UNIQUE GROWTH

Business Owner Workshop Take-Home Tools

One practical tool for each phase of business ownership

Protecting: Liquidity Accessibility Checklist
Is your capital reachable when you need it?

Growing: Key Employee Retention Matrix
What's really keeping your top performers from leaving?

Maturing: Owner Independence Scorecard
Could the business run — and sell — without you?

Transitioning: Transition Readiness Roadmap
What must happen, and when, before you exit?

Complementary for workshop attendees:
A personalized strategy session to identify which of these mistakes may already be affecting your business.

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Presented by
A team helping business owners plan, protect, and grow - no matter what phase of life they're in - through integrated estate, tax, business succession, and asset protection planning, plus secure AI adoption.

Protecting Your Business

Liquidity Accessibility Checklist

Where is your capital sitting - and how fast could you reach it?

Why this matters:

Tying up all capital in daily operations leaves no safety net when cash flow tightens. This checklist maps every source of capital against how quickly it converts to usable cash.

Rate each capital source using the scale below, then total the "Restrictive" column - that's your real exposure.

Immediate = cash/equivalents, usable today. **Short-Term** = convertible in days/weeks, minor cost. **Restrictive** = months to convert, or a real loss of value to access.

Capital Source	Where It's Held	Rating (circle one)	Amount/Notes
Checking/savings		Immediate I Short-Term I Restrictive	
Business line of credit		Immediate I Short-Term I Restrictive	
Money market/brokerage		Immediate I Short-Term I Restrictive	
Retirement accounts		Immediate I Short-Term I Restrictive	
Accounts receivable		Immediate I Short-Term I Restrictive	
Inventory		Immediate I Short-Term I Restrictive	
Equipment		Immediate I Short-Term I Restrictive	
Real estate/property		Immediate I Short-Term I Restrictive	
Other		Immediate I Short-Term I Restrictive	

Your takeaway:

If most of your total sits in the Restrictive column, you don't have an accessible liquidity engine - you have a business that owns you back the moment cash flow tightens.

Growing Your Business

Key Employee Retention Matrix

Salary alone won't keep your best people - see what else is on the table.

Why this matters:

Competitors can recruit top performers with a slightly higher salary. Retention tools that create long-term financial upside are far harder to walk away from.

Retention Tool	How It Works	Cost	"Stickiness"	Best For
Standard salary increases	Raises base pay; fully vested immediately.	Ongoing	Low	Any role, short-term
Discretionary annual bonus	One-time cash reward tied to performance.	Variable	Low-Med	Broad team incentive
Executive Bonus Arrangement (162)	Company pays premiums on an executive-owned policy as a bonus.	Predictable	Medium	Top 2–3 executives
Non-Qualified Deferred Comp (NQDC)	Compensation deferred and paid on a future vesting schedule.	Deferred	High	Leaders you want to keep 5+ yrs
Phantom Stock / SARs	Cash payout mirrors equity growth without giving up ownership.	Contingent	High	Growth-stage key leaders
Key Person Life Insurance	Funds a buyout or replacement cost if a key employee is lost.	Fixed premium	N/A	Protecting against loss, not just retention

Identify Your Key Employees

Name	Role	Replacement Difficulty (1-5)	Flight Risk (1–5)	Tool Currently in Place

MATURITY PHASE

Owner Independence Scorecard

A business that depends entirely on you is harder to sell - and worth less.

Why this matters:

Businesses that depend entirely on the owner command lower valuations and are harder to sell. This score shows exactly where the dependency lives.

Rate each statement 1 (not true at all) to 5 (completely true), then add up your total.

Statement	Score (1-5)
1. The business can operate for 2+ weeks without my day-to-day involvement.	
2. Key processes are documented in written SOPs, not just in my head.	
3. I have a #2 leader who could step in tomorrow if needed.	
4. Client and vendor relationships belong to the company, not just to me.	
5. Someone else could run sales / business development without me.	
6. Financial reporting and bookkeeping happen independently of me.	
7. My management team meets and makes decisions without me present.	
8. Our systems and technology are documented, not owner dependent.	
9. I've had a third-party business valuation over the last 2 years.	
10. I have a written succession or continuity plan on file.	

Total Score: __________ / 50

Score	What it means
10-22	High Owner Dependency - the business is currently a job, not yet a sellable asset.
23–36	Building Independence - real progress, but meaningful gaps remain before a sale or step-back.
37–50	Sellable Asset - the business can credibly run, and hold value, without you in the room.

TRANSITIONING PHASE

Transition Readiness Roadmap

A successful exit is a multi-year process, not a single event.

Why this matters:

Owners who treat the exit as a single event, rather than a process, routinely leave money on the table and catch key people off guard.

Timeframe	Legal & Ownership	Tax & Financial	Communication
5+ Years Out	Get a baseline business valuation. Identify potential successors (family, management, or outside buyer).	Open estate and tax planning conversations with your CPA and attorney.	Keep the conversation confidential and exploratory.
3–5 Years Out	Put a funded buy-sell agreement in place. Formalize the leadership bench.	Begin tax-efficient structuring for a future sale or transfer.	Start preparing key employees for expanded roles.
1–2 Years Out	Finalize exit structure — sale, family succession, management buyout, or ESOP.	Lock in tax-efficient deal structure with CPA and attorney.	Communicate the plan to key employees and family.
Final Year	Finalize and execute legal and transfer documents.	Complete closing with the full advisory team.	Communicate with the broader team, clients, and vendors.
Post-Transition	Confirm ownership and governance documents are fully executed.	Monitor earn-outs, notes, or deferred payments.	Execute your personal plan — purpose, family, philanthropy, next chapter.

Your takeaway:

Find your row on the timeline above. If the milestones to its left haven't happened yet, that's this year's priority - not next year's.

Your Next Step

Every phase above comes with planning tools that only work if they're put in place before you need them - not after.

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