



# my perfect client

---

## Background

- S/He runs a small business that S/He started after a successful career in industry
  - S/He took the acquired skills and product knowledge **to build a better mousetrap** or, **go to market more efficiently** than the big business activities S/He witnessed
  - S/He **took some of the customer** as a startup market and **they form >50%** of revenue
  - S/He is **in a relationship** with **significant dependant** responsibilities
  - S/He has been running this business for >3 <10 years
- 

## Demographics

- Typically <40's for **growth**; >50's for **sale/annuity** >65 for **extraction**
- 

## Identifiers

- Drives a modest vehicle
  - Achiever** in sports, academic, and other demanding pursuits
  - Determined** individual and frustrated that others don't see the outcomes S/He visions
  - Entrepreneurial flair** and maybe a poor people manager
- 

## Goals

- Has **high ambitions** for their business
  - Can see great **opportunities** in the chosen market to grow
  - Likes **to be their own boss**
  - Would **like the time to build** other businesses but seems stuck here
- 

## Challenges

- Cash flow **can limit growth** potential
- Lenders** aren't too helpful about access to funds that could stimulate growth
- Income is "feast or famine" erratic** and their personal demands sometimes come last after payroll
- Borrowing to keep afloat and **servicing loans is a big draw on resources**
- Isn't **on the same wavelength** with many of the people in the extended enterprise especially the bank manager and accountant
- Always feels stretched**, has a job but S/He is their own "manager" with nowhere to turn and no-one to advise.

