

LOOKING FOR A FUTURE?



CREATE ONE FOR YOURSELF!

**Climb the mountain to
success with talented experts
as your guide.**

A LOT HAS HAPPENED TO US OVER THE PAST YEAR...

More and more people find themselves in a very uncomfortable situation. Not broke yet but if something doesn't break within the not too far distant future the situation can really get ugly. Decent jobs are almost impossible to find and when one does show up the competition is beyond fierce. And "decent" when it comes to a job doesn't only mean pay. Skill set utilization, pride, dignity and location round out the definition.

But let's face facts: thousands upon thousands of middle to upper level positions have been eliminated...for good. The pickin's are so slim as to be non-existent. And it's going to stay that way. Some of us are beginning to accept that reality.

Pessimistic point of view? Perhaps, but very well grounded. And the quicker you accept the ramifications that can result from not examining the true down side of this social calamity, the sooner you can begin to move on to create opportunity for yourself.

OPENING A BUSINESS OF YOUR OWN IS A VERY REAL SOLUTION

If there are no jobs, why not create one for yourself? Have you always thought about it but never had the opportunity? Would you be perfectly happy to be a big fish in a small pond for the rest of your working life? There are a lot of very attractive options for you if you realize that all the skills you have acquired over all these years actually apply to the small business environment. It is a true opportunity to govern your own destiny...to succeed or fail on your own merit.

JUMPING FROM THE FRYING PAN INTO THE FIRE?

It certainly could be. In fact, the number of small businesses that fail each year equals 2/3's of the number that start up. Credit markets are a disorganized mess with very little prospect that they will straighten themselves out any time soon.

But, small businesses fail at such a wholesale rate for a very easy to understand reason: anyone with a couple of bucks and some motivation can open a business. There are no Pre-requisites, there is no training period, there is no apprenticeship or internship available. And taking an MBA of any kind has about as much to do with running a small business as possessing a pilot's license has to do with flying paper airplanes.

For the past 25 years, **The Sacks Group, Inc.** has been keeping the little guy out of trouble. We swim in a small pond ourselves and our success rate with guiding small business management to a stable future is well-documented. Our principal, Richard J. Sacks, is the author of the **"The Twelve Commandments for Small Business, A Practical Guide to Beating the Odds"**. Dick has spent his career studying and understanding small business and is an authority on every aspect of small business operation.

In response to the current economic crisis, we have developed a unique program to enable you to eliminate a good deal of the risk and unknown that causes small business failure. It is a hands-on day to day coaching and education program that will enable you to start a small business while being trained by experts as you earn.

If you want to seize the moment and seriously consider opening your own business as a solution to your current career crisis, this is a program you should examine:

The Matterhorn Project



Why not take a highly motivated, life experienced human being and teach them to run a business? Not only does it create employment and commerce that benefits the business owner, but it creates jobs and commerce in the community. And that's exactly what we need, to begin to turn around our local neighborhoods and to begin to create fluid local economies. Vacant commercial space has a chance at turning around, which means that developers and banks get a new lease (pun intended) on life and can begin to produce again.

MATTERHORN is a project that does exactly that. It is an **18** month program that has three thresholds or decision points:

Base Camp One **Initial Qualification, Assessment and Intensive Education**

Base Camp Two **Business Plan Development and Financial Feasibility**

Advance to Summit **Business Start-up and Ongoing Operations**

At the end of each threshold, a “go/no-go” decision is made based on the consensus of the trainers and the participants. Pre-screening is extremely important and is continually performed as the tasks at each **Base Camp** progress. The goal is to begin **Advance to Summit** within six months of commencing **Base Camp One**.

BASE CAMP ONE

Personal Financial Inventory and Strategic Plan

Program participants will receive a personal financial review, one on one, with a specially trained professional. Since capital is always an issue in microbusiness start-ups, the use of money throughout the period of the program has a direct impact on the likelihood of business success. A strategic plan is developed to guide the new business owner's financial expenditures during the 18 months. The less the owner requires in personal funds, the less strain is put on the early stage business. It makes no sense to consider the financial needs of a business without carefully reviewing the needs and habits of the principals. Choices need to be made and priorities need to be set to assure the participant that the path is clear, personally, to reach into the future.

Immersion Course

As soon as the personal financial profiling is completed, the new participant is required to attend a 14 hour immersion course in microbusiness management. The course is based on the book "*The Twelve Commandments for Small Business, a Practical Guide to Beating the Odds*", by Richard J. Sacks. Attendees receive a "soup to nuts" education in everything they are going to need to know in order to run a successful new venture. Our goal is to give them a working frame of reference in every topic so they feel empowered to be able to ask appropriate questions during the business planning process.

BASE CAMP TWO

Business Planning

Each participant is assigned a personal business coach who sticks with the new business owner throughout the program. The coach is available during normal business hours to advise, clarify and be a general sounding board for the new business owner. The coach coordinates all program activities to assure the business owner gets maximum assistance from the program.

Coach's first assignment is to work with the participant in the development of a business plan. Utilizing our exclusive "*Guide to Practical Business Planning*", by Richard J. Sacks, the "team" (the participant does all the work) works out the nitty gritty details of the business plan, going through as many iterations as necessary until an acceptable, reasonably practical plan is derived. Everything is considered with the primary objective being to come up with a plan that fits within the capital availability or accessibility of the business owner.

Financing

Because of the banking expertise of each of the program's principals, we assist the new business owner in understanding the reality of his situation. We structure his finances and the business' finances in a manner that will be attractive to normal lenders, taking advantage of government assistance, guarantees and economic stimulus funding whenever possible. If we are unable to achieve a business plan that we believe represents an adequate amount of capital infusion, that is a "doable deal" we so advise the participant.

Site Selection and Start-up and Record Keeping

During the business planning stage we work with real estate professionals from our **KeyPerson® Panel of Experts** to locate and negotiate space to fit the needs of the business plan. We assist in lease and tenant finish negotiation to ease the situation for both the landlord and the new business owner. Plans are made for opening day, all of which are included in the business plan, and the business opens with appropriate fanfare.

Participants in the program **ARE REQUIRED TO HAVE THEIR BOOKS AND RECORDS MAINTAINED BY THE PROGRAM FOR THE ENTIRE 18 MONTH PERIOD.** This is absolutely mandatory and without exception.

The program employs highly qualified accounting and tax professionals and, is part of our commitment to the success of the businesses in the program. We know from experience that this aspect of running a business is beyond the professional scope of most new business owners and is often its weakest link. Business owners will be provided with monthly financial statements including plan to actual tracking. Statements will be reviewed by the coach and the business owner monthly and revisions to the plan will be made if necessary. All business returns will be prepared by the program. Personal returns are optional but strongly suggested because of the intimate relationship between personal and business finances.

ADVANCE TO SUMMIT

KeyPerson® Panel of Experts

The Program furnishes a carefully selected, highly qualified group of advisors. Any advice received from the panel is free of charge and without any obligation. If the advisor is engaged to implement any advice there is additional charge negotiated the advisor and the participant. Areas of expertise include:

Attorney / Legal
Banking / Finance
Sales Training
Negotiating
Human Resources
Accounting
IT Assistance / Hardware, Software
Psychological Review
General Business Helps
Quality Control
Insurance Coverage

Fourth Wednesday® Seminars

Eighteen, all-day seminars are scheduled exclusively for program participants on the fourth Wednesday of each month. Excessive absenteeism by a participant can result in being dropped from the program. The seminars are held in a comfortable location and lunch and snacks are furnished. Morning sessions are classroom style while afternoon sessions are in break-out groups. Late afternoon is reserved for one on one Q&A with instructors and social networking. Topics include:

Using e-Bay Effectively in your Business
Developing Compensation Programs that Increase Sales
Timely Updates on Legal and Tax Issues Effecting Micro Business

Seasonal Sales Promotion Strategies
Developing Customer Retention Programs
The Magic of Merchandising
Considering a Second Location
Capital Formation Strategies
Succession Planning
...and other important topics

Coaching

One on one coaching is a vital part of the program. This is not an occasional meeting, but an ongoing involvement and mentoring activity that assures the owner learns good business habits, is never left in a decision vacuum and that course corrections can be made on a timely basis before they become problems.

Opportunities will arise for business owners to be able to share ideas and solutions with one another. Coaches will encourage idea sharing and social networking between participants.

Upon completion of the program, a business will have finished an 18 month learning curve during which time he will have learned to successfully negotiate real world obstacles. It is anticipated that program graduates will take their rightful place as community backbones and as a source of economic stability.



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