

We Dared to Dream

Breaking Through Your Cash Barrier

Financial Strategies That Work....

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Part 1 – The Cash Barrier – Fact Or Fiction?

Thanks for downloading “Breaking Through Your Cash Barrier”. We have used our years of experience to prepare this special guide for you. Your guide will provide you with a valuable tool to help you begin your new business.

After this, you should never worry about cash again. We are letting you in on secrets that successful business owners have been using for years.

And then.....

We are even going to show you just how easy it is to get started. You’ve thought about starting your own business and this is an important day.

So grab a drink, sit down and take some time as we knock down one of the greatest myths that stops people turning their dreams into reality.

There’s a lot here and it’s all your for free as a gift. Don’t worry if you feel a little overwhelmed. You’ll have support and at WDTD you move step by step with assistance at every point.

A Short Intro

Before we get too far into this we should tell you a little bit about ourselves. We don’t want to be strangers.

We are Rob & Angelique and We quite literally Dared To Dream. That was ten years and several successful businesses ago. Back then we were successful in our jobs, but knew that we wanted to change.



We had talked about the idea of starting our own business but like you, wondered about the risk, the cost and the time involved. We weren't even sure where to begin.

So we have been there. We've sat in your chair.

All our businesses are different and they have all been successful. In fact the first was an internet business that was originally funded by us, then friends and family, angel investors and finally venture backed and is still profitable today.

That's true of our second, third, fourth and more. We've been involved in online and what people now call "real world" businesses. We've started consultancy businesses for Fortune 500 companies. We have a web site development business. We've worked with large and small businesses, on line and off line. We've even been involved with farmers!

What we learned is that ***when you start a business everyone has the same questions and same challenges.*** We see that every day with our members at We Dared To Dream (WDTD).

We know the issues you face and one of the biggest is that fear of cost. When we started our first business we had no one to help us work it out. We had no one to help us save money or even advise us where to find investments.

Today you're getting all this for FREE

This guide was created for anyone thinking of starting their own business. It's built upon our experiences and the stories of our members.

As always at WDTD it's in small and easy bite size pieces. Each one is an easy to follow step. One of the principles of our coaching is easy to follow steps.

If you can follow this guide, you can be starting your own business with the help of We Dared To Dream.

To see what we are talking about come and check us out!

=====> <http://www.wedaredtodream.com>

So which is it - Fact Or Fiction?

The cash barrier is both!

Huh?

Yes, we know this is not the reply you expected, but bear with us for just a few moments.

When you think about starting your own business you will likely have a series of concerns. These will normally be about the degree of risk as you're not 100% confident about your chance of success. You'll also worry that you don't have time to do it all.

One of the biggest worries for someone at this stage of starting their own business is the cost. How much will it cost? Can I afford it? How can I reduce my costs? Where can I get money?

It's all about cash! We were talking about this with a person in your position, they were thinking of starting their own business. They called it their "Cash Barrier".

As we chatted with them, several things became clear:

Fact ... The cash barrier in his mind was 100% real. It was definitely not fiction.

Fact ... The cash barrier is really a fear of the unknown. What you're really worried about is not knowing the facts. If you had a system that could help you understand how much it would cost and when it would cost you... that fear would start to disappear.

Fact ... If you understood the costs and also, you understood how to save money and even earn money from home while you grew your business..... The cash barrier for you would be a myth, or fiction.

In this guide we are giving you everything you need to bring your cash barrier crashing to the ground.

Are you ready to look at cost?

Part 2 ... How Much Will Your New Business Cost YOU?

What is one of the main reasons people sit on the sidelines and don't take ACTION?

That's right, fear of the unknown.

At WDTD you'll be coached through this. You'll take a series of steps that will help you understand this in detail and remove any rear. Then you'll make smart decisions that will pay off for you BIG TIME.

We even have 1:1 coaching sessions at the key moments when you take those decisions. It's always your decision. We are there to help you get comfortable.

But let's get back to today....

So How Do You Think About Cost?

Here are some principles we use to help us.

Principle 1 - Time phases

There are three phases to starting a business. It's always the same. What's different is how long each phase lasts.

Phase one – Pre launch

When you get to WDTD you'll see a whole section of your Training Center devoted to supporting you through this phase. At a high level the sequence goes like this:

- Understanding your personal and financial goals
- Understanding your financial position
- Developing your idea
- Researching and testing your idea
- Go / No Go Decision
- Your first business plan
- Financing
- Getting ready for launch

At each step you'll there is support to help you take specific actions and don't forget, Angelique and Rob are always available to answer your questions. Trust us, you'll have questions!

Phase two - Launch

This is a single moment in time when you show your new baby to the world. Our biggest advice here apart from marketing and other stuff.....

Have a party. Take photos and grab hold of that first order, that first dollar and frame them.

We were at a famous pizza joint in Berkeley the other day and on their back wall behind the cash desk is a dark blue picture frame with four crumpled old dollar bills. We asked the owner about it and he proudly said that this was his first order from 1995. He now has a great sports car parked behind his store!

When we started our first business one of our mentors from Rob's days in Milan, Italy advised him to "take pictures". We still have that gallery of the team, the orders and the sense of fun at that moment.

The day you launch is a celebration of not just the work you have done. It's a celebration that you Dared To Dream and then you TOOK ACTION and turned it into a reality.

Phase Three – Post launch

Now you're in business and the goal is to develop your skills across all aspects of your business. You will be translating that effort into profitable growth. Where you don't have the skills yourself, you'll acquire them.

Running a business is a virtuous circle. That's right. You make a plan, you try things, you have some small failures and learn from them. You have successes and learn from them too. You understand why your successes and failures occurred and move forwards. Never fear failure. It's actually your friend, but that's for another discussion.

The circle goes on and every twelve or 26 weeks you stop and reconsider your progress, what you've learned and make new plans and build new strategies that will help you grow and become more profitable.

Principle 2 – Cash Flow

Cash flow is one of the foundations of business. It's the measure of how much cash you are making or losing each week or month.

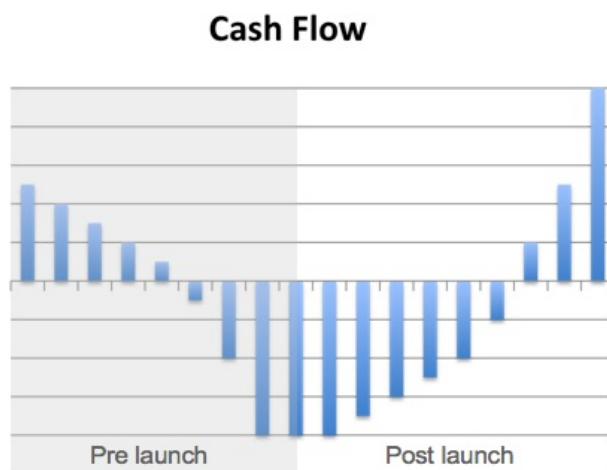
It always makes us laugh when we see some of those get rich quick schemes that promise no work and overnight riches. If that's what you want – you've come to the wrong place. We'll help you become rich. But it won't be overnight. We'll help you do the work quickly and easily. But you're going to have to do some work. OK?

So let's quickly remind ourselves of the time phases.

- Pre Launch
- Launch
- Post Launch

Now let's look at our cash flow, that's right from one of our companies...

This is the typical cash flow of our companies



We always get questions when we show this to members

- The horizontal axis is time. That's right, you're moving from your idea, through to setting up your business. You're not selling anything. At one of our companies we were developing some complex technology and it took 18 months to get to launch. At another of our businesses it took 9 weeks.
- The vertical axis is money, cash, dollars. You get the point.
- We have never seen a company that made a profit on day one. It's impossible. Have you? Just imagine, you have an idea and suddenly the postman arrives with a check. It's ridiculous. Yet some people fall for these promises.
- But how much will it cost me?

Some facts!

- In every company we have ever seen there are some costs involved before it launched. That was a shocker 😊
- In every company we have ever seen there was some time between the original idea and the launch. We help our members reduce that time because we have a proven system.
- In every company we have ever seen there were opportunities to reduce those costs – later we'll show you how.

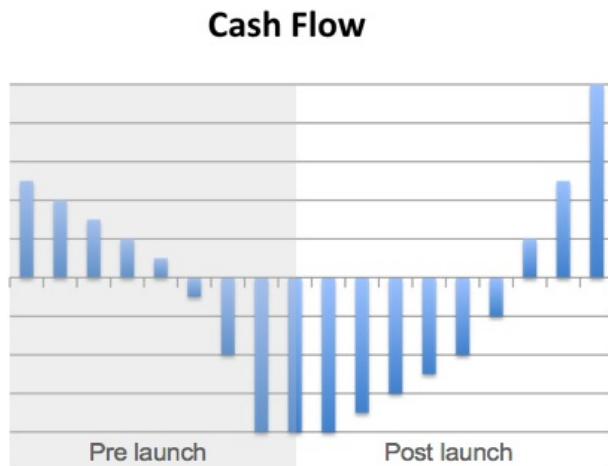
Here's 3 questions you need to ask

- 1) How long do I think it will take me to launch?
- 2) What resources do I need to help me?
- 3) How much cash will I need?

So let's start answering them right now!

Part 3 ... How Big Is Your Cash Barrier?

Let's go back to that graph for a moment.



What you're looking at is a fairly typical situation. There are losses at the beginning and then moving into profitability. If someone promises you profit from day one, be very careful.

You see that the cash flow in this example does not start to move upwards until the second period after launch. Each period could be a week, a month or a quarter.

To get an estimate of the size of your cash barrier we just mentioned that there are some questions you need to ask.

How long do I think it will take me to launch?

We obviously don't know you at this stage and we also don't know your business idea. When you join WDTD we'll get to know each other and your idea and we'll provide you with the tools and coaching to establish your time to launch

We'll also help you develop a budget that will show you exactly what you'll need in terms of cash to not just get you to launch, but to planned profitability.

In our businesses we call it P2P or **Path To Profitability**. You can Google the term if you like and you'll see that real business people use this term a lot!

Our advice to anyone is do not be optimistic. If you think it will take 4 months, plan for 6. It's better to beat plan and have cash to spare rather than miss plan and be out of cash.

What resources do I need to help me?

We cannot stress too much that this is an important moment for you and you should seek assistance from someone that you think is professional, experienced and will not just tell you what you'd like to hear.

You may choose not to join us at WDTD. If that's the case we wish you well and great success and hope that our free guide has been of value.

If you do join us, our commitment is simple. We'll provide you with a proven system and coaching. You'll have an approach that works. Our goal is to make it work for you. Everyone is different and everyone has different ideas.

But do get help, until you know that you're up and running, profitable and your dreams have come true.

And now you ask the killer question...

How much cash will I need? Read these next 7 lines carefully!

If you had the tools to work out how long it will take to start your business.

If you had tools to help you prepare a budget and a plan.....

You'd already have the answer to your question.

You'd know how much cash you needed.

..and if you already know the answer - your cash barrier just fell down.

As we said, this is really all about the fear of the unknown.

At WDTD we help you remove your unknowns - quickly.

Part 4 ... Secrets That Successful Business People DON'T Tell You

Have you ever met someone with their own business who is doing well? They seem to be enjoying life, have nice stuff and generally exude an air of happiness. Did you wonder what it took to get there?

Was it luck?

Many people see these success stories and put it down to luck. We don't believe in luck. We don't believe in leaving things to luck either. Here's our definition of luck. It's where preparation meets opportunity. As far as we know this idea was first put forward 2000 years ago by a Roman philosopher. But enough of that.

If you want to call it luck, that's good by us. So think of our work at WDTD as making you lucky!

So let's get back to breaking down your cash barrier. What do successful owners of small businesses really do?

They manage cash

Cash is the life-blood of your business and you should start managing it immediately. At WDTD we will give you tools to save money in your personal day-to-day life. Remember that the more cash you save, the less you need to find for your new business.

Tip – take action today and build a spreadsheet of your monthly expenditure with a row for each area. Now make a plan for the next month and then see how you actually do. This will help you get a firm grip on your monthly spending. Websites like Mint.com are also a good tool for your personal finances. Here's a link www.mint.com. The challenge with these services is that they require a bit of effort and they don't work for your business.

At WDTD we give you a free and easy to use tool that will take you minutes to get a handle on your personal cash situation.

Now start thinking about your new business (if you have an idea in mind) and start itemizing your planned expenses over the next few weeks and months. This is more difficult if you have not done it before. It's hard for some people to think of all the expenses they might encounter when they have not started a business before.

This is where a system (even if it's not WDTD) is very valuable and can save you hundreds and thousands of dollars. Once again, at WDTD we have easy to use tools that will help you think through this and create your own budget.

It does not matter what business you are going to start. You will need to start managing your cash.

They reduce risk

But how do you reduce risk?

The first action you should take is to get advice from someone who has run a business before. If you decide not to use WDTD at this point, find a friend who you not only like, but respect their business judgment and experience.

We repeatedly see that the challenge with family and friends is that they hate to tell you when you're going wrong. They want to be encouraging and can encourage you to drive over the edge of the cliff! So make sure that it's not just someone you like, but someone who will also occasionally say "no".

By managing cash you are immediately starting the risk reduction process. You also need to make a budget that will show you how much cash you need to get past break even. One of the most frequent causes of failure of new businesses is not the idea or the people. They simply did not do their budgets correctly and run out of cash.

In the business world we call this "runway". We talk about how long is your "runway" at your current "burn rate" before you "hit the wall".

Huh?

What we are talking about is this. Your business is losing money at a planned rate per month – this is called burn rate because you are "burning" through cash. The "runway" refers to how long you can keep going before you run out of cash. The "wall" now becomes obvious – it's that dreadful moment when the cash runs out.

You reduce risk by getting help in this critical area and developing a budget that you believe is realistic and not wishful thinking. The golden rule of budgeting and accounting is "conservatism":

We have never hit the wall because we know how to assess risk and make **plans**. At WDTD we have the tools available and the support there for you to dramatically reduce your risk.

They have a plan

Are you still with us, because we are sharing a lot of information in one go? Great, so let's go on.

Smart business people develop realistic and achievable plans. Of course they have dreams, but they also have plans. The idea of a plan is to help you manage your business, reduce risk and identify opportunities for success.

Yet planning is difficult if you have no experience. Many companies get trapped in planning cycles that seem to over run the business and almost become the goals of the company itself. Many just don't bother doing it right.

Rob ran a multi billion dollar business and Angelique worked at the best consulting firm in the world. We then started our own consulting business helping Fortune 500 companies. We've repeatedly developed actionable and realistic plans for our businesses.

If you have a system, planning can become not only easier, but actually quite fun. But you need a system and you need help. Even if you choose not to use WDTD, we strongly advise you to get help in this area, if you have never developed a plan for a start up business before.

Please don't believe that experience working on a business plan for a large or mid size business is the right training for you to do this for your own start up.

Here's why....

Big companies tend to miss plans by 1%, 5% or even 10-15%. They have cash reserves and ways to reduce costs (think layoffs). This enables them to weather the storm.

Small companies that plan poorly can easily miss the plan by 100%. Hold on, 100%. Absolutely. If you plan on launching your product/service in month 1 and something happens and you miss the date. You miss by 100%. If you plan to have your first customer in month 2 and for whatever reason, it does not happen – 100%.

Once you have a proven system approach to planning and you back it up with advice that encourages conservative, pragmatic and ultimately realistic goals, you'll be reducing your risk and doing what successful people do best.

So what will you do?

Of course we want you to join us at WDTD.

Here's a question for you as you plan your next steps.

Is a fully guaranteed service that costs \$47 a month a huge risk?

And by fully guaranteed we mean that if you don't feel that we deliver an outstanding service over the first 60 days we'll refund all your money – that's right all of it.

We pride ourselves in helping you plan, manage your cash and reducing your risk. All the tools are there. In fact there's a complete section on developing business plans for small business.

If you want to learn more about risk reduction, join us for a risk free membership at WDTD. It's that simple and there's no risk.

=====> <http://www.wedaredtodream.com>

.... OK, that's great, but your calculations, your plans and your budgets tell you that you need some cash to get started. Where will you find it?

Here are 5 great sources....

Part 5 ... 5 Proven Techniques To Raise Money

How can I raise money?

Anyone starting a business will at some point ask this question. We have raised money from many sources. There's a clear order of preference for us. So let's start with the easiest source and get steadily more difficult.

Technique #1 – Start with Your own Savings and Assets

You may have savings that you can use for some of your costs. If you're lucky, you'll be able to self finance your start up costs and go through to a point where your cash flow becomes positive.

This is obviously the easiest way to fund your business. However, be careful. We never recommend remortgaging your house or putting yourself into a risk profile that can seriously jeopardize yourself and your family. Using retirement funds and houses is a very high risk move. Be very careful of advice that suggests this route.

Can we spend a minute giving you some advice we'd tell our best friends? Any business can fail. At WDTD we will help you minimize the chance of this outcome. Never invest what you can't afford to lose.

Technique #2 – Cut your Costs

Huh? We know. This always causes raised eyebrows. We spend time with people helping them reduce their costs. It's a great investment. Every \$100 you reduce your costs is \$100 you don't need to find!

Technique #3 – Ask your Friends and Family

Be honest with them and show them your plans and see if they are interested in giving you \$500, \$5,000 or \$50,000. Remember that they are investing in you as much as your idea. They are trusting you. So BE HONEST. Nothing is worse than the conversation telling them they have lost their money.

On one of our businesses Rob raised over \$1.25 million from friends and ex colleagues. It was an investment in him as much as the awesome plan.

At We Dared To Dream we'll show you how to convert your business plan into a fund raising tool.

Technique #4 – Use Credit Cards

It's amazing how many businesses are financed with Credit cards. In fact we recently heard on the radio the story of a young film-maker who financed an entire movie with credit cards! It worked in this case. That's why the media was telling the story.

We don't like this method as the interest rates are grim.

If you follow this route you need to have a business plan that shows a very rapid turnaround from the pre launch phase (remember that?) to a positive cash flow situation. You're better off securing a short term loan... which brings us to

Technique #5 – Go See The Bank

Over the past months we've all read stories how credit has tightened and banks have become more reluctant to lend money.

That said, we'll show you at WDTD how to make your business plan into a presentation that will impress any bank manager.

If you combine a good history with a bank and our input you'll have a better chance. But beware – banks require collateral. They are not venture capitalists.

and of course...

There are other sources that we cover on WDTD. We've dealt extensively with the Angel and Venture Capital community in California and the East Coast. Then there is Uncle Sam himself courtesy of over \$27Bn in loans granted through the SBA (Small Business Administration)

So how about some help covering your costs?

Part 6 ... How To Cover Your Costs – All Of Them!

So let's sum up where we've been so far.

We've discussed that the cash barrier is a fear of the unknown. You've learned that you can easily identify your potential costs. Then you saw how successful people reduce and manage their costs. And also, you just saw that there are different options to raising the cash you need.

Phew.... we're sorry if this is a lot in one FREE download. In fact we often get told that we give away too much. But we want you to see that we take your business seriously. We'll over deliver when you join as well!

As Angelique says, your success is our success.

What if you could cover your costs?

There are two major ways you can do this and we're going to introduce you to them right now. However, if you want the exact roadmap to covering all your costs, you're going to have to risk \$47. It's not even a risk as we guarantee to refund that \$47 if you're not completely blown away.

To see how we cover your costs join us at:

=====> <http://www.wedaredtodream.com>

As we were saying, you can cover your costs in two ways.

1) Don't give up the day job

At WDTD we have mapped out a complete step by step approach that lets you go deep into the pre launch phase (yeah, we keep mentioning the timing piece). We call it moonlighting.

You could continue to bring work home and not get paid for it.

You could continue working late for no money

Or you could take that time and follow a step-by-step system to starting your own business and changing your life.

We show you how to develop your idea, research it, test it, develop your plan and even start the business itself before you think about giving up your day job.

If you stopped earlier and worked out your costs to get launched, you should now think how things would be different if you could do this while you were earning cash from your normal job.

This is how most people start their own business.

If you don't have a job at the moment, you need a system that can get your idea earning money as quickly as possible.

Now we have some great news.

2) Earn extra cash from home while you develop your idea

Once again, we can see you reading this looking bemused. How can I do this? That's why I'm starting my business? What do they mean?

Let us explain.

What if we could show you a business model that is used by thousands today to earn money from their home?

What if we could give you a complete guide, all the tools and the coaching to make it work for you?

What if you could do it from your computer in only 2-3 hours per week? Even while you watch TV.

What if this idea was completely free – that's right no charge – and it required zero cash investment on your part?

We have online businesses and have developed real expertise in this area over the past ten years.

At WDTD we will give you a business system that you can use at no charge – that's right, no charge. It's designed to provide you with cash while you're

developing your business. Of course, you may get to really like it and defer your business.

We have successfully used this approach in our companies.

Here's how it works. In the online world companies struggle to get people to see their product on their sites. Companies will pay you if you direct people (aka traffic) to their site.

We provide you with a series of easy to use tools. We give you those tools, we show you how to use them to earn spare cash.

Thousands of people do this as their primary income. We'll show you how to do this. But to be clear, we're not selling you an internet marketing system. We're giving it to you for free. It's your backup as you're developing your idea.

Our business is helping you succeed with your company. We know that having more cash is valuable.

You read this right....

Unlike others, we're not selling this additional business system, we're giving it away to our members as an added extra on WDTD. We designed this to help you cover your costs, potentially, all of them.

We keep saying that we want to over deliver and for you to be successful. It's part of your monthly membership. There are no costs, no hidden charges at all.

It's funny, we recently came across a web site selling an internet marketing system exactly like the one we give you for free. But get this, they are charging more than we charge for all of WDTD!

The two of us argued about this and thought we are probably charging too little for our services. However, our initial thoughts were right. We want lots of happy members developing great business ideas and changing their lives.

So let's bring your cash barrier tumbling down.

Part 7 ... Bring Your Cash Barrier Crashing Down

At the beginning of this guide we talked about worry and fear of the unknown. One of the most frequent things that stop people **taking action** is exactly this.

In our experience the main reasons people struggle to get started are:

1. Worries about cost – The cash barrier
2. Concerns about how to fit their new business into their existing life
3. They think it's too risky
4. They just don't know where to start

With coaching and the right system you'll quickly have the facts and as many say "knowledge is power". That's part of the reason we started "We Dared To Dream". We've been there, we've been through the cash barrier.

At WDTD you'll quickly understand the cost and see how you can save money. You'll learn about different ways of managing your pre launch phase to preserve your cash.

We talk to so many people who have stumbled around blindly while they followed their dreams. They wasted thousands of dollars. It's crazy. You're not the first to start a business. In fact over 1,270 people today will do exactly that.

But better still...

At WDTD, our step by step system lets you go at your own pace. So if you have a job, kids, no time for other reasons. You can still do it.

If your worry is "Where do I start?" – a detailed roadmap that takes you from today right through your launch and beyond... that's what we do.

And also, our whole system is designed to reduce your risk, even down to offering a guarantee on your \$47 you pay us!

Millions of people have been here before you and it's from the experience of others who have been successful that you can increase your own chances. So get help!

You're at this amazing moment.

You've thought about starting your own business. You've Dared To Dream. We hope you found your "Cash Barrier" guide helpful as you consider your next steps.

At WDTD you'll have a step by step guide that takes you through the cash barrier and along every step from today to your launch and into running your business.

This guide is all about finance. Look at it this way. Your total monthly cost at WDTD is \$47 (there are no hidden costs)! It's hard for us to imagine how we can't save you \$47 or help you reach your launch date more quickly, thus saving you even more.

In fact, we are that confident that we offer you a 60 day money back guarantee.

We wish you great success as you start out on a path to increased wealth and happiness and hope we'll meet you at [**We Dared To Dream.**](#)

Cheers,

Rob & Angelique
We Dared To Dream
www.wedaredtodream.com

P.S – If you have any questions about We Dared To Dream, we'd be happy to answer them. We get back to our members within 24 hours and we'll do the same for you. It may even be quicker!

Sarah is our member service expert and she will take your emails. She has great experience. If she can't answer your question straight away, she passes them to us!

Contact Sarah at:

sarah@wedaredtodream.com