Business Ownership

MATRIX REPROGRAMMED | PRACTICAL WEALTH MANUAL

EXECUTIVE SUMMARY

Business Ownership is modelled as: Equity in a cash-generating enterprise.
Typical starting capital band: 500+. Expected time to first income or result: 30-365 days.
Risk: Very high. Complexity: Very high. These are broad planning bands, not probabilities or guarantees.

WHO THIS IS FOR

Best suited to someone able to serve or access: Customers of the owned business.
Core capabilities: Financial due diligence; Negotiation; Operations and finance.
Avoid or delay this route when essential bills, legal requirements, debt service, safety, liquidity or family commitments cannot be protected.

HOW MONEY IS GENERATED

Equity in a cash-generating enterprise
The paying counterparty or economic source is: Customers of the owned business.
Profit or retained value exists only after variable costs, fixed costs, tax, financing, returns, failures and owner labour are counted.

STARTING REQUIREMENTS

Capital: 500+.
Skills: Financial due diligence; Negotiation; Operations and finance.
Tools: Quality-of-earnings checklist; Seller interview; Debt-service model; 100-day transition plan.
Verify registrations, licences, insurance, consumer rules, data protection, tax and sector-specific restrictions before trading or investing.

ILLUSTRATIVE UNIT ECONOMICS

Illustrative price or monthly value per unit: EUR 5000.
Illustrative variable cost per unit: EUR 2500.
Illustrative monthly fixed cost: EUR 1200.
This method is evaluated as an account, asset or single acquisition rather than repeated monthly sales.
Illustrative monthly revenue: EUR 5000; contribution before fixed costs: EUR 2500; operating surplus before tax and owner labour: EUR 1300.
Illustrative break-even volume: 1 units per month.
All figures are assumptions for planning. Replace them with verified local quotes and

conservative scenarios.

FIRST 24 HOURS

Choose exact acquisition criteria.
Write a one-page buyer profile.
List 30 owners, brokers or advisers to contact.

FIRST SEVEN DAYS

Hold five owner or broker conversations.
Request three years of accounts and bank evidence.
Build a conservative debt-service model.

FIRST 30 DAYS

Review at least ten opportunities.
Reject unexplained add-backs and concentration.
Prepare an indicative offer with due-diligence conditions.

FIRST 90 DAYS

Complete legal, tax, operational and financial diligence.
Agree a funded 100-day transition plan and seller support.

FIRST YEAR ROADMAP

Quarter 1: prove demand, suitability or operational feasibility with the smallest responsible test.
Quarter 2: improve unit economics, documentation, compliance and repeatability.
Quarter 3: reduce concentration, strengthen reserves and build a second acquisition or distribution route.
Quarter 4: complete a full profit, cash-flow, tax, risk and continuation review before scaling.

CUSTOMER OR CAPITAL ACQUISITION

Build relationships with owners, brokers, accountants and lenders. Look for succession problems, not merely advertised deals.
Record outreach volume, response, conversion, acquisition cost, retention and cash collection. For investments, record contribution, fees, allocation and reason for ownership instead.

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TOOLS AND TEMPLATES

Quality-of-earnings checklist
Seller interview
Debt-service model
100-day transition plan
Budget and cash-flow tracker
Pricing or suitability calculator
Break-even or loss-capacity calculation
Weekly scorecard
Risk register
90-day action plan

FAILURE ANALYSIS

Risk: Buying adjusted profit without proof. Mitigation: verify it in writing before committing more money.
Risk: Underestimating working capital. Mitigation: verify it in writing before committing more money.
Risk: Weak customer concentration analysis. Mitigation: verify it in writing before committing more money.
Risk: Overleveraging. Mitigation: verify it in writing before committing more money.

DECISION TEST

START NOW only when the smallest safe test is affordable and lawful.
LEARN FIRST when the model is understood but the required skill, evidence or compliance is missing.
TEST CHEAPLY when demand or suitability is uncertain.
AVOID when loss could threaten housing, health, tax compliance or essential obligations.
SEEK PROFESSIONAL ADVICE for contracts, tax, regulated investments, property, borrowing, employment law or complex entities.

PRIMARY RESEARCH ROUTES

Bpifrance transmission: https://reprise-entreprise.bpifrance.fr/
France business transfer: https://entreprendre.service-public.fr/

EVIDENCE AND LEGAL BOUNDARY

This material is educational and based on public information. It is not personalised

financial, investment, legal or tax advice.
Costs, taxes, laws, returns and risks vary by location and personal circumstances.
Verify current rules and consult an appropriately qualified professional before committing significant money or signing contracts.
No guaranteed returns, fake case studies, hidden ownership, tax evasion, borrowed-money speculation or unsupported income claims are permitted.