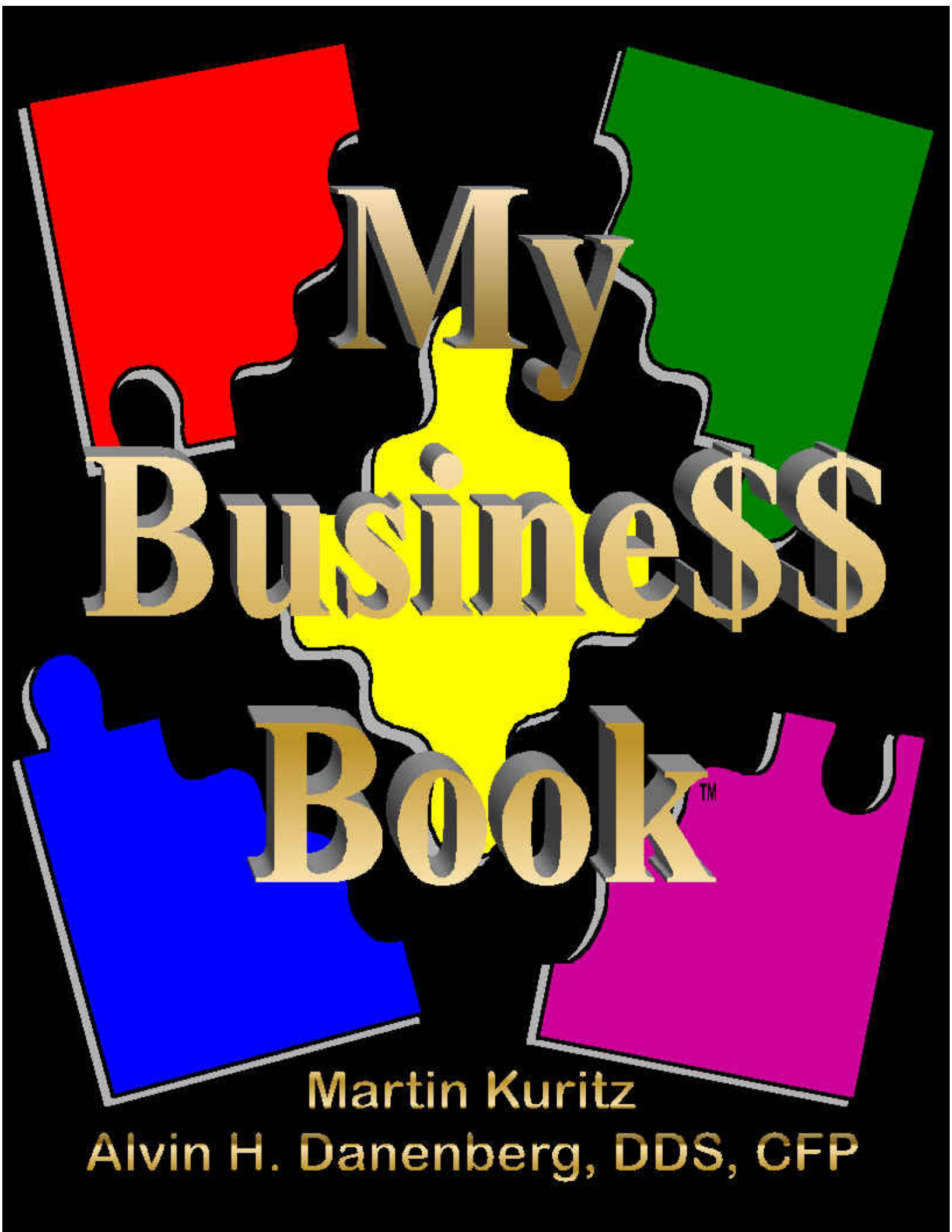
My
Busine$$
Book™
Martin Kuritz
Alvin H. Danenberg, DDS, CFP

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My Busine$$ Book™

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E-Book Edition

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Martin Kuritz
and
Alvin H. Danenberg, DDS, CFP™

Active Insights

My Busine$$ Book™ is dedicated to
Sandi and Sue, our life-long partners

Although at times they questioned our
wild and crazy entrepreneurial endeavors,
they always supported our dreams.

A Note to the User

My Busine$$ Book™ (E-Book Edition), herein referred to as "E-Book," is a fill-in-the-blanks, self-help publication designed for you to provide a centralized source of information about your business. Reasonable effort has been made to provide a complete package to enable you to undertake the task of gathering and recording such information. Although the book attempts to comprehensively address the topic with notes, forms, checklists, examples and other practical information, it is not a legal document. Accordingly, this publication is sold with the understanding that the authors and publisher are not engaged in rendering professional services. If professional advice or other expert assistance is required, the services of a competent professional should be sought.

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Introduction

Keeping the pieces of the business puzzle together

You might be an entrepreneurial whiz, but your intended successor(s) could inherit a nightmare if your business strategies, goals and dreams are not effectively communicated.

Eighty percent of all businesses in the United States are owned and controlled by families. According to Joseph H. Astrachan, Ph.D., Wachovia Chair of Family Business at Kennesaw State University, only 30 percent of family businesses make it after being passed to the second generation. And only 15 percent make it to the third. While there are many reasons why businesses fail in the hands of successors, our research indicates that a significant number of failures are directly related to the absence of vital answers and information.

The components of a business are like the pieces of a puzzle – each piece significant to the total picture. Although most business owners could easily assemble their own puzzle; in their absence, others most likely could not. This happens because the tangible and intangible pieces to our business puzzle are scattered everywhere from unique filing systems, to scraps of paper, to the archives in our mind.

If we fail to write things down, simple tasks such as day-to-day routines, along with our leadership techniques, goals and wealth of know-how and experience will evaporate when we are gone. In a nutshell: When this source shuts down, so does the "company store."

It doesn't have to be this way...

The solution to this complex issue is simple: For those who are next in line, give them the answers to questions that *only you* can answer.

That's what *My Busine$$ Book*™ is all about. It's an easy-to-use, three-ring binder filled with questions that are presented in logical order. The answers are easy. Many of them are stored in your head. When completed, *My Busine$$ Book*™ will become a personal "turnkey manual" that will allow your designated successors to keep the pieces of your business puzzle together without fumbling.

–Marty Kuritz & Al Danenberg

About the Authors…

Martin Kuritz is a San Diego-based estate and financial planner who, for more than thirty years, has helped clients to communicate their economic wishes effectively to their heirs. He is also the author of the bestseller, *The Beneficiary Book: A Family Information Organizer* and *Take Good Care of My Baby*.

Alvin H. Danenberg, DDS, CFP, is a practicing periodontist in Charleston, South Carolina. He is also a Certified Financial Planner professional who, in addition to having written four books, writes and publishes a quarterly business newsletter with a circulation to all periodontists in the United States.

Their common denominator: they are friends, authors and owners of several successful businesses. Concerned about the realities of mortality, each expressed a desire to find an effective method to pass their businesses on to their designated beneficiaries along with "the tricks of the trade" they accumulated over the years.

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How to Use *My Busine$$ Book™*

Since business environments and circumstances are different, how you complete this E-Book will depend upon your personal situation. Bearing in mind that there are a lot of questions to be answered and information to be entered, we make the following suggestions:

1. Before you print out this E-Book and begin filling it out, please read completely through this section, as it contains some tips, suggestions and easy-to-follow instructions that will make the job of getting and staying organized easier.

2. Just like our ring-bound edition of *My Busine$$ Book™*, the E-Book edition (with 114 pages, divided into 8 sections) is formatted to be stored in a three-ring, loose-leaf binder. To help provide easy identification of your E-Book, print and insert the cover page into the clear plastic panel of a view binder.

3. If you don't have the following supplies on hand: purchase the following items from your local office supply store:

    a. A standard (1-½") three-ring "view" binder.

    b. One set of 8-tab dividers

    c. A supply of 3-hole punched, 8-½" x 11" paper.

5. **Printing…** If this is the first time you will be printing the book, we recommend printing the entire book. Since the E-Book will be stored on your computer, you can print out the additional pages and/or sections to accommodate your specific situation.

    a. **To print the entire book**, click on the printer icon (located in the toolbar) or click "File" (at the upper left of your screen). In the dropdown menu click "Print." Under "Print Range," click the "All" button and then click "OK."

    b. **To print a specific page or a range of pages***, click "File" (at the upper left of your screen). In the dropdown menu click "Print." Under "Print Range," click "Pages from" and enter the range of pages you want to print and click "OK." (Example: If you want to print pages 5 through 15, enter 5 -15.) **Note:** If you require more than one copy of the page or pages to be printed, under "Page Handling," select the number of copies to be printed, and then click "OK." (**Tip:** If printing multiple copies of a range of pages, click "Collate."

6. After you have finished printing and inserted the pages into the appropriate tab sections in your binder, read through the book before filling it in—and make a list (by section) of the items you will need to complete each section. (To review the contents of this E-Book, you can either scroll down or click on the "Bookmarks" tab. These pre-assigned bookmarks will allow you to quickly locate a section or sub-section with out having to scroll through the entire book.)

7. Gather this information and make photocopies of the documents that you want to be inserted into both your office and offsite copies of *My Busine$$ Book™*. Since you may have to do some searching to find all your necessary business documents. Once found, consider making photocopies of these documents and storing the originals (or the photocopies) in a safe and secure offsite location.

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8. Since the information contained in *My Busine$$ Book™* will ultimately become an important guide for those who are next in line. If possible, work on it together with your intended successor(s). And, since there is no substitute for communication and understanding, take the time necessary to address all the various aspects of your business.

9. Work on (and complete) one section at a time. **Use a pencil for information that will require changes and updates.**

10. **Make several backup photocopies of your completed work!*** Store your office (original) copy in office safe. Store one of the photocopies at a secure and accessible (local) offsite location, and the other photocopy at a secure, out of state location (in the event a disaster destroys or prevents you from accessing your office or local offsite copies).

11. Share the information contained in your completed copy of *My Busine$$ Book™* with your professional advisors. They can help enhance your planning goals and advise you of any deficiencies.

12. **VERY IMPORTANT! DO NOT keep the information in Section Eight: TOP SECRET – CONFIDENTIAL in your copy of *My Busine$$ Book™!* Remove this section and store it, along with all other confidential information, in a safe and secure place. ONLY make the whereabouts of this information known to a trusted person(s) who can quickly access the information in your absence. And… ONLY communicate (VERBALLY) the identity of these trusted persons to those who have a need to know.**

13. Review and Update your copy of *My Busine$$ Book™* regularly.

14. **Special Supplements, etc …** Since staying organized and being prepared are ongoing processes, we will endeavor to post at our Web site (www.active-insights.com) additional supplements, updates, articles and other information worthy of your attention that you can download, print and insert into your binder. Please visit our site often.

15. **Comments and suggestions…** If you have a suggestion, idea or comment about what you'd like to see in future editions, please contact us at:

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Section One

The Basics

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This is where the whole process begins. Write down the basic information and facts about your business in this section.

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The Basics (the nuts and bolts of my business)

My Mission Statement

This is your book, and you have all the answers. So, why have a Mission Statement?

In addition to helping you stay focused and on track, your Mission Statement will help to convey to others what you do and why you do it. Be specific about the scope of your business. For example, are you in the telephone business or the communication business? Are you in the railroad business or the transportation business? Do you sell products, or do you sell solutions?

Your Mission Statement should incorporate the passion of your process, the enthusiasm of your vision, and the sum of your goals and objectives. Yet it must be succinct and to the point. Experts say that fifty words or less are acceptable. One or two short sentences work best. In other words, keep it short and sweet.

Here's our Mission Statement. It consists of 27 words.

_____

We are in the questions business. Our mission is to provide probing questions for the purpose of prompting answers that generate comfort, security and peace of mind.

_____

- Enter your Mission Statement below -

My Mission Statement:

_____

_____

_____

_____

_____

_____

_____

_____

Dated:_____

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Key Information

Item	Details
Legal Business Name:	
DBA (Doing Business As):	
Primary Business Function:	
My Title and Primary Function:	
Primary Business Address:	
Mailing Address: **Suggestion:** If mailing address is a post office box, list the location of key(s) and/or combination(s) in **TOP SECRET**. ☐ Check means information is located in **TOP SECRET**.	
Telephone Numbers:	Main Line: _____ Private Line: _____ Main Fax Line: _____ Private Fax Line: _____ Mobile/Cell: _____ Other: _____ Other: _____

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Item	Details
Voicemail (Message Access Numbers): **Suggestion:** If accessing voicemail messages requires a password, enter information in **TOP SECRET**. ☐ Check means information is located in **TOP SECRET**.	Office Voicemail: _____ Mobile/Cell Voicemail:_____ Access Instructions: _____ _____ _____
E-mail Address(es) **Suggestion:** If accessing e-mail requires a password, enter information in **TOP SECRET**. ☐ Check means information is located in **TOP SECRET**.	Main: _____ Private: _____ Other: _____ Other: _____
Web site(s): **Suggestion:** If accessing Web site data requires a password, enter information in **TOP SECRET**. ☐ Check means information is located in **TOP SECRET**.	Web site address(es):_____ _____ How to access Web site: _____ _____ _____ _____

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Business Form

Item	Details & Comments
☐ Sole Proprietorship ☐ Partnership (☐ General ☐ Limited) ☐ S-corporation ☐ C-corporation ☐ LLC	
Year Business was founded:	
Tax Year:	
Accounting Method:	☐ Cash ☐ Accrual
Social Security Number:	
Federal Tax ID Number:	
State Tax ID Number:	
City/County Tax ID Number:	
Business License Number:	
Resale Tax ID Number:	
Other License Numbers:	
Other Business Locations:	
Subsidiaries:	
Affiliations:	
Franchises:	

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Item	Details & Comments
Who Owns the Business: ☐ Sole Proprietorship ☐ Partnership (Partners) ☐ Corporation (Shareholders) ☐ LLC (Members)	**Name:** _____ % of Ownership: _____ Address:_____ City: _____ State: _____ Zip: _____ Phone: _____ Cell Phone:_____ E-mail:_____ **Name:** _____ % of Ownership: _____ Address:_____ City: _____ State: _____ Zip: _____ Phone: _____ Cell Phone:_____ E-mail:_____ **Name:** _____ % of Ownership: _____ Address:_____ City: _____ State: _____ Zip: _____ Phone: _____ Cell Phone:_____ E-mail:_____
Officers:	**President:** Address:_____ City: _____ State: _____ Zip: _____ Phone: _____ Cell Phone:_____ E-mail:_____ **Vice President:** Address:_____ City: _____ State: _____ Zip: _____ Phone: _____ Cell Phone:_____ E-mail:_____ **Secretary:** Address:_____ City: _____ State: _____ Zip: _____ Phone: _____ Cell Phone:_____ E-mail:_____ **Treasurer:** Address:_____ City: _____ State: _____ Zip: _____ Phone: _____ Cell Phone:_____ E-mail:_____

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Board of Directors/Managers:	**Chairman :** _____ Address:_____ City: _____ State: _____ Zip: _____ Phone: _____ Cell Phone:_____ E-mail:_____ **Director/Manager:**_____ Address:_____ City: _____ State: _____ Zip: _____ Phone: _____ Cell Phone:_____ E-mail:_____ **Director/Manager:**_____ Address:_____ City: _____ State: _____ Zip: _____ Phone: _____ Cell Phone:_____ E-mail:_____
Schedule of Board Meetings:	
Date/Place of Meetings:	

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The Suggestion Box

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Use this as you would use a suggestion box in your office. In addition to the questions already asked in this section, as new things come up, as ideas develop, and as your situation dictates, write them down here.

Item	Comment

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Topic	Notes, Comments & Additional Information

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Section Two

Where Things Are

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Who knows where all your “stuff” is kept? You do! Or, at least you know who knows. This section allows you to make it easy for anyone to find anything.

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Where Things Are

Keys, Passwords, Combinations, etc.

<u>IMPORTANT!</u> The location of items and information relating to the security of your business should ONLY be recorded in TOP SECRET – CONFIDENTIAL.

Item	Location/Who has?	Comments
Keys to Open Doors:		☐ Check if information is located in **TOP SECRET**.
Security System: • Keypads • Master panel		☐ Check if information is located in **TOP SECRET**
Pass Codes to Arm/Disarm Security System:		☐ Check if information is located in **TOP SECRET**.
Other Doors Requiring Security Codes:		☐ Check if information is located in **TOP SECRET**.
Separate Keys for Interior Doors:		☐ Check if information is located in **TOP SECRET**.
Keys to Vehicles:		
Keys to the Restroom(s):		
Keys/Combination to: _____		☐ Check if information is located in **TOP SECRET**.
Keys/Combination to: _____		☐ Check if information is located in **TOP SECRET**.
Safe: • Combination • Keys		☐ Check if information is located in **TOP SECRET**.
Safe Deposit Box: • Keys		☐ Check if information is located in **TOP SECRET**.
Cash/Fire box: • Keys		☐ Check if information is located in **TOP SECRET**.

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Computers & Office Equipment…

Item	Location/Who has?	Comments
Computer(s): Include location of master switch(es)		
Login Name/Username & Password(s):		☐ Check if information is located in **TOP SECRET**.
Login Name/Username Password(S) to Access Software Applications:		☐ Check if information is located in **TOP SECRET**.
Software:		☐ Check if information is located in **TOP SECRET**.
Start Up and/or Emergency Application Disks/CDs:		☐ Check if information is located in **TOP SECRET**.
Backup System: **Suggestion:** Include backup schedules, access instructions and tech support information.		☐ Check if information is located in **TOP SECRET**
Tech Support: **Suggestion:** Include contact numbers, e-mail address, etc.		
Fax Machine: **Suggestion:** Include how to load and who to call for help.		
Copier: **Suggestion:** Include how to power up, load and who to call for help.		
Postage Machine: **Suggestion:** Include meter number, how to load and who to call for help.		
Telephone System: **Suggestion:** Include how to access voicemail.		☐ Check if information is located in **TOP SECRET**.
		☐ Check if information is located in **TOP SECRET**
		☐ Check if information is located in **TOP SECRET**

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Other Essentials…

Item	Location/Who has?	Comments
Appointment Book:		
Books & Manuals:		
Coffee Machine & Supplies:		
Employee Roster: • Name • Phone number • Emergency phone number • Job description		
Rolodex:		
Signature Stamp for Checks:		☐ Check if information is located in **TOP SECRET**.
Stationery & Office Supplies: **Suggestion:** Include list of suppliers who deliver.		

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Important Papers, Documents, Lists, etc.

Item	Location/Who has?	Comments
Accounts Payable Records:		☐ Check if information is located in **TOP SECRET**.
Accounts Receivable Records:		☐ Check if information is located in **TOP SECRET**.
Bank Statements:		☐ Check if information is located in **TOP SECRET**.
Calendar, Date Book, PDA (Personal Digital Assistant):		☐ Check if information is located in **TOP SECRET**.
Cancelled Checks:		
Checkbook(s): Include who has check writing authority.		☐ Check if information is located in **TOP SECRET**.
Company Credit Cards: Include who has card(s), expiration dates, and limits of authority.		☐ Check if information is located in **TOP SECRET**.
Corporate Records: • Articles of Incorporation • Minute Book • Corporate Stamp • Stock Certificates		☐ Check if information is located in **TOP SECRET**.
Current Tax Records:		☐ Check if information is located in **TOP SECRET**.
Customer Lists:		☐ Check if information is located in **TOP SECRET**.
Deposit Slips:		
Financial Documents: • P & L Statement • Cash Flow Statement • Balance Sheet		☐ Check if information is located in **TOP SECRET**.
Insurance Policies:		☐ Check if information is located in **TOP SECRET**.
Intellectual Property:		☐ Check if information is located in **TOP SECRET**.
Inventory Lists:		☐ Check if information is located in **TOP SECRET**.

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Item	Location/Who has?	Comments
Inventory Records:		☐ Check if information is located in **TOP SECRET**.
Investment Records: • Brokerage Accounts • Real Estate Documents • Money Market Accounts • Collectibles (Art, sculpture, etc.)		☐ Check if information is located in **TOP SECRET**.
Lists: (Suppliers, Vendors, etc.)		
Maintenance & Service Schedules/Records: Include location of service contracts, warranty information and who performs service.		
Old Tax Records:		
Other Banking Records: • Loan Documents • Payment Books • Merchant Service Agreements • Other		
Other Confidential Information:		☐ Check if information is located in **TOP SECRET**.
Other Outsource Resources:		
Patents, Copyrights, Trademarks:		☐ Check if information is located in **TOP SECRET**.
Personal Documents: • Will • Trust(s) • Living Will (Health Care Proxy) • Property Agreements • Powers of Attorney • Deeds • IOUs • Personal Insurance Policies • Divorce/Separation Papers • Prenuptial Agreements • Other personal papers • *The Beneficiary Book*		☐ Check if information is located in **TOP SECRET**.
Receipts:		
Recipes & Formulas:		

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Emergency Items…

Item	Location/Who has?	Comments
Emergency Evacuation Plan:		.
Fire Extinguishers:		
Firearms Ammunition & Permits:		☐ Check if information is located in **TOP SECRET**.
First Aid: • First Aid Kit(s) • Oxygen		
Other:		☐ Check if information is located in **TOP SECRET**.
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The Physical Location of Other Stuff…

Item	Location/Who has?	Comments
Offsite Storage & Warehousing:		
		☐ Check if information is located in **TOP SECRET**.
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Misc. Business Services

Service	Account Number	Contact Person	Phone Number	Comments/Instructions
Armed Guard:				
Armored Car:				
Caterer:				
Courier:				
Direct Mail Service:				
Internet Service Provider (ISP):				
Limousine:				
Local Post Office:				
Overnight Mail:				
Payroll:				
Postal Information:			**1-800-ASK-USPS**	**Rates & Mailing Information**
Printing:				
Private Mail Box:				
Small Package Delivery:				
Taxi:				
Travel Agent:				
United Parcel Service (UPS)				

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Service	Account Number	Contact Person	Phone Number	Comments/Instructions

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The Suggestion Box

Use this as you would use a suggestion box in your office. In addition to the questions already asked in this section, as new things come up, as ideas develop, and as your situation dictates, write them down here.

Item	Comment
Offsite Storage & Warehousing: • Computer Files • Paper Files • Inventory, etc.	List the name, address, phone number(s), contact(s) and hours of operation for each facility. Include the location of keys/combinations, and who else has access, keys, combinations, etc. Also enter in ("Anticipated Expenses" - Section Three – Money… Money… Money) the amount(s) and frequency of rent(s) and fees paid for offsite storage.

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Topic	Notes, Comments & Additional Information

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Section Three

Money… Money… Money

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Everything that has to do with the way money flows in *and* out of your business should be recorded in this section.

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Money… Money… Money

Banking

Main Banking Connection: Services used: ☐ Credit Card Processing ☐ Online (Internet) Banking ☐ Direct Deposits ☐ Automatic Payments ☐ Credit Line(s) ☐ International Banking ☐ ATM Cards ☐ Credit Cards ☐ Other: _____ ☐ Other: _____ **Suggestion:** Duplicate this page for additional banking connections. **Note:** If check writing and accounting software is used (Quicken®, QuickBooks®, etc.,) enter details in "Notes, Comments & Additional Information."	Name of Institution:_____ Account Number: _____ Type of Account: ☐Checking ☐Savings ☐Other: _____ Account Number: _____ Type of Account: ☐Checking ☐Savings ☐Other: _____ Account Number:_____ Type of Account: ☐Checking ☐Savings ☐Other: _____ Address:_____ Primary Contact: _____ Phone: _____ Fax: _____ E-mail: _____ Persons authorized to sign on account: _____ _____
Credit Card Processing:	Merchant Number:_____ Phone Number to process transactions:_____ Other Details:_____ _____ _____ _____
Online (Internet) Banking: **<u>Important!</u>** DO NOT record access codes or passwords here. Store this information in **TOP SECRET**.	Account Number: _____ Phone Number to process transactions: _____ Other Details: _____ _____ _____ _____ ☐ Check if information is located in **TOP SECRET**.

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Automatic Deposits:

List anticipated amounts and sources of automatic deposits.

Automatic Payments:

List payee(s), anticipated payment(s) and drafting date(s).

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Credit Line(s):

List details, including amount of credit line(s), repayment terms, interest rates, due dates, and collateral.

International Banking:

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ATM Cards:

Important! DO NOT record passwords here. Store this information in **TOP SECRET**.

Also list other persons who are authorized to use ATM card(s).

☐ Check if information is located in **TOP SECRET**.

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Credit Cards:

Important! List persons who are authorized to use company credit card(s), along with terms, restrictions and other important details.

Other Banking Services:

☐ Check if information is located in **TOP SECRET**.

Anticipated Expenses

Item	Amount	Frequency	Comments
Accounting/Bookkeeping			
Advertising/Marketing			
Bad Debts			
Bank Charges			
Books/Subscriptions			
Cafeteria Plan			
Continuing Education			
Dental Insurance			
Dues			
Electric			
Equipment Loan/Lease Pmts			
Equipment Service			
Gas			
Gas/Oil			
Insurance (other than Medical & Dental)			
Interest Payments			
Internet			
Legal Fees			
Licenses/Registration Fees			
Life Insurance			
Maintenance/Repairs			
Medical Insurance			
Mortgage/Rent			

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Item	Amount	Frequency	Comments
Office Cleaning			
Office Supplies			
Other Employee Benefits			
Other Supplies			
Other Taxes			
Payroll			
Payroll Taxes			
Postage			
Property Taxes			
Refunds			
Retirement Plan Contrib.			
Sales Tax			
Service & Maintenance			
Telephone			
Trash Collection			
Travel & Entertainment			
Uniform Service			
Vehicle Loan/Lease Pmts			
Warranty/Service Contracts			Expiration Date: _____
Water			
Web Site			

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Item	Amount	Frequency	Comments

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Loans & Leases

Creditor/Item	Payment	Due Date	Details/Comments

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Assets & Investments

Item	Date Acquired	Basis	Market Value	Comments

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Accounts Receivable & Other Cash Inflows

Item	Amount	Details/Comments
Accounts Receivable:		
Who owes the business money, how much, terms: • Personal Loans (to others outside of the business) • Employee Loans • Money (I/we) owe business • Other		
Other Sources of Business Inflows: • Commissions • Royalties • Legal Settlements • Insurance Settlements • Tax Refunds • Other		

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Liabilities

Item	Amount	Details/Comments
Loans:		Terms
Leases:		Terms
Mortgages:		Terms
Balloon Payments:		Terms
Credit Cards:		
Accounts Payable:		
Taxes:		
Misc. Contractual Obligations: • Personal Money/Assets Tied Up • Dealings with Venture Capitalists • Liens/Judgments • Chattels • Litigation • Prenuptial Agreements • Cosigner for Others		
Money Business Owes (Me/Us):		
Other Debts:		
Assets Used as Collateral:		

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Item	Amount	Details/Comments

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Summary of Payroll & Employee Benefits

Item	Procedures and Comments
Salaries	
Deferred Compensation	
Bonuses • Criteria • Frequency	
Raises • Criteria • Frequency	
Retirement Plan(s)	
Paid Holidays	
Sick Leave	
Personal Days	
Medical Reimbursement	
Business Reimbursement	
Medical/Dental Insurance	

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Item	Procedures and Comments
Cafeteria Plan	
Childcare	

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Taxes

Tax	Amount	Due Date	Details/Comments
Federal			
State			
City			
County			
Estimated • Federal • State • Sales • Other			
Sales			
Luxury/Use			
Personal Property			
Business Property			
Real Estate			
Other: _____			
Other: _____			
Other: _____			

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Personal Retirement Plans in Addition to Company Benefit Programs

Item	Details/Comments
IRAs:	
Retirement Plans from Previous Employers:	

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Insurance

Type of Coverage	Policy Information
General Liability (Fire/Theft/Storm)	Insurance Company: _____ Policy Number_____ Policy Date: _____ Agent: _____ Phone: _____ Coverage/Limits/Deductibles: _____ _____ _____ Premiums/Due Date: _____ Location of policy: _____ Notes/Comments: _____ _____
Business Interruption	Insurance Company: _____ Policy Number_____ Policy Date: _____ Agent: _____ Phone: _____ Coverage/Limits/Deductibles: _____ _____ _____ Premiums/Due Date: _____ Location of policy: _____ Notes/Comments: _____ _____
Professional Liability	Insurance Company: _____ Policy Number_____ Policy Date: _____ Agent: _____ Phone: _____ Coverage/Limits/Deductibles: _____ _____ _____ Premiums/Due Date: _____ Location of policy: _____ Notes/Comments: _____ _____

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Type of Coverage	Policy Information
Personal Liability	Insurance Company: _____ Policy Number_____ Policy Date: _____ Agent: _____ Phone: _____ Coverage/Limits/Deductibles: _____ _____ _____ Premiums/Due Date: _____ Location of policy: _____ Notes/Comments: _____ _____
Product Liability	Insurance Company: _____ Policy Number_____ Policy Date: _____ Agent: _____ Phone: _____ Coverage/Limits/Deductibles: _____ _____ _____ Premiums/Due Date: _____ Location of policy: _____ Notes/Comments: _____ _____
Worker's Comp	Insurance Company: _____ Policy Number_____ Policy Date: _____ Agent: _____ Phone: _____ Coverage/Limits/Deductibles: _____ _____ _____ Premiums/Due Date: _____ Location of policy: _____ Notes/Comments: _____ _____

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Type of Coverage	Policy Information
Errors and Omissions	Insurance Company: _____ Policy Number_____ Policy Date: _____ Agent: _____ Phone: _____ Coverage/Limits/Deductibles: _____ _____ _____ Premiums/Due Date: _____ Location of policy: _____ Notes/Comments: _____ _____
Malpractice	I Insurance Company: _____ Policy Number_____ Policy Date: _____ Agent: _____ Phone: _____ Coverage/Limits/Deductibles: _____ _____ _____ Premiums/Due Date: _____ Location of policy: _____ Notes/Comments: _____ _____
Surety Bonds	I Insurance Company: _____ Policy Number_____ Policy Date: _____ Agent: _____ Phone: _____ Coverage/Limits/Deductibles: _____ _____ _____ Premiums/Due Date: _____ Location of policy: _____ Notes/Comments: _____ _____

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Type of Coverage	Policy Information
Medical	Insurance Company: _____ Policy Number_____ Policy Date: _____ Agent: _____ Phone: _____ Coverage/Limits/Deductibles: _____ _____ _____ Premiums/Due Date: _____ Location of policy: _____ Notes/Comments: _____ _____
Disability	Insurance Company: _____ Policy Number_____ Policy Date: _____ Agent: _____ Phone: _____ Coverage/Limits/Deductibles: _____ _____ _____ Premiums/Due Date: _____ Location of policy: _____ Notes/Comments: _____ _____
Dental	Insurance Company: _____ Policy Number_____ Policy Date: _____ Agent: _____ Phone: _____ Coverage/Limits/Deductibles: _____ _____ _____ Premiums/Due Date: _____ Location of policy: _____ Notes/Comments: _____ _____

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Type of Coverage	Policy Information
Life **Note:** For additional life policies, please copy this page	Insurance Company: _____ Policy Number_____ Policy Date: _____ Agent: _____ Phone: _____ Coverage/Limits/Deductibles: _____ _____ _____ Premiums/Due Date: _____ Location of policy: _____ Notes/Comments: _____ _____
Key Employee **Note:** For additional life policies, please copy this page	Insurance Company: _____ Policy Number_____ Policy Date: _____ Agent: _____ Phone: _____ Coverage/Limits/Deductibles: _____ _____ _____ Premiums/Due Date: _____ Location of policy: _____ Notes/Comments: _____ _____
Buyout Policies **Note:** For additional life policies, please copy this page	Insurance Company: _____ Policy Number_____ Policy Date: _____ Agent: _____ Phone: _____ Coverage/Limits/Deductibles: _____ _____ _____ Premiums/Due Date: _____ Location of policy: _____ Notes/Comments: _____ _____

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Type of Coverage	Policy Information
Other Perils • Earthquake • Flood • Other	Insurance Company: _____ Policy Number_____ Policy Date: _____ Agent: _____ Phone: _____ Coverage/Limits/Deductibles: _____ _____ _____ Premiums/Due Date: _____ Location of policy: _____ Notes/Comments: _____ _____
Vehicle: _____ **Note:** For additional vehicles, please copy this page	Insurance Company: _____ Policy Number_____ Policy Date: _____ Agent: _____ Phone: _____ Coverage/Limits/Deductibles: _____ _____ _____ Premiums/Due Date: _____ Location of policy: _____ Notes/Comments: _____ _____
Vehicle: _____ **Note:** For additional vehicles, please copy this page	Insurance Company: _____ Policy Number_____ Policy Date: _____ Agent: _____ Phone: _____ Coverage/Limits/Deductibles: _____ _____ _____ Premiums/Due Date: _____ Location of policy: _____ Notes/Comments: _____ _____

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The Suggestion Box

Use this as you would use a suggestion box in your office. In addition to the questions already asked in this section, as new things come up, as ideas develop, and as your situation dictates, write them down here.

Item	Comment
Using Homeowner's Policy for Business Coverage:	If you use (or intend to use) your homeowner's policy to cover business perils, check with your agent to be sure your business is covered.
Gifts and Charitable Contributions:	Describe how you make gifts and charitable contributions.
Borrowed Items:	Keep a running list of who has borrowed item(s), date borrowed, and when the items are expected to be returned.
Cosigner or Guarantor for the Financial Obligations of Others:	If you are a cosigner or guarantor for others, provide details in "Notes, Comments & Additional Information."

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Topic	Notes, Comments & Additional Information

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Section Four

How We Do What We Do

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Everyone has a special way of doing what he or she does that makes the business successful. This section provides the questions to help you provide the answers.

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How We Do What We Do

Everything Related to Systems, Production, Marketing & Business Secrets

My Organization

The chart below can become as simple or as complex as is necessary. It shows who is responsible to whom. It also identifies the different departments of responsibility and performance within your business no matter how small or large. You may wear "many hats", or you may have a different person responsible for each department. As your business grows, the chart will change. Just fill in the names of those responsible for each department.

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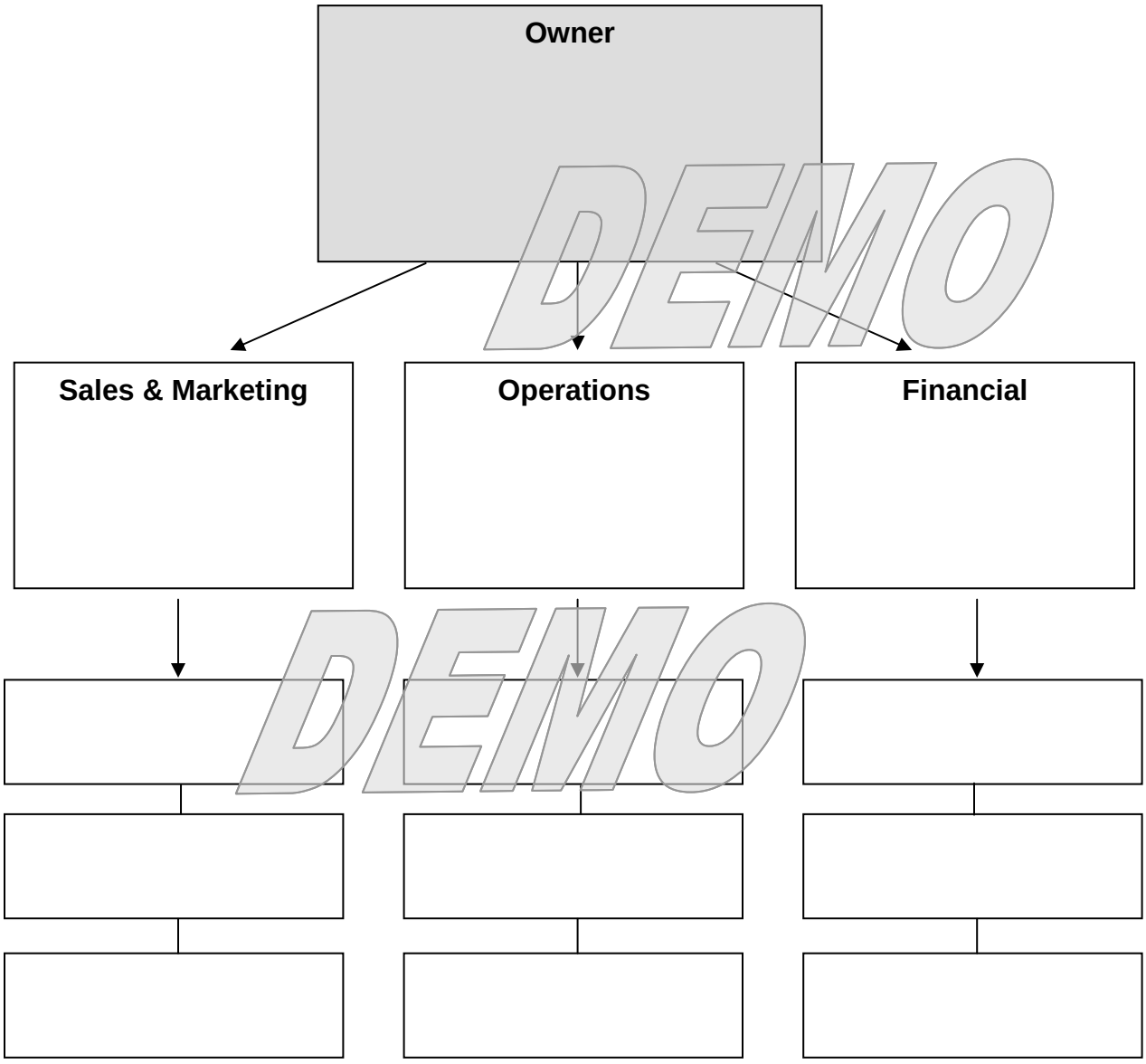

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Our Story: A Brief History of the Business…

How we got started:_____

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Major turning points:_____

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Current focus:_____

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What to Do If…

Use this form to describe procedures to follow if specific problems arise such as: burglary, computer crashes, key personnel have not arrived, accident, etc.

Problem	Course of Action	Who to Call

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Problem	Course of Action	Who to Call

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Systems

How we do what we do can be boiled down to systems – actually a bunch of systems in some cases. Systems include the methods used to make sales calls, to confirm appointments, to send out billing statements, to answer the telephone, to prepare food for sale, and on and on. Each system is specific for your type of business. Some businesses have only a few systems; others have many.

Each system could be included in this section. For systems that recur at specific time internals, we have called them routines and have included them in **Section Six - Time-Related Matters**. Use whichever section works best for you.

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Sample System: Answering the telephone

Who: Front desk personnel

Where: At front desk

How: "Good morning/good afternoon. This is (name). Thank you for calling ……. How can I help you?"

Additional Instructions: _____

Problems?:_____

System: _____

Who:_____

Where: _____

How: _____

Additional Instructions: _____

_____

_____

_____

Problems?:_____

_____

_____

System: _____

Who:_____

Where: _____

How: _____

Additional Instructions: _____

_____

_____

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Problems?:_____

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System: _____

Who:_____

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Additional Instructions: _____

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Problems?:_____

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System: _____

Who:_____

Where: _____

How: _____

Additional Instructions: _____

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_____

Problems?:_____

_____

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Inventories

Item	Serial Number	Purchase Date	Purchase Price	(L) Leased (F) Financed (O) Owned	Under warranty until	Service Contract until	Notes

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Item	Serial Number	Purchase Date	Purchase Price	(L) Leased (F) Financed (O) Owned	Under warranty until	Service Contract until	Notes

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Sales & Marketing

Item	Details & Comments
How does the business promote and advertise its products/services?	
Target Markets:	
Location of Prospective Customer Lists: • Leads • Referrals • HOT PROSPECTS • Repeat Business	
Market Position: • Competition • Uniqueness	
Market Territories:	
Products & Services: • Most Profitable • Least Profitable	
Location Of Price Lists and Fee Schedules:	
Location of licenses, Agreements, Contracts:	

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Item	Details & Comments
Company Policies: • Returns • Refunds • Warranties • Guaranties	
Commitments: • Promises • Handshake Deals • Favors Due	
Other Marketing Objectives: • New Ideas • Research and Development • Improvements • Offshore Opportunities • Goals	

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Projects in the Works

Item	Details & Comments

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Web site, E-commerce, etc.

Item	Details & Comments
Web site Address(s)	
Internet Service Provider (ISP):	
Domain Name(s) • Expiration Date(s). • Renewal Information	
Web site Designer:	
How to Update Web site: **DO NOT** enter password here. Store password and other confidential information in **TOP SECRET**.	☐ Check if information is located in **TOP SECRET**.
How to Download: • Orders • E-mail • Files **DO NOT** enter password here. Store password and other confidential information in **TOP SECRET**.	☐ Check if information is located in **TOP SECRET**.
Other Pertinent Web site Information:	

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The Suggestion Box

Use this as you would use a suggestion box in your office. In addition to the questions already asked in this section, as new things come up, as ideas develop, and as your situation dictates, write them down here.

Item	Comment
Keep this section updated!	How you do what you do is the heart and soul of your business. We think it's the most important piece of the puzzle. Accordingly, we cannot stress enough the importance of keeping this section current.

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Topic	Notes, Comments & Additional Information

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Section Five

Who's Who & Who Knows What

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A business runs because of the interaction between people. This section is a directory of all the people who make it happen for your business.

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Who's Who & Who Knows What

This is a "People-Central" section, designed to advise your heirs and successors of the people who affect your business. Here you will find a variety of basic lists and directories. The three-ring format makes it easy to add additional lists and directories. A few suggestions follow:

- Toughest Customers and Major Accounts – Include personal information about the main contacts (spouse's names, birthdays, anniversaries, who you send gifts and flowers to, things you always remember), what their contract/purchase trends have been, warning signals, past successes/problems servicing the account, opportunities that might be ahead. Also consider writing down five things you'd do tomorrow to make these relationships better.

- Toughest Employees – in **Section Eight – Top Secret**, record the names of these employees, how you deal with them, what works/what doesn't. Also list who you should have gotten rid of (and where the paper trail is kept).

- Key Personnel – In addition to providing names and job titles, ask your key people to write down what it is they actually do and how they do it. If, for any reason, a key employee(s) can't or doesn't perform his or her job, in **Section Eight – Top Secret,** list who else can.

- Lower Ranking Employees – List those who understand how to get things done. Indicate who's ready (and who eventually will be ready) to advance and to what position.

- Political – Civic – Social – Charitable Contacts – List to whom you give and why? Who you would never give to and why.

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Trusted Persons & Advisors

Name	Phone Number	E-mail Address	Address	Relationship
				Accountant
				Assistant (Personal)
				Banker
				Bookkeeper

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Name	Phone Number	E-mail Address	Address	Relationship
				Company Lawyer
				Financial Advisor
				Insurance Person (Business)
				Insurance Person (Personal)
				Personal Lawyer
				Personal Physician
				Stockbroker

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Who to Call First…

Name	Phone Number	E-mail Address	Address	Relationship

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Name	Phone Number	E-mail Address	Address	Relationship

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Key Personnel, Sales Representatives, etc.

Name	Phone Number	E-mail Address	Address	Position

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Name	Phone Number	E-mail Address	Address	Position

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Outsourcing Contacts, Vendors, Suppliers, etc.

Name	Phone Number	E-mail Address	Address	Specialty
				Landlord
				Office Supplies

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Name	Phone Number	E-mail Address	Address	Specialty

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Service, Maintenance & Utilities

Name	Phone Number	E-mail Address	Address	Service
				Building Maintenance
				Carpenter
				Cleaning Service
				Computer Service
				Electric Company
				Electrician
				Gas Company
				Heating & A/C
				Heating Fuel
				Indoor Live-Plant Service
				Landscaping

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Name	Phone Number	E-mail Address	Address	Service
				Laundry Service
				Long Distance Carrier
				Office Equipment Service
				Paging Service
				Plumber
				Telephone Co. (Landlines)
				Telephone Co. (Cell Phone)
				Trash Collection
				Warranty Service for:
				Warranty Service for:
				Warranty Service for:

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Name	Phone Number	E-mail Address	Address	Service
				Water Company

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Emergency Contacts

Name	Phone Number	E-mail Address	Address	Service
				Animal Control
				EMS (Emergency Medical Service)
				Fire Department
				Poison Control
				Police Department
				Rescue

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Name	Phone Number	E-mail Address	Address	Service

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Who has Keys, Codes, Passwords, Credit Cards, etc.

Name	Item	Phone Number	Address	Relationship

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The Suggestion Box

Use this as you would use a suggestion box in your office. In addition to the questions already asked in this section, as new things come up, as ideas develop, and as your situation dictates, write them down here.

Item	Comment
PERSONS WHO CANNOT BE TRUSTED: • Disgruntled Employees • Terminated Employees • Ex-partners • Known Enemies	**IMPORTANT! The names of people who meet these criteria should ONLY be listed in TOP SECRET – CONFIDENTIAL.**
Job Descriptions:	Every employee needs to know what is expected of him or her. A detailed job description for each employee's position in your business is not only helpful but essential for optimal performance.
Temp Services & Employment Services:	• Who do you contact for fill-in-employees when they are needed for a short-term basis? • Who do you contact to screen prospective employees for permanent positions?

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Topic	Notes, Comments & Additional Information

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Section Six

Time-Related Matters

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Letting others know what you do is important. But if you don't let them know *when* to do it, they could miss out on important business opportunities. Those events that occur on a routine basis should be recorded here.

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Time-Related Matters

The Location and Use of Time Management Tools/Systems

We recognize that time-related matters are ever changing. Schedules, events, deadlines, and priorities are always being updated. The purpose of this section is not to change your method but to give those who will follow in your footsteps the opportunity to find and to best utilize the systems you have in place.

When you do things and *how* you do things are very personal matters. You know where your schedules, calendars and date books are located and how to use them, but others who may need to have access to them may not. Enter the locations of your various time-management tools below and describe how each of these should be used.

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Time Management Tool/System	Location and How to Use

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First Things First; Last Things Last (a checklist)

Item	Details & Comments
Hours & Days of Operation: • Holidays Open/Closed	
Common Daily Tasks (Opening Up & Closing Down): ☑ Alarms: _____ ☑ Doors: _____ ☑ Lights: _____ ☑ Water: _____ ☑ Heating & A/C: _____ ☑ Machinery: _____ ☑ Computers: _____ ☑ Voicemail: _____ ☑ E-mail: _____ ☑ Web site: _____ ☑ Fax Machine:_____ ☑ Copier: _____ ☑ _____ ☑ _____ ☑ _____ ☑ _____ ☑ _____ ☑ _____ ☑ _____ ☑ _____ ☑ _____ ☑ _____ ☑ _____ ☑ _____	☑ _____ ☑ _____

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Routines: Daily

Examples of daily routines that help keep the business running smoothly and profitably are: making sales calls bank deposits, backing up computer files, etc.

Sample Routine: Backing up computer files **When:** 15 minutes before closing **Who:** I perform this task **Where:** Main computer **How:** Zip disks are located in my office safe; Disk # 1 used for odd days; Disk # 2 used for even days; Insert disk in drive; select "back up" from desktop menu.; follow prompts; return disks to safe upon completion. **Troubleshooting:** Problems, call John Smith @ 555-1212.	**Routine:** _____
Routine: _____	**Routine:** _____
Routine: _____	**Routine:** _____
Routine: _____	**Routine:** _____
Routine: _____	**Routine:** _____

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Routines: Weekly

Examples of weekly routines are: making payroll, staff meetings, etc.

Sample Routine: Payroll **When:** Prep noon on Thursday for Friday disbursement **Who:** I perform this task **Where:** On my personal computer **How:** Click QuickBooks® program on desktop; follow screen commands; print checks; back up after completed. **Troubleshooting:** Problems, call John Smith @ 555-1212.	**Routine:** _____
Routine: _____	**Routine:** _____
Routine: _____	**Routine:** _____
Routine: _____	**Routine:** _____
Routine: _____	**Routine:** _____

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Routines: Monthly

Examples of monthly routines are: checking inventory, preparing information for your accountant, bill paying.

Sample Routine: Bill paying

When: Third Friday of each month.

Who: Sid the Bookkeeper

Where: At Sid's office (see Section Five for Sid's address)

How: Sid picks up bills at office at 10 am on third Friday of every month and returns checks for signature before closing time; Sign and mail checks.

Troubleshooting: Problems, call Sid @ 555-1212.

Routine: _____

Routine: _____

Routine: _____

Routine: _____

Routine: _____

Routine: _____

Routine: _____

Routine: _____

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Routines: Quarterly

Examples of quarterly routines are: preparing quarterly tax returns, writing progress reports, order supplies.

Sample Routine: Order supplies **When:** Last Friday of the month. **Who:** My assistant, Mary. **Where:** Various vendors, as needed (see Section five for list. **How:** Check inventory notebook on Mary's desk. **Troubleshooting:** Problems, call Sid @ 555-1212.	**Routine:** _____
Routine: _____	**Routine:** _____
Routine: _____	**Routine:** _____
Routine: _____	**Routine:** _____
Routine: _____	**Routine:** _____

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Routines: Semi-Annually

Examples of semiannual routines are: employee evaluations, preventive maintenance.

Sample Routine: Copy machine maintenance **When:** January 15th and July 15th **Who:** Charlie's Copier Service (Note: copier is under service contract – See Section Five for details). **Where:** In office service call. **How:** Charlie will call one week prior to set appointment. **Troubleshooting:** Problems, call Charlie @ 555-1212.	**Routine:** _____
Routine: _____	**Routine:** _____
Routine: _____	**Routine:** _____
Routine: _____	**Routine:** _____
Routine: _____	**Routine:** _____

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Routines: Annually

Examples of annual routines are: preparing budgets, assembling tax information, assigning bonuses, board meetings.

Sample Routine: Arrange for Christmas Party

When: Begin planning first week in November

Who: My assistant, Mary

Where: Mary selects restaurant where party will be held

How: Mary calls restaurant to make arrangements; budget is already set for party, staff is notified by Dec. 1st.

Troubleshooting: See Mary

Routine: _____

Routine: _____

Routine: _____

Routine: _____

Routine: _____

Routine: _____

Routine: _____

Routine: _____

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Routines: Not-So-Routine

Examples of not-so-routine routines are: hiring, firing, placing employment ads, etc.

Routine: _____	**Routine:** _____
Routine: _____	**Routine:** _____
Routine: _____	**Routine:** _____
Routine: _____	**Routine:** _____
Routine: _____	**Routine:** _____

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Items Pending

Note: Include such items as: Litigation, Awards and Settlements, Liens and Judgements (in favor and against the business), Tax Issues, Obligations and Commitments, Shipments due (in/out), etc.

Date	Item	Comments

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The Suggestion Box

Use this as you would use a suggestion box in your office. In addition to the questions already asked in this section, as new things come up, as ideas develop, and as your situation dictates, write them down here.

Item	Comment
• Deadlines • Priorities • Checklists • Anticipated Problems • Events & Meetings • Business Travel	Consider identifying and detailing these time-related issues as they apply to your particular situation.
Goals, Objectives and Projections: • 6-month • 1-year • 5-year • 10-year	For others to follow your plans for the future, consider including a detailed summary of your goals, objectives and projections for the next ten years. Reevaluate and update every six months, and keep a copy of such in this section.

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Topic	Notes, Comments & Additional Information

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Section Seven

Advice, Wisdom & Personal Notes

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"If I had a nickel for all the things I've learned along the way…"
Does that sound familiar? This section will help you record your priceless collection of personal experiences, know-how and wisdom. This will prove invaluable to the next owner of your business.

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Advice, Wisdom & Personal Notes

While I'm Away, You'll Need To…

In order for the business to run smoothly while you are away on business or vacation, list all the tasks and procedures you want followed. (Before entering data, duplicate this page for additional entries.)

Item	Comments

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“Tricks of the Trade”

Street-smart situations that have made the business successful…

(This is important stuff! Start here and add as much paper as necessary)

Item	Comments
Traditions:	
Brainstorming Notes: • Date • Comments • Attributed To	
Challenges:	
Dealing with Disgruntled Customers and Employees:	
Methods of Rewarding Employees:	
Pet Peeves:	
Potential Problems:	
Shortcuts:	

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Item	Comments
Successes & Failures (what works and what doesn't work):	
Warnings:	
Ways to Enhance Our Image:	
Ways to Improve Morale:	
Ways to Improve Our Profit Margin:	
Ways to Save Money:	
Personal Wisdom:	

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Item	Comments

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Special Words for Special People…

Often what needs to be said is not. If it's worth saying, it's worth writing down…

Name:	Comments

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Name:	Comments

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The Suggestion Box

Use this as you would use a suggestion box in your office. In addition to the questions already asked in this section, as new things come up, as ideas develop, and as your situation dictates, write them down here.

Item	Comment
What credit cards should and should not be cancelled:	
What bills should and should not be paid:	
How to look for potential buyers:	
Disposal/Transition Procedures:	

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Topic	Notes, Comments & Additional Information

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Section Eight

TOP SECRET CONFIDENTIAL

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For security reasons, DO NOT list in this book the names of those whom you have entrusted with top secret and confidential information. Instead, ONLY communicate this information verbally with those who have a need to know.

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Some information is truly for no one's eyes but a privileged few. Only your most trusted people should have access to this section.

VERY IMPORTANT! DO NOT store this information here! REMOVE THIS SECTION AND STORE IT IN A SECURE LOCATION that can be quickly accessed (in your absence) by a trusted person(s).

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TOP SECRET – CONFIDENTIAL

WARNING! – FOR SECURITY REASONS…

DO NOT KEEP THIS SECTION AND OTHER SECRET AND CONFIDENTIAL INFORMATION IN THIS BINDER! Store all confidential information in a safe and secure place. Only make its whereabouts known to a trusted person or persons who can access this information in your absence.

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Codes, Passwords, Keys & Combinations

Post Office Box Key(s): **Box Number:** _____	Location of key(s): _____ Address of Post Office: _____ Who else has a key(s)? _____
Combination(S) To Post Office Box(es):	Combination(s): _____ Who else has combination(s)?:_____
Voicemail Passwords: **IMPORTANT! List others who have (or have access to) password(s).**	Office Voicemail Access Number: _____ Password: _____ Mobile/Cell Voicemail Access Number: _____ Password: _____
E-mail Login Name/Username & Password(s): **IMPORTANT! List others who have (or have access to) login names/usernames & passwords.**	Main: _____ Private: _____ Other: _____
Website Login Name/Username & Password(s): **IMPORTANT! List others who have (or have access to) login names/usernames & passwords.**	To download e-mail: _____ To download orders: _____ To make changes: _____ Special Instructions: _____ _____ _____ _____
Cell Phone: **IMPORTANT! List others who have (or have access to) password(s).**	Password to unlock phone: _____ Special Instructions: _____ _____

Computer Login Name/Username & Password(s): **IMPORTANT! List others who have (or have access to) login names/usernames & passwords.**	Main computer: _____ Personal computer: _____ Laptop: _____ Other: _____
Computer Login Name/Username & Password(s) to Access Programs: **IMPORTANT! List others who have (or have access to) login names/usernames & passwords.**	Program: _____ Login name/username:_____ Password: _____ Program: _____ Login name/username:_____ Password: _____ Program: _____ Login name/username:_____ Password: _____ Program: _____ Login name/username:_____ Password: _____
Alarm System: Security Company:_____ Phone: _____ Password: _____ Location of Master Panel and Key(s): _____	Location: _____ Disarming Code: _____ Arming Code: _____ Special instructions: _____ _____
Banking: **IMPORTANT! List others who have (or have access to) login names/usernames & passwords.**	Bank: _____ Account No. _____ Login name/username:_____ Password to access account information: _____ Bank: _____ Account No. _____ Login name/username:_____ Password to access account information: _____
ATM Card(s): **Suggestion:** List the location of all card(s). List the names of other s that have ATM card(s) and or access to this information. Also list expiration date(s). IMPORTANT! List others who have (or have access to) login names/usernames & passwords.	Card: _____ Account No. _____ Login name/username:_____ Password/code: _____ Card: _____ Account No. _____ Login name/username:_____ Password/code: _____

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Safe Deposit Box(es):	Location of Safe Deposit Box: _____ Location of key(s): _____ Location of Safe Deposit Box: _____ Location of key(s): _____ Who else is authorized to access box(es)? _____ Who else has key(s)?: _____
Safes, Lock Boxes & Fire Boxes	Location of safe: _____ Combination: _____ Or location of key: _____ Location of lock box: _____ Combination: _____ Or location of key: _____ Location of fire box: _____ Combination: _____ Or location of key: _____ Who else has combination/key(s)?: _____ _____
Location of Other Keys:	Doors (Entrances & Exits): _____ Vehicles: _____ _____ _____ Other: _____ Other: _____ Who else has keys?: _____ _____
Social Security Number:	
Mother's Maiden Name:	
Other Applications That Require Login Names/Usernames, Passwords, Security Codes, Special Keys:	

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Formulas & Recipes

Item	Comments
Copyrights	
Patents, Patents Pending	
Trademarks	
Un-copyrighted Material	
Works in Progress	

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Trade Secrets & Secret Plans

Item	Comments

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Other Top Secret & Confidential Information

Item	Comments

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The Suggestion Box

Use this as you would use a suggestion box in your office. In addition to the questions already asked in this section, as new things come up, as ideas develop, and as your situation dictates, write them down here.

Item	Comment
PERSONS WHO CANNOT BE TRUSTED: • Disgruntled Employees • Terminated Employees • Unhappy Customers • Ex-partners • Known Enemies	Identifying those who can potentially inflict ham or cause trouble is an important part of being—and staying—in business. Since this is both a confidential and sensitive issue, we strongly recommend that you seek legal advice before you prepare a list of potential troublemakers.

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Topic	Notes, Comments & Additional Information

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