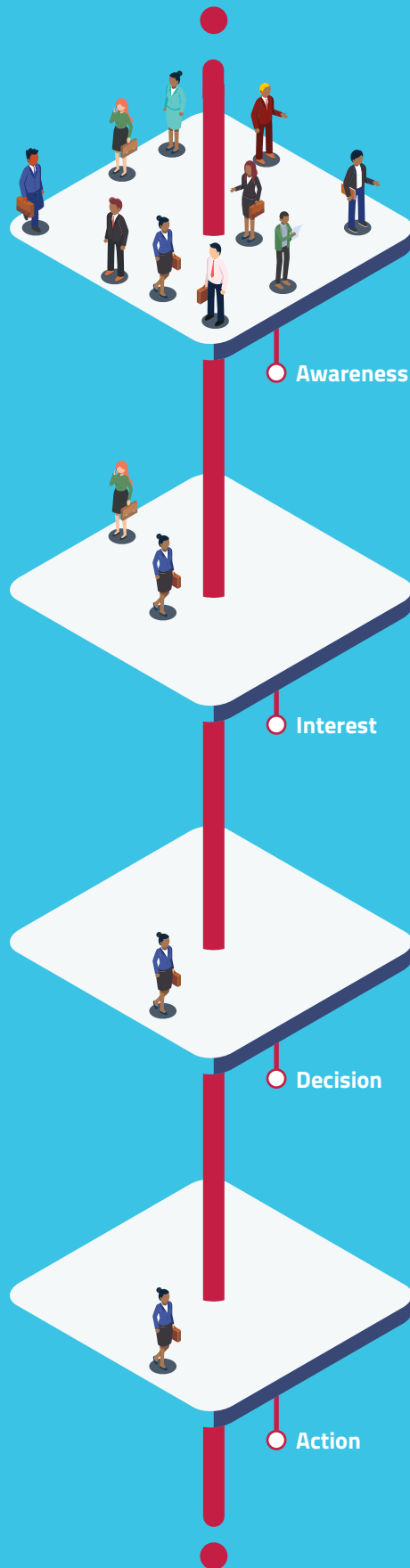
Can Lauren focus on the bigger picture and effectively automate key business processes?



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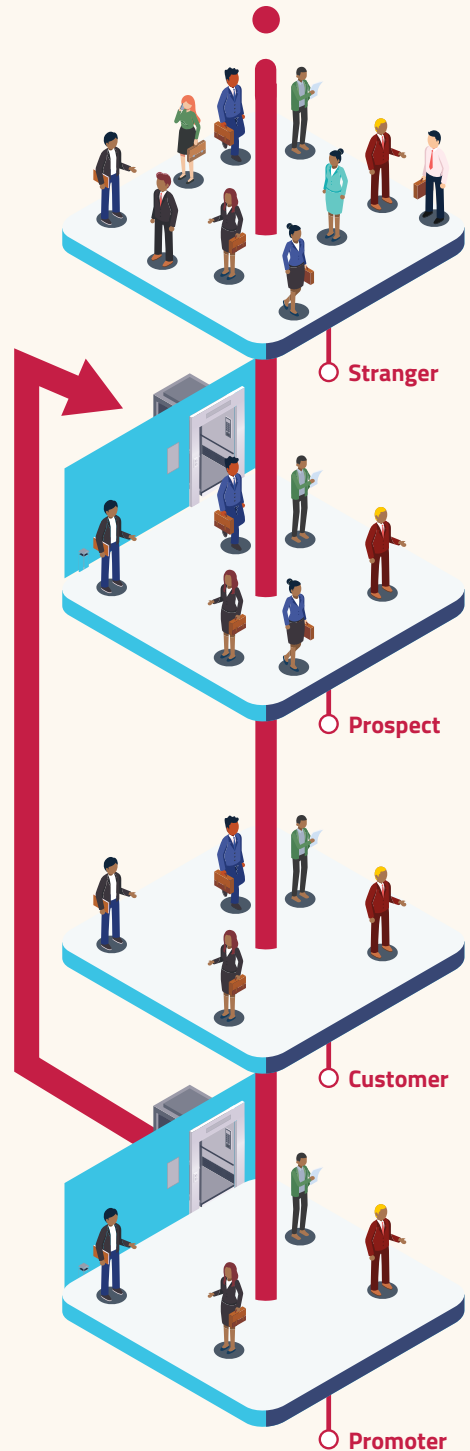
***How confident are you in your team's ability to effectively generate leads and drive customer acquisition through your current marketing efforts?***

# FUNNEL



# FLYWHEEL

In the flywheel approach, the sales cycle is seen as a circular process, much like a flywheel that gains momentum as it continues to rotate. The key idea is that each stage of the sales process contributes to building momentum and driving growth, rather than focusing solely on closing individual transactions.



# THE CUSTOMER JOURNEY

The Customer Journey is a visual storyline that shows how your brand connects with prospects as they move through the buying stages.

It highlights key touchpoints from awareness to purchase and beyond.

Understanding this journey helps you create engaging experiences that resonate with your audience.

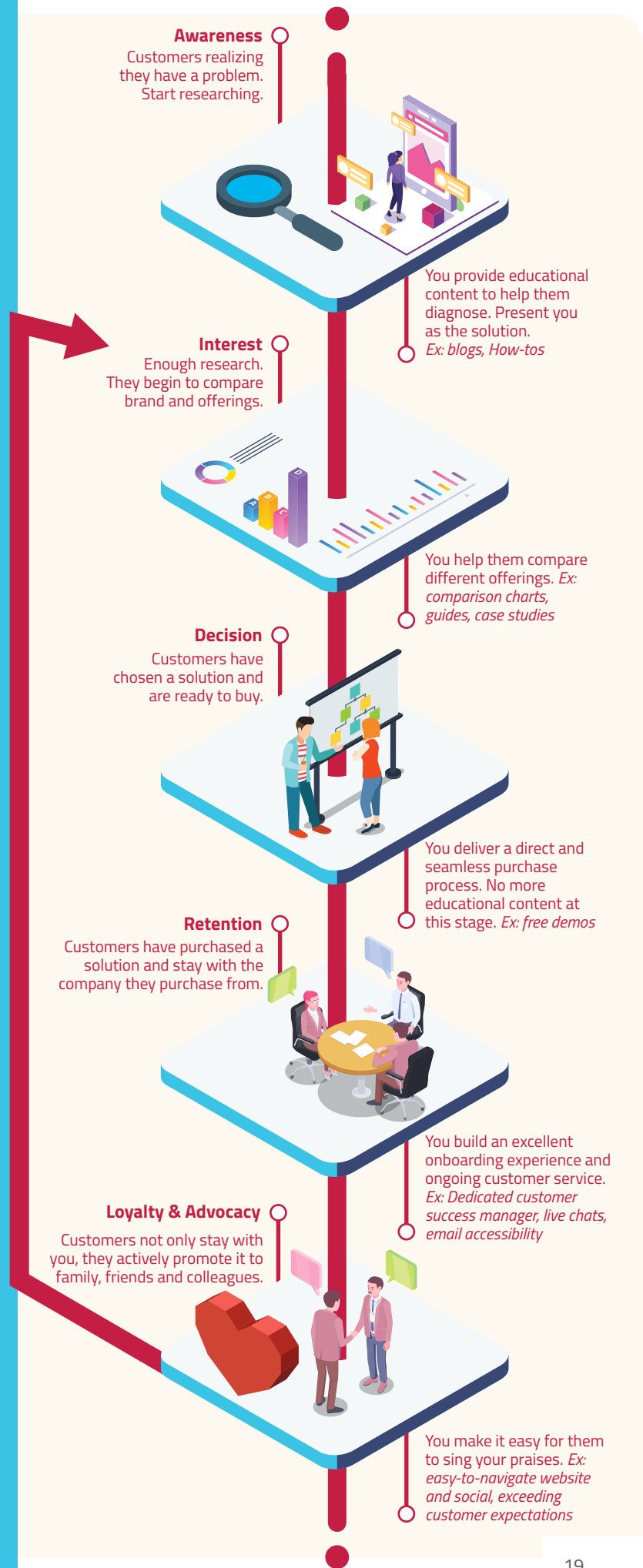
To build an effective customer journey, you need to know your brand's identity and values.

Equally important is a deep understanding of your target audience—their demographics, preferences, and behaviors.

This insight allows you to craft marketing strategies that meet customer needs at each stage, guiding them toward a positive buying decision and encouraging long-term loyalty.

**It's not just about you.  
It's about the experience  
you create.**

**Guide your customers  
through a journey they  
won't forget.**



# Brand Identity Critical Info

Logo

Primary Colors

Fonts

Taglines / Slogan

Website URL:

Facebook Business Page:

Instagram Business Page:

LinkedIn Business Page:

Google My Business Profile:

## Marketing Channels You Use

Social media  Website  SEO Strategy  Newsletter  Pay-Per-Click

## How do you measure success?

CRM  Google Analytics  KPIs  Social media metrics  Reviews

## Brand Voice and Tone

Corporate  Natural  Elegant  Minimal  Bold  Rustic  
 Modern  Abstract  Luxury  Vintage  Creative  Classy

Elevator Pitch:

# ***Your Story. Mission, Vision and Values***

Your Mission: How did you get here? What inspired you to start your business? What is your motivation to keep going?

Your Vision: What does success look like for your business? Are you on the path to achieving it? What might stand in your way?

Your Values: What is your organizations greatest strength? How will your services help people survive and thrive?

Your Credibility: What lends credibility to your position? Facts, third parties, etc? What defines success? What sets you apart from your competitors?

# Target Audience: Their Story and Values

What does your customer value most when making a purchase?

- They spend money on experiences with family, rather than material things.
- They're first in line when a new iPhone comes out.
- They buy secondhand to save the environment.
- They can't afford Gucci, but they'll take the knockoff!

What is your customer's primary responsibility in life?

- They're part of the Sandwich generation. Taking care of kids and elders.
- Finishing school/getting the promotion to achieve a better life.
- Keeping up with the Jones's.
- Making this month's rent payment.

What is their greatest pain point?

- Don't have the support they need, or the time to research.
- Analysis Paralysis. Too many choices.
- Financial. Struggling to earn a living.
- Tried before, didn't work. Won't try again.

Who do they trust?

- Someone with an expensive car, nice clothes: "That person has it figured out!"
- Someone who can provide data and research.
- Someone who remembers their name and shows empathy.
- No one.

How do they make decisions?

- Spontaneous and go with their gut
- Methodical and need to research
- Humanistic and like to feel connected
- Competitive and want the best

What motivates them?

- Connecting with a community, friends, and family
- Climbing the ladder
- Finding the deeper meaning
- Saving time, money, energy.

# Mapping the Sales Cycle

How can you continuously attract new leads and prospects to our business? *(Example: social posts, website content, networking events, referral programs)*

What strategies can you implement to engage and build relationships with our leads and customers? *(Example: personalized communication, regular follow-ups, loyalty programs, customer surveys)*

How do you ensure that our customers are delighted with their experience and become advocates for our brand? *(Example: exceptional customer service, proactive communication, surprise and delight, community engagement)*

# Mapping the Customer Journey

Customer Journey	Awareness Stage	Consideration Stage	Decision Stage
What is the customer thinking or feeling?			
What are the customer's actions?			
What or where is the buyer researching?			
How will you move the buying along their journey with you in mind?			





***Put it into action. How will you prepare today for tomorrow's challenges?***

# THE BUSINESS BINDER

## WHAT IS IT?

A business binder is a centralized resource containing essential information for maintaining business continuity.

It holds key details like login credentials, essential accounts, and contact information for stakeholders.

By centralizing this critical data, it ensures easy access and preparedness in case of emergencies.

To structure your business binder, organize it logically for quick retrieval of vital information.

We've provided an example of the key components to include, helping you create a comprehensive and reliable resource.

With our support, your business binder can serve as a lifeline during unexpected events or disruptions.

## WANT HELP?

We've got you covered. Corwin and Nicole are experts in business continuity, succession planning, customer management, and providing comprehensive guidance.

We'll guide you through the key steps to create a resource that keeps your business running, even in emergencies. Schedule a consultation with us today and take the first step toward building your business's safety net.

### FINANCIAL

#### FINANCIAL PREPAREDNESS

- Emergency fund / unexpected expenses
- Insurance policies
- Cash flow management
- Diverse revenue streams
- Regularly monitor key financial metrics

### ORGANIZATIONAL

#### LEADERSHIP & SUCCESSION PLANNING

- SOPs for business processes
- Employee redundancy and flexibility
- Org charts
- Human resources

### OPERATIONS

#### OPERATIONAL RESILIENCE

- Supply chain resilience
- Protocols for remote work
- Software and tools

### MARKETING

#### CUSTOMER RELATIONSHIP MANAGEMENT

- Brand identity
- Marketing strategy
- Automation
- Sales cycle and lead generation
- Referral sources
- Customer satisfaction and service

### HUMAN RESOURCES

#### LEGAL AND COMPLIANCE MEASURES

- Emergency protocols (crisis communication, data breach)

### OTHER

#### QUICK ACCESS

- Logins (email, banking, website, socials)
- Essential contacts (stakeholders, suppliers, clients, vendors, legal advisors)
- Critical documents (licenses, insurance, contracts)

# ADDITIONAL RESOURCES

## RECOMMENDED READING

*Beating the Boomer Bust: Selling a Small Business in a Challenging Marketplace*, John Dini

*Uh Oh It's Working! What Now?! The illustrated guide to streamlining and scaling your small business*, Nicole Kurtz

*Influence: The Psychology of Persuasion*, Robert Cialdini

## EXIT MAP RESOURCES

Exit Readiness Assessment  
<https://exitmap.com/hillcountrywealth/>

5 Roads to a Business Exit  
<https://myexitmap.com/five-roads/>

What Buyers Pay for Businesses  
<https://myexitmap.com/what-buyers-pay/>

Owner Centricity  
<https://myexitmap.com/owner-centricity/>

Distance to Exit Goal  
<https://myexitmap.com/distance-to-goal/>

## MARKET RESEARCH TOOLS

What's Your Brand Archetype  
<https://www.aducatedigital.com/quiz/brand-identity/>

Who's Your Target Audience  
<https://www.aducatedigital.com/quiz/target-audience/>

Marketing Strategy Evaluation  
<https://forms.gle/kpLru1x7FxYoGT2UA>

## UPCOMING WORKSHOPS

Did you enjoy this workshop? Your feedback is invaluable to us—please take a moment to fill out our survey to help us improve future events.

# CONTINUE THE JOURNEY

We are excited to offer you an exclusive opportunity to take your business to the next level with our comprehensive Business Continuation and Marketing Automation package.

## What's included:

- Analysis and recommendations for business continuation
- Valuation analysis
- Detailed implementation roadmap

## Why This Matters:

- Ensure your business can thrive even if your key salesperson is poached.
- Understand the risks of doing nothing – *what's the worst that could happen?*
- You've learned the concepts today; now, take action to protect your business's future.

## How It Works:

- Meeting 1: Initial debrief with Corwin, Nicole, and you to gather information.
- Meeting 2: Delivery meeting to present your personalized analysis and roadmap.

## Investment:

- \$1,000 on signing, \$1,000 on delivery
- Additional services available upon request.

**Take the first step towards a resilient and thriving business. Secure your legacy today!**

## Schedule a time to chat

Schedule your initial consultation and take the first step toward building a resilient, profitable business. Let's work together to ensure you have a plan that protects your business's legacy and sets you up for lasting success.

**Corwin Davidson**  
**Hill Country Wealth Strategies**  
512.548.5656  
corwin.davidson@symmetrytx.com

**Nicole Kurtz**  
**Aducate Digital**  
330.780.9193  
nicole@aducatedigital.com

