SECOND EDITION

MAKING MONEY IS KILLING YOUR BUSINESS

How to Build a Business You'll Love and Have a Life, Too

CHUCK BLAKEMAN

PEOPLE ARE TALKING

These are just a few of the many business owners whose lives and businesses have been transformed by the principles in this book. They may all be contacted by writing to us at 3to5Club@CranksetGroup.com.

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and Have a Life, Too

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Crankset Group
PUBLISHING

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PART I

GET CONTROL

Conquering the Tyranny of the Urgent

How We Got On the Treadmill and Why We Can't Get Off

2

"*Begin with the end in mind.*"

– STEPHEN COVEY

Most small business owners are not thinking about moving their business from survival through success to Significance. They are too busy managing each day. A Gallup Small Business Index survey shows that on average, small business owners work fifty-two hours per week. That must have been a poll of the lazy ones. The survey also found that the majority of small business owners work six days a week, and more than one out of five work all seven. One out of seven reported taking zero vacation days in a year, and nearly one out of two said that they still answer work-related phone calls and email while on vacation.

Here's something else even more disturbing to me that was compiled from the 2005 US Census data: It turns out that three percent of business owners control eighty-six percent of US revenue, leaving the other ninety-seven percent of business owners to fight over the remaining fourteen percent of revenue.

So both time and money are at a premium. All business owners hope that going into business for themselves will result in making more money and having more free time. The opposite is too often the case. Why are most of us working so hard and not gaining ground on the three percent? Is it because we're not as smart or talented as they are? I don't believe so. Most of it is simply that we haven't put thought into how to take our business to a higher level—to maturity—and by default we make decisions based on short-term gain.

Before we get to how to build a mature business, we have to better understand two things:

1. How we got where we are, and
2. Why we can't get off the treadmill.

These may seem obvious, but as with raising kids, there is a lot of "how" and "why" on the road to maturity. So, we need to first understand how a business develops and matures.

SEVEN STAGES OF A BUSINESS

As it turns out, there are seven stages in the maturity cycle of a business. Why seven? Okay, there might be five or twelve, but I've found seven that seem clearly different enough to call stages of business. Two of my favorite Irishmen, John Heenan and Mort Murphy, got me thinking about this many years ago when they identified nine stages of business development. Thanks to them for kick-starting this process that has been so helpful to so many business owners.

As I covered in chapter 1, I don't measure the business against itself because that really tells us very little about whether our business is providing us both time and money. So the *Seven Stages of a Business* describes how the business is affecting the owner, which is the only sensible measure of success for a privately owned business.

Let's look at these Seven Stages and then we'll figure out how they apply to you.

In this chapter, we'll take a good look at the first four stages, because these are the four that teach us how we got on the treadmill. Stages Five through Seven are the ones that get us off the treadmill, so we'll walk through them in the next chapter.

STAGE 1
CONCEPT & STARTUP

This is the stage everyone dreams about. We envision the future with bustling streams of customers coming in and out of our shop, creating rosy spreadsheet projections. On paper, the business model is unassailable.

Concept

Concept doesn't deserve its own stage because it's the dreamer's stage, no money is in the game, and no business is being transacted.

In the early parts of Stage One you are developing your business concept. You pour time and ideas into creating the new business in your head, then on paper, then maybe (very rarely) in a written plan. You gather research and bounce ideas off of people you trust, maybe even buy a prototype to show around. Everybody loves the idea and you're off and running.

Early in this stage, the business focus is on dreaming up the best products and services and thinking through how to become the company that everyone loves.

Funding

In Startup, the business, as well your income, is supported by funds coming from outside the business, whether from an investor or from your retirement fund. For that reason, your lifestyle is probably just what it was before you started, with the source of "income" changing from real income to fake income (living off the investor or the retirement fund).

THE SEVEN STAGES OF BUSINESS OWNERSHIP

	STAGE OF BUSINESS	OWNER'S LIFESTYLE AND MINDSET	FOCUS
1	**Concept & Start-Up** Pours time & ideas into getting it off the ground *SALES PERSON*	**Income:** From outside the business. **Lifestyle:** Maintained by savings and outside funds. **Emotions:** Euphoria, *"What fun!"* **Biz Focus:** Dream, start, setup, sell	SALES
2	**Survival**...is everything: *"Burning fuel on take-off."* *SALES PERSON*	**Income:** Going backwards or outside the business. **Lifestyle:** What lifestyle? Time and money consumed by the business. **Emotions:** Scared/tired, *"Didn't think it would be this tough."* **Biz Focus:** Urgently driving sales	SALES
3	**Subsistence**...break even: Biz dependent on owner. *CRAFTSPERSON*	**Income:** Regularly at break-even. **Lifestyle:** Breathing easier, but just "the basics." **Emotions:** *"If I stop the business stops, but that's ok."* **Biz Focus:** Production. *"Need to keep clients or back in survival."*	CRAFT
4	**Stability**...by hands on: Sales expanding. Ops critical. *CRAFTSPERSON* Most dangerous Stage!	**Income:** Regularly more than the bills. Vacation and a hot tub! **Lifestyle:** No time! Too busy producing to enjoy the money. **Emotions:** *"I'm on a treadmill."* Quiet desperation. **Biz Focus:** Business still dependent on owner for all functions.	CRAFT
	Owned by the business	**BUSY MAKING MONEY**	

THE BIG MINDSET SHIFT

	Business Owner	**BUILDING A BUSINESS THAT MAKES MONEY**	
5	**Success**...growth: Others producing, supervising by "walking around." *ASSEMBLY PROCESSES*	**Income:** Prosperous. **Lifestyle:** Still leading, but regular time off. Money PLUS TIME! **Emotions:** *"The business depends on me less and less."* **Biz Focus:** Off the treadmill! But still integral to the business.	**PROCESS**
6	**Significance**...freedom: Giving **vision and guidance.** *LEAD THROUGH OTHERS 2nd most dangerous Stage!*	**Income:** Owners independently wealthy. **Lifestyle:** Doing what you love, both in and outside the business. **Emotions:** Success: **"Others are finally in place. I'm free!"** **Biz Focus:** "I'm training, and then getting out of the way." *Caution—don't punch out too soon. Train, THEN leave.*	**LEADER-SHIP**
7	**Succession**...I'm the myth! Giving vision only. Business is thriving. *OTHERS LEADING*	**Income:** Owners independently wealthy. **Lifestyle:** No daily involvement in the business; collecting a check. **Emotions:** *Significance, accomplishment.* **Biz Focus:** "If you need me, that's a problem."	**MENTOR-SHIP**

Startup

True Startup only comes when you finally commit money and time to getting started. Until then, you're just dreaming. But now, the real fun begins.

The operative emotion in Stage One is a sense of euphoria for having pushed your dream to reality: "What fun!" It's a great stage and should be relished, but not for long. Startup isn't something you want to drag out. Get through it as quickly as possible.

Move Quickly

Very few business owners expect their business to support them right out of the gate. More often than not, income from outside the business gives the owner a false sense of security and a lack of real intentionality to build a business. We assume it's supposed to be this way, and if we rely on some of the really awful advice we get, we're told it could be eighteen to twenty-four months before the business even breaks even. So we take that eighteen to twenty-four-month window and use every bit of it, burning through outside money like there's no tomorrow, and feeling just fine about it because it's supposed to be this way.

A great friend of mine and fellow business advisor in Virginia, Eddie Drescher, told me about one of his clients who had one fitness franchise open and was about to open another. The national franchise had told him it would take twelve months or so to be profitable because that's how long it took them. As this client was about to open his second center, he told Eddie about this timeline. Eddie immediately challenged him, saying, "Who made that rule?" After talking through it at length, they decided to shoot for profitability in the first three months. Instead, the location turned a profit in its first month, and stayed close to break-even in the following few months. Rather than burning cash for twelve to eighteen months because he was "supposed" to, he intended to do something much better much sooner, and did so. You get what you intend, not what you hope for.

Speed of Execution

I believe strongly that the number one indicator of success in an early-stage business is not how good your product is, or how smart your marketing is, or your uniqueness, or your funding, or any of those traditional ideas of what makes for success. The number one indicator of success in early-stage business is simply speed of execution. Think of that successful six-figure salesperson you know, or that business owner who seems to turn everything they touch to gold. Almost certainly they are people who, when they get an idea, move on it immediately.

Most of us spend way too much time thinking, researching, and planning. We would be better off getting a very basic plan in place and acting on it, and then perfecting it as we go.

Speed of execution is the subject of my future book, titled *Bad Plans Carried Out Violently: How Real People Lead and Succeed in the Real World*. But for now I can't encourage you enough to stop thinking and just get moving! And stop thinking that "startup" is supposed to last until the end of your cash, then magically start to fund itself. Get intentional about getting your business through startup as quickly as you can.

STAGE 2 SURVIVAL

Why should you get moving fast in Stage One? To avoid as much of Stage Two as possible! Have you ever seen those guys who take snowmobiles out on frozen lakes and see if they can get them going fast enough to hydroplane across a patch of water? If you can, you'll want to hydroplane across Stage Two. But in some cases, no matter how intentional you are about starting up, at least a short stint in Stage Two Survival is unavoidable.

The Most Innovative Stage of a Business

Painful as it can be, there are some very significant benefits that come from Stage Two Survival. You will likely look back on it fondly as the most developmental stage you went through, once

you're through it. Most of the great ideas come at this point, because Survival is a very strong instinct—we'll do whatever we need to, and be as creative as possible, to get out of this stage.

Many stories exist of businesses that, *because* they were bleeding badly and on their last legs, moved boldly and found business nirvana for themselves. I don't recommend Stage Two because it's tough, but because I can tell you that it is a tremendous opportunity for you—don't squander it by focusing on just surviving and whining about how tough it is. Every day we are faced with opportunities cleverly disguised as obstacles. Look at Stage Two as an opportunity, not an obstacle. Embrace it, learn from it, and then get the heck out of it as fast as you can.

Burning Fuel

What nobody bothered to tell you before you started your business, or while you were hanging your first sign in Stage One, is this:

We burn a lot of fuel on take-off.

An aircraft burns a lot more fuel on take-off than at any other time in the flight. Businesses do the same thing. You may not have thought it would be this tough, but the red carpet of success isn't rolled out very often. If you skipped the survival stage, congratulations. That's rare. I've built nine businesses so far, and every time I have ended up saying, "I didn't think it would be this tough." I was burning fuel like mad. I'm pretty sure it won't happen in business number ten. . . Right, and denial is a river in Egypt.

I Need Sales!

As you burn through the funds from "outside the business," the need to generate funds by urgently driving sales becomes the sole focus.

Your lifestyle has deteriorated or, in the worst case, you're in denial and living high on the hog from the last few months of available cash in your 401k. All available time is consumed by figuring out how to get the business past Survival.

The euphoria of Stage One is gone. Time is grinding along, sales aren't coming as fast as projected, and expenses are mounting. Over the first six months or so, the operative emotion gradually turns from "What fun!" to "I didn't think it would be this tough." Your projections aren't working out as they bump up against the real world, and those customers who were supposed to bang your door down aren't materializing. With outside funds gone, you need money, and to get money you need clients. Sales become everything.

The Trained Seal—Sales Works!

Stage Two is where you begin to train yourself to spend thirty years on the treadmill. By this point in your business development, your business is training you in a very bad habit: making money. As you focus on sales, you get clients and money starts to come in. It's working, or so you think.

The subliminal message from the Tyrant that is your business is "Focus on making money. It's the right thing to do." Your business is that little man behind the curtain in the Wizard of Oz, huffing and puffing, steaming and shouting, training you to give yourself to the wrong activities. It's leading you down a very bad path, developing a business habit that is killing your business—making money. Of course, you don't see it this way because paying this month's bills is a critical need. Repeating this focus on short-term gain over and over begins to develop the Treadmill Guy in you that you never intended to become.

Unfortunately, the next two stages of business development continue to reinforce this upside-down view of success. Stages One and Two focus on sales—Stages Three and Four focus on production, or the "craft." And sadly, the change in focus from "sales" to "craft" only reinforces Treadmill Guy's grasp on you.

STAGE 3
SUBSISTENCE

"Holy Cow! I broke even last month!" The first time this happens you slump in the chair and stare at the wall with a mixture of

disbelief, exhaustion, and growing excitement. This business might be viable after all. Then the celebration begins. Pop the champagne, head for the islands, we've got a real business here! The euphoria you had in Stage One but lost in Stage Two is back.

Not so fast.

Stage Three isn't achieved by breaking even for one month. Don't get ahead of yourself. I wouldn't say I'm a Stage Three business owner until I had hovered around break-even for at least three to six months in a row, maybe longer in some businesses.

In Subsistence, the owner is able to pay all the bills, including their personal ones (your income is an expense—pay that bill, too!). The joy of it! For the first time in months there is no red in the ledger at the end of the month, either in the business or in the personal checkbook.

Better than Stage Two, but…

But the euphoria doesn't last long. Subsistence looks great having just emerged from the Survival stage. You go from living in a tent in the desert to a rough cabin with holes in the walls, a subsistence garden, outdoor plumbing, and a muddy creek running nearby. It's not the Taj Mahal, but compared to where you just came from, it seems awfully grand—for a short while.

Your lifestyle really hasn't improved from Stage Two. It can't, because Stage Three doesn't have any fudge room. There's no slush fund. You, the business owner, can pay all your bills, but you hope your car doesn't break down, or that a big customer isn't slow paying their bills. Fancy vacations, or even any vacation, may be out of the question. The business is too fragile. It seems that if you even sneeze, you might lose a customer.

So in Stage Three, your lifestyle is still on hold, but at least you're breathing easier. It's all about the basics, but the basics look great because they're finally paid for.

Focus Moves from Sales to Craft

The business focus shifts to production, delivering on the products

and services you worked so hard to sell in Stage Two. You're now fully entrenched as the Producer, the artisan, the craftsperson. Unfortunately, the Tyrant that is your business is still teaching you bad habits. You're becoming Treadmill Guy without even knowing it.

The operative emotion in Stage Three is, "Wow, I made it! If I stop, the business stops, but I have no intention of stopping." Of course you don't. But Subsistence doesn't look good for long. You get tired of the meager garden that looked great when you first saw it, filtering your water from the muddy creek, the wind whistling through the cracks in the cabin walls, and heading for the outhouse in the middle of the night. It was a great upgrade at the time, but very quickly you begin to see all the holes, literally.

The biggest, scariest hole is the inability to relax at all. Your personal focus on Production is absolutely critical because any snafu can result in the loss of a customer you can't afford to lose. Stage Two Survival is behind you, waiting for you to slide right back into it. So you commit to offer the best product or service you can deliver, and you devote all your time to being the fully dedicated professional or craftsperson (Treadmill Guy).

And your personal life is clearly on the back burner because, without this manic focus on the business, you won't ever have a personal life again anyway. You wonder if you'll ever get to relax. Days seem longer than weeks and weeks longer than months.

Then, something great happens and you finally get the break you've longed for.

STAGE 4 STABILITY

That big customer you had courted early in Stage Two, the one who ignored you, finally decides to give you a shot. Or the construction you weren't planning for in front of your shop finally ends and people start walking past your storefront again. For the first time you have money left over at the end of the month—actual profit. Until this point, the word "profit" meant "anything I can take home to pay my personal bills." For the first time you understand what

your accountant has been trying to explain to you, that Income is not Profit, it's actually an Expense. Profit happens after you pay all your bills, and after you pay yourself. *Now* you've got Profit!A new and wonderful question forms in the business. What will you do with that "extra" $900 this month? Should you take it home as salary and use it as a down-payment on a hot tub, or buy that shiny object you lusted over a few months ago that you think might help business? Or should you just sit on it until next month and see what happens?

Freedom Money

On one of my many trips to Africa I was trying to explain Profit to business owners who make $1.00 a day selling eggs and little bags of water. I stumbled onto the term "freedom money," and have called profit Freedom Money ever since. Every other dollar in your business is spoken for to pay for your truck, lease, computer, stakeholders, etc. But when you have Freedom Money, you can look at it and say, "What should I do with this?" In the final analysis, Freedom Money (literally net profit), is the only number in business that matters. Pursue *being at that place* with everything you have.

Stage Four: Riches, Not Wealth

A Stage Four Stability owner regularly has more revenue coming in than expenses and salaries going out. If it's not regularly profitable, don't kid yourself—it's still in Stage Three. But when it's regularly profitable, the owner's lifestyle has improved dramatically. Hot tubs, vacations (very short ones), distractions for the kids—it's all coming back into reach.

A Stage Four business can even generate millions in income for the owner, but big money will never get either the business or the owner to Stage Five. That's because the Tyrant that is your business is still training you to focus on making money.

Stage Four is a crazy and wonderful time. And it's made much crazier because you've focused for three-plus stages on making

money. If you're not focused on building a business that makes money when you're not there, it's time to switch if you want freedom down the road.

Your newfound profit distracts you for quite a while from seeing any problem with remaining in Stage Four. You've moved from the rickety cabin to a beautiful house with indoor plumbing and a grocery store on the corner. They'll even deliver. The lifestyle you've created for your family is great. You've joined the American dream. You've got money, friendly neighbors, and a humming business that keeps the whole thing afloat. You can buy a hot tub and go on vacation a couple times a year. But something is missing: you don't get to enjoy it.

What About Me?

Over time you realize that what you imagined when you started the business looks a lot like the lifestyle your spouse and kids are enjoying. But the constant nagging of the business for your attention prevents you from fully enjoying it like you should. The business is dependent on you for way too many functions, and if you do get away, you are greeted by a pile of problems when you get back. Weekends and the few short vacations you get seem to be times to just recharge so you can head back into the week with some energy. But using your down time to just recuperate is not what you bought into, or so you thought.

Did You Buy a Business or a Job?

So what *did* you buy into when you started or bought this business? Stage Four is the "American Dream." The Industrial Age nonsense we've dragged into the twenty-first century taught that if you just made a lot of money, everything would work out. But something is missing. Then things begin to dawn on you: First, you realize you could have bought the hot tub and gotten a few weeks of vacation a year by just staying in corporate America, and without all the sleepless nights wondering if the business was going to survive.

Then suddenly you realize that what you have built for yourself is not a business, but a job. You're an employee of yourself and the Tyrant that is your business has trained you well with its command to "Go make money." All you have is Riches, and you have successfully built a great treadmill for yourself. Remember, Wealth (freedom) requires both time and money, not just money. You may be rich in Stage Four, but you won't be wealthy until you get to the latter stages.

Why don't you see that you're trapped? Why does it take so long after you arrive in Stage Four to realize that your family is enjoying their lifestyle without you? Chances are they aren't even enjoying it all that much because you're not there!

There are two simple reasons why most business owners never get out of Stage Four Stability:

1. The business taught you that making money should be your primary focus. In the first two stages, the Tyranny of the Urgent had you focus on making sales, and in the next two stages it had you focus on Producing, being the craftsperson, all because you needed to make money to pay the bills and turn a profit.

2. When you got tired of sending your family to the boat on your way to the office, you looked around and saw other "successful" business owners doing the same thing. They are hard workers who spend more time at work than "the other guys." If you want a successful business, you have to spend a lot of time at work. The business owner who seems to have a lot of free time and a light heart seems to be a rarity, if you even know one. So they must be the exception. You think that what you're experiencing must be normal.

Quiet desperation sets in—"I feel like I'm on a treadmill, and I don't see a way off." The business hasn't taught you how to get off,

and other business owners around you don't seem to be any different. Subconsciously, you have become a hostage to your business, with no end in sight. You believe that this is truly all there is.

A Hostage in Your Business—the Effect of the Unknown

Why the analogy to being a hostage?

A prisoner may not control a lot of the present, but even a prisoner controls their future. They know what the rules are while they're in prison, what good behavior will do for shortening the sentence, and most importantly, exactly to the day when they will be free. There is a date and usually even an hour of that day to look forward to when things will be different.

Research shows that being a hostage for a very short period of time has a much more damaging effect on someone than being a prisoner for a much longer period of time. Why?

Because of the unknown.

The rules are unclear or always changing and the prospect is endless captivity, never knowing when it might end, or worse yet, how it might end. Unfortunately, most business owners are hostages to their business, but this does not make it normal, only average. And it messes with your head daily, as you know. When we as business owners focus on making money, we have no idea where we're going, and therefore by default, we can't possibly know what the rules are for getting there.

Stability—the Most Dangerous Stage

Even with the treadmill problem, Stage Four is the most dangerous stage. It's the first stage where you can have riches ranging from minimal to lavish. You've sweated bullets to get here, and the urge to escape any future risk to get to another stage keeps you here for the rest of your working life. A Stage Four business can throw off a lot of money, but it won't give you much time to enjoy it.

Worse yet, most of us don't realize there are other stages beyond this. You believe that Stage Four is the pinnacle of success—you're

profitable, what more do you want? The only thing left to do is see how much more money you can make than the business hostage next door to you. It's truly the most dangerous stage, as evidenced by the fact that almost every business stops here.

Why do you believe you've "made it?" It is because the Tyranny of the Urgent has overwhelmed the Priority of the Important and claimed you as another victim.

Without meaning to, you've become Treadmill Guy.

There's hope.

The Way Off the Treadmill

You keep thinking about that one business owner you know who seems to have a light heart and a quick step, who can get away from work regularly. And when she does, she seems to enjoy the time rather than spending it trying to recover from work. You keep dismissing her as an exception—that's exactly what she is, but that doesn't make her a freak. She's actually quite normal, and the overwhelming majority of business owners who have stalled in Stage Four are not normal at all. They are just average. She is normal.

Those who become Freedom Guy realize that the American Dream, as it was taught us by the Industrial Age (money is all you need), is a lie. It's not normal to stop at Stage Four—Stability is only average. Almost everybody is doing it, but for one simple reason: They never intended to do anything else. They bought the lie. They intended to make money and that is exactly what they are doing. Remember, asking the right question is ninety percent of the answer. The question to ask is, "How do I build a mature business, and when do I want to be there?" So far you've probably focused on the wrong question: "How do I make money?"

Let's become Freedom Guy. You can escape the Tyranny of your business and become normal too, if you'll just change the question in your head. That's what the next chapter is about.

USE YOUR BUSINESS TO BUILD YOUR IDEAL LIFESTYLE

- Build a business that *makes money* while you're on vacation.
- Get a grip on *why businesses never grow up* and how yours can.
- Move your business from survival, through success *to significance*.

Grow a business quickly that you can enjoy for decades. Small business shouldn't be a 30 year grind. Children grow up and every business should, too. It isn't rocket science or a matter of talent, but simply focused intentionality. You **can** get off the treadmill and get back to the passion that brought you into business in the first place. *Making Money* will give you the few simple tools you need to do it.

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