



# CASH FLOW

# RECOVERY

*An Entrepreneur's Guide to Reclaiming  
Cash That's (Rightfully) Yours*



# CASH FLOW RECOVERY GUIDE FOR BUSY ENTREPRENEURS

**3 Simple “30-Minute Cash Flow Breakthrough” Strategies  
Any Business Owner Can Use to Recover Up to \$2,484 Each Month  
Without Budgeting, Penny-Pinching or Cutting Back on your lifestyle.**



Hi, I'm Garrett Gunderson, and when it comes to your business, is it really possible to DOUBLE or even TRIPLE your cash flow with a simple "30-Minute Cash Flow Breakthrough?"

I can tell you the answer is a resounding yes ... and in just a few minutes I'm going to give you 3 specific strategies I've personally used to do just that.

Even better -- these are proven techniques you can start using today.

And as you read through each page in this guide, you'll gradually soak up the simple strategies to optimize your cash flow and help you keep more of the money that's rightfully yours.

Because cash flow is the life of your business...

So if you've ever found yourself at the end of a GOOD revenue month, still scratching your head...

Wondering where all the money went, and why you're still STRUGGLING to pay the bills (much less have anything left over to invest or enjoy)...

If you've ever agonized over which loans or credit cards to pay down first and which ones you can pay the minimum on...

Or if you sense in your GUT you're grossly overpaying on your tax bill, but don't even know where to start (and dread taking off time to meet with your accountant to talk about it)...

Then you need to know this...

## **There's A Reason Why YOUR Money Is Disappearing Right Before Your Eyes...**

And the reason is because as a business owner...

When you've got a dozen and a half competing priorities...

It's difficult to figure out the #1 biggest leverage point in your business to focus on.

But here's the thing...

Whatever your situation may be with your business cash flow...

There's rarely one major problem holding you back.

Instead, there's a whole bunch of little issues that slip under your radar.

Individually, they may not catch your attention.

Put them all together and it's a different story...

And they can easily clog up thousands of dollars of cash flow each and every month from your otherwise "healthy looking" businesses.

## **"Cash Flow Bottlenecks" Are Clogging Your Business...**

And when you fix these "Cash Flow Bottlenecks" in your business?

It's the quickest, easiest path to taking your business from where it is now...

To where your business COULD be.

You see...

The reason I'm talking to you about this today is because...

Diagnosing these 'Cash Flow Bottlenecks'...

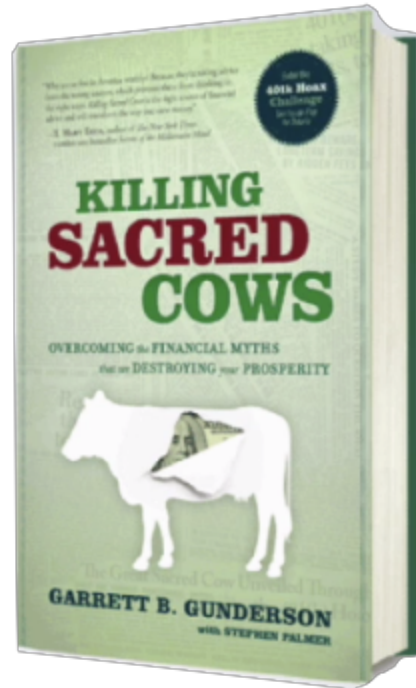
And then SOLVING them...

Is how I make my living.

As I mentioned, my name is Garrett B. Gunderson...

And many people know me as...

## The "Cash Flow Specialist"...



Because in my NY Times best selling book, Killing Sacred Cows...

I blew away all the commonly held beliefs about personal finance...

And shattered 9 of Wall Street's biggest investing myths ...

(myths that have become "Sacred Cows" in popular financial lore)

I even traveled the TV show circuit as a guest financial analyst on CNBC, Fox, and ABC...



*THAT'S ME ON THE RIGHT WITH REALLY SHORT HAIR, DEBATING NEIL CAVUTO*

And debated with financial gurus (on camera) about how cash flow is the most important thing for ANY business to survive...

You see...

## **Cash Flow IS The Lifeblood Of Your Business...**

And just like a human body needs blood to live, your business NEEDS cash flow.

In fact, your business will never thrive unless you have a constant, free-flow of cash circulating through it.

But over time, just like in a human body or a car engine, gunk builds up that slows the flow.

So...

## **We Help Business Owners Discover The Blockages Clogging Up Their Cash Flow...**

Some of these "Cash flow bottlenecks" are large and obvious. Most are small and invisible.

Altogether, they prevent a business from reaching the next level.

And once we find those 'Cash Flow Bottlenecks'?

My team and I help these businesses implement a step-by-step SOLUTION...

It's a proven system I've used to help clients in every kind of industry...

I've helped folks who run professional practices like dentists, chiropractors and veterinarians...

We've helped small business owners like plumbers, funeral home directors and roofers...

The system also works equally well for freelancers, contract workers, even the part-time self-employed...

And it's even worked perfectly for entrepreneurs who own 8 and 9 figure companies...

## **OUR TEAM RECENTLY SLASHED ONE FREELANCER'S TAX BILL BY OVER \$670,000...**

### **AND SAVED ANOTHER WOMAN, GRACE, \$5,930 IN MONTHLY CASH FLOW IN HER CHIROPRACTIC BUSINESS...**

We helped another business owner, Jessica, get an \$88,000 refund from the IRS for taxes she overpaid in the past.

Best of all, it doesn't take long to identify these Cash Flow Bottlenecks...

My personally trained team and I have been doing this so long, it's actually fairly simple for us...

For instance, just last month, in a brief 30 minute call, I helped a real estate investor named Brian from Texas identify how to get an extra \$4,800 of monthly cash flow for his business...

I instantly noticed a bottleneck in the way he was buying his properties, and shared ONE simple "30 Minute Cash Flow Breakthrough" that will save him thousands of dollars.

We literally have hundreds ... even thousands of letters and emails from business owners who say they are "thrilled" and "feel liberated" once they get their cash flow bottlenecks solved.

But what I'm actually here to talk to you about today is YOUR business...

## I Want To Help YOU Find Every Single 'Cash Flow Bottleneck' Holding Your Business Back...

AND give you a game plan for fixing those bottlenecks, so you can focus on the things you LOVE about your business...

And this is where it gets tricky.

You see...

Lots of self proclaimed personal finance gurus will tell you the key to fixing these problems is to shrink your way to wealth ...

Which is like a doctor telling someone with a blocked artery, "We'll just drain out a couple quarts of your blood and that should clear things up..."

You know that kind of 18th century medical advice is bunk ... and so is the personal finance advice to "shrink yourself wealthy."

It doesn't work. Your business needs MORE cash flow to thrive, not less.

And then you've got financial planners who ask: "How much do you need to retire on?"

Or business coaches asking you what you want to fix...

But the problem is...

YOU are not the best person to answer these questions.

If you knew - and I mean REALLY knew what was wrong...

Why would you be looking for expert advice?

I mean, imagine going to the doctor with pain in your chest tingling in your arms and a burning rash on your neck ...

And the doc asks "so ... what do you think you have?"

Ridiculous, right?

## So Here's The REAL Problem I Find...

Most business owners feel overwhelmed...

They have a long laundry list of things they think they SHOULD be doing differently...

But that aren't really the ROOT cause of their problem...

Because most business owners who are struggling with cash flow THINK they need to just work harder, or get more customers ... or learn how to do Facebook advertising, or spend more money on consultants...

The good news for you...

Cash flow problems are a LOT easier to fix ...

And you don't need more time, more customers or the latest technology to do it...

In fact, in just a moment I'm going to give you 3 quick and easy Cash Flow Breakthrough "fixes" you can start using today...

But here's where it starts to get a little dicey, because...

## Most Cashflow Problems Are Hidden...

Just like clogged arteries, you may not even know they're there.

Yet they're quietly causing you to hemorrhage cash, waste money on destructive expenses, and miss out on as much as 50% of your potential cash flow.

These "Cash Flow Bottlenecks" silently starve an otherwise great business of the lifeblood it needs to survive...

They sap every ounce of enjoyment out of "being your own boss"

And result in the untimely death of far too many businesses that could be thriving.

It's why so many business owners fall prey to the "working wealthy" syndrome, where they work 90 hours a week to avoid having to work 40 hours a week...

And end up burned out before they ever get to enjoy their success.



Now you've probably heard statistics about the number of businesses that fail ...

And I know there's a lot of debate about those numbers ... whether it's 50% within 3 years or 80% within 10 years...

But here's the most important thing...

According to a comprehensive study done by Geneva Business Bank...

## **"Cash Flow Bottlenecks" Account For 7 Out Of The Top 10 Reasons Businesses Fail!**

So yes, cashflow IS your #1 priority...

And these "Cash Flow Bottlenecks" I'm talking about?

They're an EXTREMELY serious condition (and doubly dangerous because they're hidden)...

Just like walking around with a blocked artery is a silent ticking time bomb waiting to drop it's next victim to the floor.

So the real question YOU need to know is...

"Does this affect me and my business?"

And I'm going to say yes, it mostly certainly does...

Because according to our own comprehensive 17 year study...

93% of all business (the ones that haven't failed) suffer from multiple "Cash Flow Bottlenecks," just waiting to strike at the worst time.

## **Regular CPAs And Financial Advisors Rarely Discover These Silent Killers...**

Because under normal circumstances...

It takes SERIOUS know-how to really 'dig deep' and find the issues creating YOUR "Cash Flow Bottlenecks" ...

And it can be a time consuming and labor intensive process to discover every problem area unique to your business...

But the thing is...

Once you've had the type of experience my team and I have had...

Working in ALL the different types of industries with so many different kinds of business owners...

What you come to realize is...

There are only a few critical questions that REALLY matter...

And you discover it actually DOESN'T require the kind of 'deep-dive' probe that most folks imagine...

You just need to know how to ask the RIGHT questions...

Specific, POINTED questions...

That get right at the heart of the matter...

And focus on the BIG LEVERAGE items.

Because once you focus on what REALLY matters...

(And unclog all the little bottlenecks holding you back from the success you crave)...

## **You Get A MASSIVE Influx Of Cash Flow...**

And it creates instant business breakthroughs for you.

Not just financial rewards either.

Because when you solve your Cash Flow Bottleneck problems...

You find you have more time...

Less worries about money...

More productive interactions with your peers, partners and employees...

And even a better relationship with your spouse and kids...

(This sounds weird, I know, but I've seen people break down and cry at some of our live events because solving their money problems actually saved their marriage... and we are by no means marriage counselors).

Now the really great thing is, to get these "Cash Flow Breakthroughs"...

## **YOU Don't Have To Worry About All The Messy Details...**

You just pull a few very specific "cash flow levers" and let them do their magic.

These levers help you focus on the FEW critical things that matter most...

In fact, my partner Robert Hirsch and I boiled it down to just FIVE levers...

And just using these 5 levers in your business simplifies your finances dramatically...

And zeroes in on the SIMPLEST changes to make...

That get you the BIGGEST return for the LEAST effort...

Sound good?

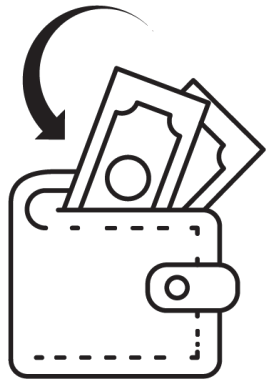
It's even more amazing when you see the huge impact they can have in your business.

## **The 5 Critical Cash Flow "Levers"**

Well, I'm going to briefly walk you through each one...

Plus ... right after that I'm going to give you those 3 very specific "Cash Flow Breakthrough" strategies you can start using today...

So real quick...



### **LEVER #1: "RECOVER CASH FLOW"**

Because it's not just about how much money you make, it's how much you keep that really counts...



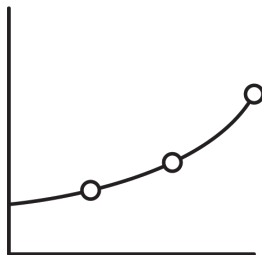
### **LEVER #2: "STRATEGICALLY ENGINEER WEALTH"**

Because once you have your personal financial roadmap, you can solve the maze and get the cheese while taking out all the guesswork...



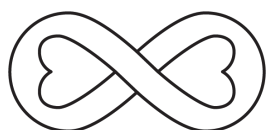
### **LEVER #3: "ACCELERATE INVESTMENT INCOME"**

Once you lay down a solid foundation, you can BUILD systems and frameworks on top of that to make your money work for you, and give you what we call the "Ultimate Insider's Advantage."



### **LEVER #4: "SCALING BUSINESS REVENUE"**

This is where the big money comes in, and my partner Robert is an absolute ninja at business scaling. With this lever you experience "Exponential Growth" as you shoot for the moon and strategize the "Next Next Level" ...



### **LEVER #5: "MAKING IT COUNT"**

Because the reason you work so hard is to Live the Life You Love ... and everyone comes to a point where they want to shift their focus from Success to Significance.

To stop working in their business and start creating a lasting family legacy...where you get to enjoy your money and your life and create a new scorecard....

Now those 5 levers may seem pretty high level...

And I realize I blazed through them very quickly...

But the important thing you may have noticed is that...

## These 5 Levers BUILD On One Another...

And that's critical.

You see, most business owners WANT to scale their business...

They'd LOVE to see exponential revenue growth...

And their deepest DESIRE is to make a difference in the world...

And as a business owner, you don't want to slave away your whole life working long hours inside your business...

You want to live the life you love, right?

And help lots of people along the way...

And leave a lasting legacy for your family?

But for most business owners, from where they are now, those goals are hard to see.

And they may seem far away.

It's like standing at the bottom of a tall mountain you're about to climb.

You look up and it's a long way up there...

You KNOW you can get there, yet you also realize...

You can't do it in one giant leap.

You must take it one step at a time.

So in your business...

## Getting The First Step Right Is Vital...

And it's what I'd like to focus on today...

So let your mind go back to that analogy of the human body for a moment...

If you WANT a healthy body, with a strong immune system and toned muscles...

You first need good circulation...

Healthy, clear arteries with no blockages...

And to get vital food and oxygen to every part of the body.

Only then can you BUILD muscle, BUILD strong bones and BUILD a healthy immune system, Your business works the same way.

Once you get your Cash Flow streamlined...

And eliminate all the "Cash Flow Bottlenecks"...

## All Your Other Business Goals Become Much EASIER To Attain...

Because when you BUILD more Cash Flow...

And BUILD the proper automated framework...

It becomes so much easier to BUILD...

- Investment income...
- Wealth
- Security
- Economic Independence, and
- A Lasting Family Legacy

So your #1 priority as a business owner is to free up your Cash Flow as quickly as you can.

By now you may be asking yourself...

"All this sounds great, Garrett... but how do you even get started?"

"What are these Cash Flow bottlenecks you're talking about?"

"How can I figure out if I have them..."

"And how do I fix them?"

And those are great questions that I'm going answer for you...

So if you've just been sitting at your computer and reading up to this point...

Right now is where you may want to take some notes.

But don't worry if you don't have a pen or paper handy ... because I'll show you how to get all of this information in much more detail in just a few minutes...

So let's get into those specific strategies I promised you...

## **Cash Flow Breakthrough #1:**

### **Pay Off Loans FAST With a System Invented By a Rocket Scientist...**

The first "Cashflow Breakthrough" strategy solves a problem most business owners face:

How to pay off loans most efficiently...

Because loans are one way to use other people's money to create leverage in your business...

And if they're structured right, loans can help you create more revenue...

But if they're inefficient, they can KILL your cashflow.

And here's the thing... there's a TON of bad information on how you should get rid of debt and pay off loans.

What I find is, many people want to pay off their debt as fast as possible...

But they go about it all wrong.

They focus on the total amount of the loan...

Or the interest rate.

And then they dump all kinds of precious cash flow into paying off the wrong loan.

My team and I have devised a better way.

### **THE CASH FLOW INDEX**

It's called the Cash Flow Index -- and I say it's "better" for one reason only....

Because this formula is based on simple math that produces measurable results.

In fact, it was developed by a member on my team who's a former Rocket Scientist, so he knows how to build things that are efficient and can be tested.

We've tested and measured results of this system with our own loans and on our customer's loans over the last 7 years...

And the results are stunning.

But here's the most amazing thing. The formula is so simple, you could let your 4th grader do the calculations for you...

Because "powerful" doesn't have to be complex.

In fact, our goal is to always simplify your finances, not complicate them.

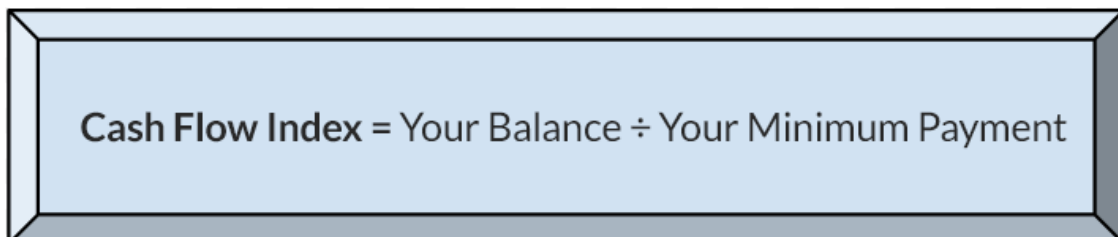
So let's see how this works in real life...

First gather all of your loan statements (including mortgages).

You only need to write down 2 figures from each statement:

1. The remaining loan balance and
2. The minimum payment.

Then plug those 2 numbers into this formula:

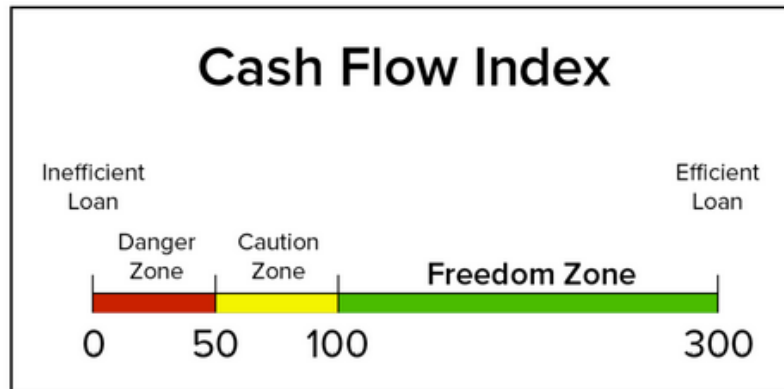

$$\text{Cash Flow Index} = \text{Your Balance} \div \text{Your Minimum Payment}$$



Run this formula for each loan or mortgage you have...

And write down the "Cash Flow Index" number next to it.

Then compare each one to this chart:



If the loan's Cash Flow Index number is low, it's inefficient. If the number is high, it's efficient.

As you can see on the chart, any loan with a Cash Flow Index between 0 and 50 is in the danger zone.

Any loan with a Cash Flow Index greater than 100 is in the freedom zone.

### **HERE'S AN EXAMPLE OF HOW IT WORKS...**

Let's say Margie has 3 loans: a student loan, a car loan and a business loan.

Each has a \$10,000 balance.

Which should she pay off first?

She's been concentrating on her business loan because it has the highest interest rate ...

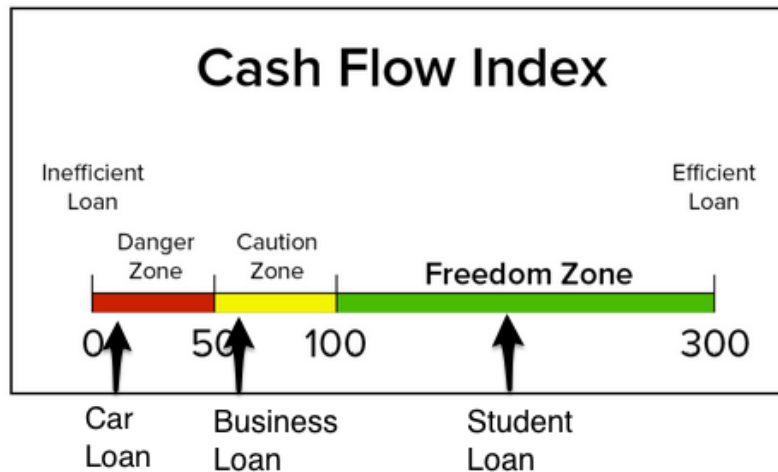
And while that IS an important factor...

The Cash Flow Index brings more clarity and focus... AND improves cash flow much quicker (I'll show you why that's important in just a second)...

So Margie runs the Cash Flow Index on her three loans...

And take a look at what she gets:

Student loan = 200  
Car loan = 20  
Business loan = 57



The Cash Flow Index tells her not to worry about the student loan, which is in the freedom zone with a score of 200.

But it says her car payment is in the danger zone with a score of 20.

She is better paying off the car loan ASAP.

Why?

### LOOK AT IT THIS WAY...

Her car minimum car loan payment is \$500 per month...

Her student loan payment minimum is \$50 per month...

And her business loan is \$175 per month.

Paying off the car loan first suddenly gives her \$500 extra monthly cash flow.

So Margie can use that extra cash flow to build her business faster and produce more revenue... or put that \$500 per month to work paying off her business loan even faster.

Now this is a very simple example. And there are other strategies you can combine when most of your loans are in the "danger zone" or the "caution zone."

In fact, we recently helped a man instantly pay off a loan using multiple strategies that freed up \$2,300 in monthly cash flow immediately.

But it all started with analyzing all his loans with the Cash Flow Index, and then applying some of those advanced strategies...

So this is a simple exercise you can use today after you're finished watching...

And I'm confident it can help you -- either right now or in the future -- free up extra cash flow much faster by paying off your loans in an orderly manner.

And that brings us to...

## Cash Flow Breakthrough #2:

### **The Insurance Premium Bottleneck**

This second Cash Flow Bottleneck is something you might call the "Insurance Premium Bottleneck."

Now this one I'm not going to spend a ton of time on, because the specific details can be so different from person to person...

Still, it's a very quick and powerful way to increase your cashflow while you simultaneously beef up your insurance coverages...

Because having proper insurance coverage is VITAL for any business...

And most business owners actually should have more insurance than they currently do.

### **THE PROBLEM I FIND MOST OFTEN...**

Many business owners have too many different policies that provide duplicate coverages ...

And their deductibles are usually way too high.

Which simply means they are paying too much money for too little insurance.

Insurance is something you want to protect you from catastrophic events.

So simply raising all your deductibles (say from \$500 to \$1500) can significantly reduce your monthly premiums and...

## **FREE UP CASH FLOW WITH ONE SIMPLE PHONE CALL TO YOUR INSURANCE AGENT**

PLUS, if you get an umbrella policy, you can often get substantially more protection for the exact same price ... or even lower (by eliminating duplicate coverages).

For example, we recently helped a business owner put all his coverages under one umbrella policy which doubled his protection... yet lowered his monthly premium by \$70.

Now that might not seem like a lot of savings, but it adds up to an extra \$840 dollars each year that falls straight to the bottom line without having to change anything else you do in your business...

And it's just ONE of a dozen other strategies we've uncovered to help you recover more cash flow in your business...

### **Cash Flow Breakthrough #3:**

#### **Solving The Entrepreneur's Tax Bottleneck**

This one's a real gem, because it's so powerful.

It solves a problem you might call the "Entrepreneur's Tax" Bottleneck ...

And as a business owner, you can cut your current tax bill in half using the simple FIX I'm about to reveal...

Because you probably put in a lot of time working IN your business...

With clients, or treating patients or dealing with customers...

And as you may know, the government considers the money you make from these activities to be "earned" income.

So it gets taxed at your normal tax rate...

And if you take home more than \$117,000 a year in the U.S.?

The IRS takes 39.5% of every dollar you make over that amount.

That's why successful business owners only get to keep 60 cents of every dollar they make at that level.

And even worse?

There's potentially a 15.3 percent self-employment tax if you aren't differentiating your income and set up with the right corporate structure.

### **THERE'S A SIMPLE WAY TO LOWER YOUR TAX BRACKET ...**

And cut your normal tax rate back ...  
(and the IRS can't do a thing to stop you.)

The secret is a little-known provision in the tax code that lets you legally pay 15.3% LESS on your income.

Some call it a loophole. I like to think of it as simply using the tax code to your advantage, because it's all perfectly legal.

### **HERE'S HOW IT WORKS...**

The IRS treats investment income (like stock dividends or rental income) differently.

Unlike earned income, this money is NOT taxed at the additional 15.3%.

It's actually the perfect strategy for small business owners, that big businesses don't even get to use.

You see, the IRS considers the time you spend working ON your business an investment.

So they tax any money you make during that time as a dividend.

### **THIS CAN MAKE A HUGE DIFFERENCE TO YOUR BOTTOM-LINE PROFITS...**

For instance, let's say you work 40 hours a week and take home \$150,000 a year. That means each hour you work is worth \$75.

So here's what you want to do. Simply keep track of (and document) how much you're working IN your business ...

And differentiate that from the time you're working ON your business.

Even if you only find you're spending 10 hours a week ON your business, the tax savings adds up...

Now there are certain rules about this, and you need to make sure you do it right...

But it's just ONE of at least 40 other high-impact tax strategies we use all the time...

And I'd like to share them ALL with you, including the other strategies we haven't even touched on...

Like scaling your business revenue, setting up your own bank, becoming your own insurance company and much, much more...

## How Do You Take All This Information And Make It Work For You?

First and foremost, I encourage you to take the 3 strategies I just gave you, apply them and use them to your advantage.

If that's all you do, you WILL definitely increase your cashflow by hundreds or even thousands of dollars every month.

And yet they're just a fraction of what we can empower you to do...

So if you want more ideas like this?

Ideas that can add real dollars to you bottom line without scrimping or saving or pinching pennies?

Well, my team and I here at have a created a brand new weekly publication for time-crunched entrepreneurs like you called BUILD:

We call it BUILD: because the strategies you learn it it help you  
BUILD Cash Flow,  
BUILD Wealth,  
BUILD Financial Security,  
BUILD Economic Independence, and  
BUILD a Lasting Family Legacy...

All in 30 minutes per week.

Because none of those things just "happen" out of thin air.

You have to BUILD the framework for them to happen.

It's a weekly publication to keep you on the cutting edge in these rapidly-changing financial times.

## You Get 3-4 Succinct, Imagination-Sparking And High-Impact Ideas In Each Issue Of BUILD:

Covering one simple aspect of those 5 Cash Flow Levers I talked about earlier.

PLUS, in each issue of BUILD: you get one full-feature article ...

A deeper dive into one single topic that gives you a fully fleshed-out "30 Minute Breakthrough Strategy."

In fact, those 3 strategies I just gave you earlier?

They're just little "snippets" of the kind of actionable, results-based strategies you'll find in BUILD:

I highly recommend you check it out.

You can find all the details here:

[\*\*YES, SHOW ME THE DETAILS NOW >>\*\*](#)

**Build the Life You Love,**

**Garrett Gunderson**

**Here's what other entrepreneurs are saying about BUILD:**

*"It's hits everything I need to know for my business. Questions I had for my financial planner that were not answered. More importantly 30 min. Is absolutely doable! I would absolutely want to be a member."*

**- Gloria A.**

*"LOVE IT and looking forward to reading every week's issue. The layout is pretty slick and easy to read and of course the information is priceless."*

**- Lance**

*"Read the articles - I find them just right in length, i.e. not too long, straight to the point, clear and leave an impact."*

**- Jenny B.**

*"I like that you will have once-a-week delivery and that it will take only about 30 minutes to read. I also like the ideas of building cash flow rather than shrinking my way to retirement; of retiring in my business rather than from my business. Build: piques my interest."*

**- Evelyn S.**

*"I'm sending my teenagers to this website. That's how good it is."*

**- David F.**



## What is Wealth Factory?

Wealth Factory's Mission is to Manufacture Economic Independence for 1 Million Entrepreneurs and Business Owners by 2020. We're committed to helping you keep more of your money, and increase monthly cash flow without having to work harder, take on more risk, or hire a single new employee.

