

# Join Us:

# **BUSINESS CONSULTANTS**

# **USA**

You Can Make Great Money Helping Small Businesses At  
Low Prices

This Business Is Recession PROOF:

- In Good Times They Need Us To Expand
- In Bad Times They Need Us To Survive



We Need Consultants... In All Areas.. Will Train

The Ultimate Home Business Too

Great Income Potential

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**What This Offering Will Do For You** - Locate, analyze & evaluate small business clients in your area and help them become more profitable, get funding, sell their business etc. All forms are included to allow you to make large fees helping local businesses with the services they need and want. We are also available to you to help you through each deal. This is a business that can be run from your home.

## Summary of This Business Offering Below:



**How This Business Works:** We are actively seeking Field Business Consultants to join us in the exciting field of Business Consulting. We will work with you and train you and do much of the work producing consulting products. We show you how to find the business clients in your area and what info to gather so we can produce the needed reports to accomplish the business owners goals. You send us the information we specify and we assemble the finished product send the finished product back to you for client presentation. You collect all fees and send us our portion along with the info we need to produce the product and you keep everything above our fee. **It's simple, you make great fees, you get paid first and we produce the**

**products.** What could be easier or more profitable? Call us with your questions toll free; (866) 935-3100 and ask for Tom. Also, Visit US at our Business Consulting site also; [www.My-Biz-Doc.com](http://www.My-Biz-Doc.com) Some of our Field Business Consultants work part-time to supplement their income and others do this full time, the choice is yours and the pay is the say and there is never any quotas to meet or other criteria; you work when and how you want.

***In a nutshell. We show you how to get business clients. You meet with them, they tell you what they want to accomplish, we tell you what items to get from the owner, you send these items to us and we furnish what is needed and send it to you for client presentation. If questions arise, we are always available to answer your or their questions in a timely manner. The client pays you the fees, and you send us our portion along with the requested information and we send you back the finished product for client presentation. You always get paid first and we don't make money if you don't make money.***

**This Small Business Offerings Include: (We Offer What Small Business Demands)** It's important to offer what the small business community and seeks the most. We work with business clients and other consultants across the USA.

- ✦ **Guaranteed Profit Development** - No Additional Profits.... No Fee To Us & We Always Get Our Fees
- ✦ **Business Appraisals and Valuations** – What's That Business Really Worth?
- ✦ **Comprehensive Financial Analysis** – Financial Health Check Up
- ✦ **Business Productivity Study** – See How Productive Their Workers Are & What Their Lack of Productivity Is Costing The Owner
- ✦ **Business Plans** - Help to Get The Financing They Need

- ✦ **Business Loans & Venture Capital** - Our Sources Often Say Yes, When Their Bank Says No
- ✦ **Small Business Accounting or Bookkeeping** - Have The Business Owner Spend Their Time Making Money & Not Doing Accounting
- ✦ **Import/Export** - Buying Products Overseas Cheaper or Exporting Their Products &/or Services To Other Countries
- ✦ **Private Note Buyer** (We Pay Cash for Private Loans & Notes) - We Buy Seller Carry-Back Financing To Free Up Their Cash
- ✦ **Website Development** - A website is an Interactive Brochure & Every Business Needs One
- ✦ **“For-Sale-By-Owner” Business Sales Package** – Owner Can Sell Their Business Themselves & Save the 15% Broker Fee
- ✦ **Business Brokerage** – Buy/Sell in Indiana Only
- ✦ **Income Tax Preparation** – Indiana Only

***Your Income Potential*** can be **over \$100,000 a year**. You uncover the client’s need and we furnish all the reports to accomplish their goals. And remember, we will work with you on your deals to insure your success.

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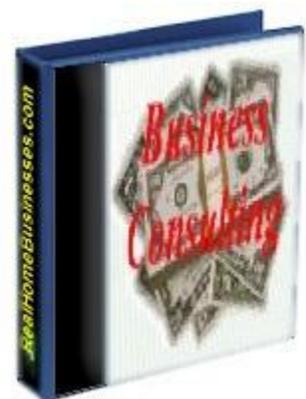
## More Detailed Information Below:

## Welcome Entrepreneurs:

Take your time reading this as there is a LOT of information for you. Some have told me that they got more out of this when they printed it out and studied it off line, your choice.

**This is a real opportunity and NOT some multi-level nonsense!**

We are small business consultants offering the most sought after services to small business and doing so at very reasonable rates. Small business is the back-bone of the American economy yet it is often this little guy that goes wanting for adequate services. We cater to the small business person and now wish to expand nationally with your help. This business is easy to do and no experience is necessary as we provide complete training and ongoing field support. You can work



from your home too and you can successfully run this business on a full or part-time basis. Also, there are no production quotas that you ever have to meet. You can work as much or as little as you want. Obviously the more you work the more you will make but that is your choice.

**We generally start each consulting deal by conducting our Comprehensive Financial Analysis and Business Appraisal. This tell us and the client the financial health of the business, what may be wrong with the business and where to start to make the business more profitable. The appraisal tells us and the client what the business is worth in today's dollars and as we continue to work with our clients, it tells them how their business is growing in value as a result of our actions. The appraisal is also a must for business funding or sales situations.**

We will show you how to meet with local business people and show them what we can do for them. You will gather the information we need to either do the analysis or in other ways work for the client. You will collect the fees from the business client and deduct your portion of the fee and send our portion to us along with the information gathered so we can start to work for your client. With many of our services you get paid first. With our appraisals, analysis and business plans; we will process the information and send the finished product back to you for final client presentation. Each of our offerings requires different material to be gathered but we will show you what we need and will always be available for contact via phone, e-mail, fax or US mail. You can make a good income helping local business people. You will be the local **"Go To Guy"** for professional, affordable business services that all businesses need. All you have to do and be is presentable and confident that you can help them! There is no licensing that I know of to enter this business.

Here is what we do and how you can make a good income helping your local business people succeed. You may charge additional fees over those shown below and we have no problem with that as it is between you and the client. Our fees are well below market rates which allows you to mark them up without concern of pricing yourself out of the market. Our portion of the fees, however, are firm. Also, your client will not be contacted without your knowledge and your .and client information will not be public in any way; all client information is strictly confidential!

**BUSINESS FUNDING** - This is a very popular area for most small businesses.



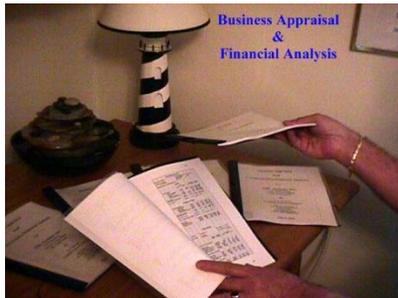
They need additional cash to expand or to survive or just to get started in business. Typically they go to their bank and after a long song and dance their bank says no. These people still need the funds but have no place to turn. We can help these people with our true Business Funding contacts. These people specialize in Venture Capital, SBA Loans, Angel Funders, special programs for minorities and women too. We also have equipment leasing sources as an alternative funding source for equipment. We have funding sources that are structured to work with less than perfect credit also.

The reason banks are not interested in many business loans is that they are asset based lenders. This means they need and want assets to collateralize the loans they make. Often this is difficult for a business even though they can demonstrate sufficient cash flow to service this debt. Our business lenders

are more cash flow lenders rather than asset lenders, which means they look more to the cash flow to service the debt than to the collateral.

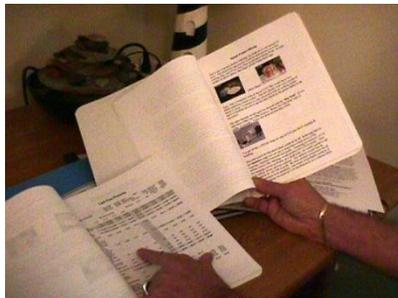
We take the Business Plan from the client and circulate it to our lender base to secure the necessary funding. We charge \$1,500 as a presentation fee. We also charge a percent of the loan funded; paid from the loan funding. This percentage fee is on a sliding scale whereby as the loan amount goes up the percentage goes down. Of the \$1,500 fee you get \$500 and pass the remaining \$1,000 on to us. We take the clients business plan and circulate it with our lenders and negotiate the final deal. When the loan funds we split loan fees 40% to you and 60% to us for doing all the work. A small \$100,000 loan would make you \$2,200... a \$500,000 loan would generate \$8,000 to you and a million dollar loan would put \$14,000 in your pocket. You should consult our Contract for Financial Services to see our sliding scale fees. If we are working with a solid business plan, these loans can be funded in about a month. You will make some big money with these services. Large fees (but below market rate) to you and quality service to the client makes for a good business. You can easily do this business from your home and make good money helping local business people at discount fees.

**BUSINESS PLANS** - Often the business owner will not have a cogent business plan suitable for lender presentation. A good professional Business Plan will be about 45 +/- pages and address the business function, marketing plans and financial projection etc.



We provide you with a check list to give to your client of items we need to assemble a professional, lender ready Business Plan. Once we have the information requested from the client it will take us about 30 days to develop the Business Plan. When it is completed we send this to you for client presentation. The client may use it for any lender they choose. If they elect to have us search for a business loan for them we would do so as outlined above. The fee structure for our Business Plans is \$1,500 charged the client. You would keep \$500 and forward \$1,000 to us along with the requested material for us to assemble the finished Business Plan.

## **BUSINESS APPRAISAL & COMPREHENSIVE**



**FINANCIAL ANALYSIS** - Often a business owner wants to know or needs to know what their business is worth and what if anything is wrong with the business. They may be selling the business, getting funding, taking on a partner or maybe a divorce situation or buying out a partner.... there are any number of reasons why an owner may need to know the value of their business.

We use four sophisticated approaches to value that is valid nationwide. Our **COMPREHENSIVE FINANCIAL ANALYSIS** uses the financial statements of the subject business and juxtaposes them with industry standards. All ratios, percentages etc. are crunched

and detailed information is revealed about the financial health of the business. All calculations are explained and corrective strategies are offered where needed.

This analysis has been used to increase business profits and often save a struggling business from financial disaster. This analysis and our profit building recommendations will **definitely** improve profits and put the business dream back in the owners grasp and often avert severe financial problems; **this is a must for any business.** Productivity Analysis, Comparative Financial Analysis and keen business insight is just what many businesses need to get back on track.

This has been used by many attorneys to uncover financial shenanigans by one partner against another and in divorce also. Both of these reports can be back in your hands in about a week for client presentation. You would charge \$1,000 for these reports and keep \$350 from the fee collected from the client. You would forward our portion of the fee and the items specified on our check list to us for processing. The finished reports are about 27+/- pages in a professionally bound report form. **Our Comprehensive Financial Analysis will virtually improve the profits of any business. This is a bold statement, **but it is true!****

**"FOR-SALE-BY-OWNER PACKAGE"** - A typical business broker will charge 7% to 12% of the business sales price as a brokerage commission. A typical business will sell for \$100,000 or more so this means paying a sales fee of up to \$12,000. This fee often keeps a business owner from trying to sell their business. Business brokers have told me that 10% of all businesses are or could be up for sale and any given time. Think of the potential in any shopping mall or strip center or small industrial area. Our service is designed to get the business sold and save the owner thousands of dollars in sales fees. Our fee of \$1,500 is quite reasonable compared to \$12,000 Business Broker Fees noted above. This service includes our Business Appraisal & Financial Analysis plus sales aides, brochures, ways to protect the sellers interest through the sale and much, much more. Your fee for this service is \$350. As mentioned above, we would provide a checklist of items to be forwarded to us along with our fee of \$1,150. Finished products can be back to you in about a week ready for client presentation.

**WEB SITE DEVELOPMENT** - The Internet is growing every day and every business sooner or later will be on the Internet. Our staff can put a new business on the Internet in about a week. Please visit our sister site for more information about this service and what is required. Typical fees for this service can range from \$2,000 on up. We charge \$1,000 and you make \$350 per site we develop as a result of your referral to us. Click on the spinning globe to visit our web site development site. **If a Business uses brochures; they need a web site!**



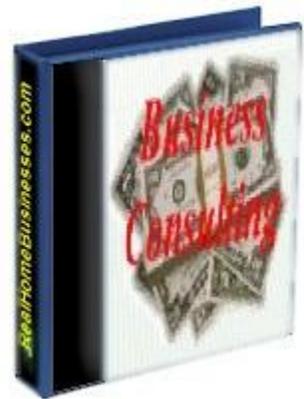
**NOTE BUYING** - Typically when a business sells the seller ends up providing the buyer with the financing to complete this sale.... seller financing. This happens in well over half of the business opportunity sales through business brokers or private individuals. An average business will sell for over \$100,000 and after the sale closes, the seller often wants to cash out of the deal rather than receive the monthly payments. We and our associates buy private mortgages, business notes etc. If it provides monthly payments we will buy it for all cash today. Just for a referral we will pay you 2% of the outstanding balance upon acquisition. A typical \$100,000 note balance would net you \$2,000. A great source for this business would be real estate and business brokers. Visit our sister site for more information on our note buying. This is really a gold mine. We also buy accounts receivable and pay similar referral fees.

All our business consulting clients receive a **FREE** business **PRODUCTIVITY STUDY** showing what percent their employees are working of capacity and what any lack of productivity could be cost the business.

We also offer a **GUARANTEED BUSINESS PROFIT INCREASE** with our services.

We are in this business too so check us out at [www.My-Biz-Doc.com](http://www.My-Biz-Doc.com)

**How To Work With US** - If you are interested in joining us and really cashing in big by helping local businesses, welcome aboard. We will send you samples of our Business Appraisal & Comprehensive Financial Analysis, all questionnaires and forms used to gather client data, tips on writing great ads and other easy ways of getting local business. We are always available for support via phone, fax, e-mail or US mail to answer your questions and get your client's needs satisfied.. We generally start each consulting deal by conducting our Comprehensive Financial Analysis and Business Appraisal. This tell us and the client the financial health of the business, what may be wrong with the business and where to start to make the business more profitable. The appraisal tells us and the client what the business is worth in today's dollars and as we continue to work with our clients, it tells them how their business is growing in value as a result of our actions. The appraisal is also a must for business funding or sales situations.



**Your Income Potential** can be seen on the interactive chart below. You can see how a little work can produce an annual income of **\$134,400**. And remember, we will work with you on your deals.

# Earning Potential

Funding Applications Taken - \$500.00	2	\$1,000.00
\$100,000 Business Loans Funded - 2.2% sliding scale	1	\$2,200.00
Business Plans - \$500.00	1	\$ 500.00
Business Appraisals & Financial Analysis - \$350.00	4	\$1,400.00
"For Sale By Owner" Packages - \$350.00	3	\$1,050.00
Website Referrals - \$350.00	3	\$1,050.00
\$100,000 Notes Referred and Closed - 2% sliding scale	2	\$4,000.00
<b>Your Monthly Income</b>		<b>\$11,200.00</b>
<b>Your Annual Income</b>		<b>\$134,400.00</b>



We are selling this opportunity as a quasi-franchise opportunity that can put you in business tomorrow. Our price is a very low price for everything you get and the large income potential we offer.. Imagine owning your own big profit business for such a small investment. You can earn your investment back many times over and more in one day in this business and we are hoping for a long business relationship with you. **If you currently have consulting clients and don't need all the material we provide, we can still work with you on a split fee basis. This means you can work with us without purchasing the material described here. Contact us for more information.** This is as close to giving it away as possible. Where can you get your own business for less than a hundred bucks?

Our goal is to establish an ongoing profitable consulting relationship with you and not just sell you a package. Hopefully, this is your goal too.

**Here Is What You Get.** (Over 32 Files & Programs in Excel, Word, Publisher & text) Once payment is processed an email download link will be emailed to you so you can immediately download your complete package and start to customize them with your name, phone number etc. and print (using msWord, msPublisher & msExcel) them for Client Samples. You will be getting all the following and more:

- ✿ Explanation of How To Become A Business Consultant
- ✿ US Mail Flyer to Attract Business Consulting Clients,
- ✿ Business Consulting Introduction Letter,
- ✿ 75+/- page Sample Business Appraisal and Comprehensive Financial Analysis,
- ✿ Contract to Order Business Appraisal & Re-Cast Financial Statements,
- ✿ Productivity Study Form,
- ✿ Computer Services Agreement,
- ✿ Business Consulting Brochure,
- ✿ Business Appraisal & Financial Analysis Order Form & Authorization Form,
- ✿ Contract For Financial Services authorizing your fees,
- ✿ Financial Agreement,
- ✿ Business Appraisal Questionnaire,
- ✿ Excel Spreadsheet to Quickly assemble Income Statement & Balance when none are available,
- ✿ Questionnaires for Notes for Sale,
- ✿ Brochure Telling How We Buy Private Notes,
- ✿ Co-Broker Agreements,
- ✿ Non-Circumvention Agreements,
- ✿ Sample Ads To Attract Consulting Clients,
- ✿ Business Loan SBA Application,
- ✿ Commercial Business Loan Application,
- ✿ Credit Release Form so you can run their credit,
- ✿ How To Assemble A Business Plan and Loan Package,
- ✿ Letter Explaining What is Needed to Assemble A Business Plan or Loan Package,
- ✿ How The Business Works,
- ✿ Brochure to Potential Business Appraisal Client,
- ✿ Equipment Leasing Application,
- ✿ Spreadsheet in Excel to calculate your loan fees, monthly loan payment & APR with your fees
- ✿ Personal Financial Statements for your clients ,
- ✿ Website Design Brochure,
- ✿ Website Design Questions Answered and What is Needed To Start,
- ✿ All Forms necessary to run this business including sample business cards, envelopes and stationary written in msPublisher.
- ✿ Business Consultants Stationary Layouts Including; Letterhead, Envelopes & Business Cards in msPublisher

**In short**, you will receive all forms and sample documents to show your clients. Everything you need is included. If you have questions, call us at the numbers below or email for additional information. ***If you currently have consulting clients and don't need all the material we provide, we can still work with you on a split fee basis. This means you can work with us without purchasing the material described here. Contact us for more information.***

**To Order:** Go [www.RealHomeBusinesses.com](http://www.RealHomeBusinesses.com) and click on “Join Us in Business Consulting” to review this offering and then click on the add to cart to process your credit card and receive your download link to get started with this exciting and profitable offering.



To Potential Business Consultants:

If you are interested in helping small business people in your area and making great money doing so, give me a call so we can talk about how this business could work for you. All these services are in big demand and our prices are well below what others are charging for the same service.

Full-time or a little part-time weekend work could really bring the bucks in for you. **This is really a win win win situation; for the client, for you and for us.** This is a great business opportunity to make some big money with a very small investment. Little investment big returns has a nice ring to it.

Make your job something you own (no lay offs or getting fired or downsized) and make the big income you have always dreamed about. What could be better; helping a business in need at bargain rates and still making a bundle?!

If you are **presentable**, **have confidence** and **follow directions**, you will make money with this business AND you will help a lot of business owners.

Call me or e-mail and let's discuss what we can do for you.

Sincerely,

A handwritten signature in black ink, appearing to read "T. J. Stewart".

T. J. Stewart

CEO and Founder of the Firm