

Mastermind Sessions

Bank Heist

The '*values*' of criminals and entrepreneurs may well be different, but the '*characteristics*' are very similar.

Before **Cards Of Life...**

it was **Fonesavvy....**

Before **Fonesavvy** it was....

"No Comment"

The Mastermind Sessions are for those individuals who have displayed high level entrepreneurial traits who are ready to "*pivot*" and or evolve...

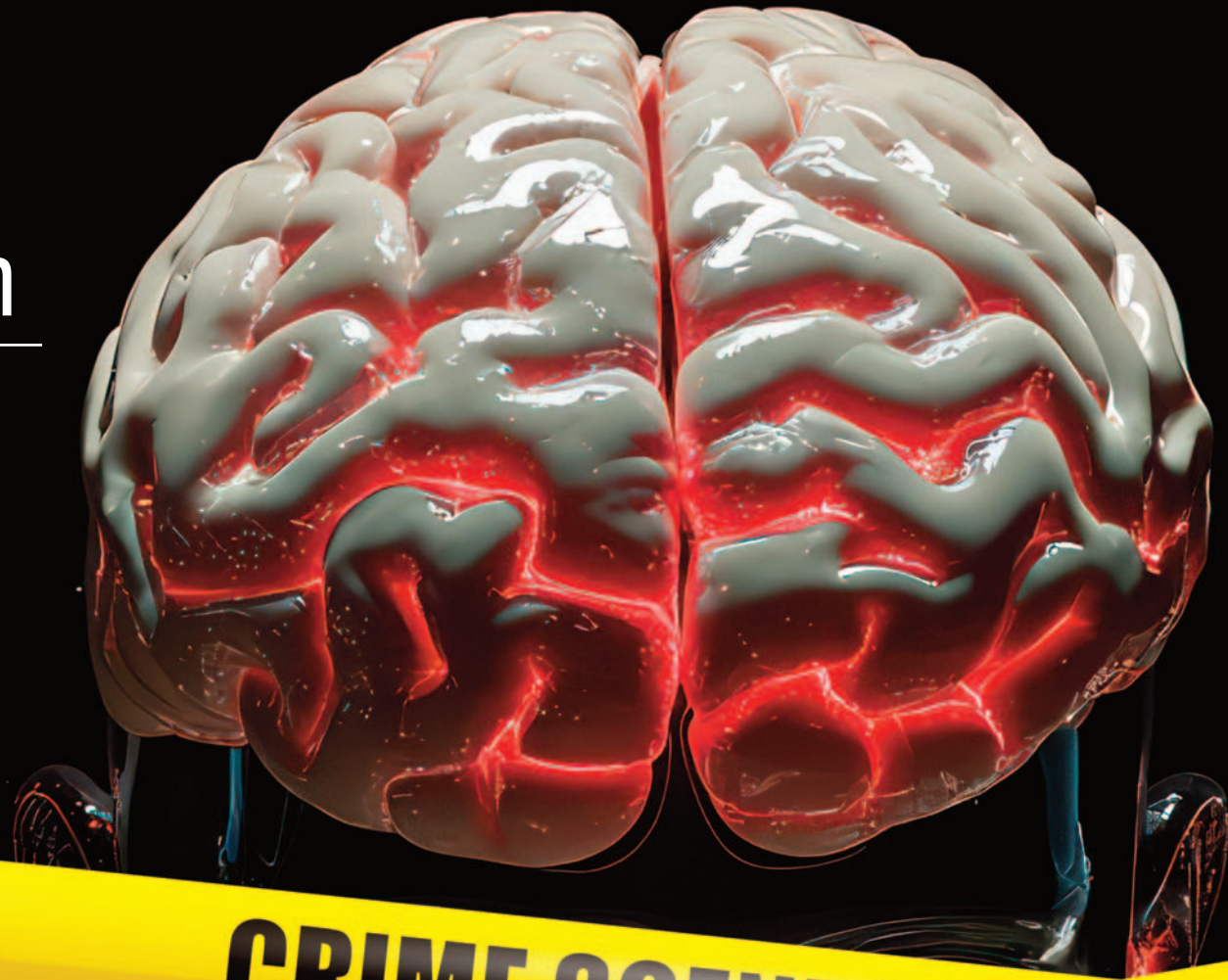


cardsoflifecoaching.com



Phase 1

The Masterplan



CROSS

CRIME SCENE DO NOT CROSS

CRIME SCENE DO NOT CROSS

cardsoflife coaching.com



Mastermind Sessions



cardsoflifecoaching.com



This is not about crime!

This is about thinking. Planning. Strategy.

You already have the mindset – we're just putting it to the test!

The “*Mastermind Sessions*” workshop is delivered by USP CIC, Cards of Life Coaching, Ben Sturge, and any supporting staff strictly for educational, developmental, and engagement purposes only.

All activities, including scenario-based discussions such as hypothetical planning exercises, are entirely fictional and designed to explore thinking styles, decision-making, problem-solving, and transferable skills in a controlled and safe environment.

At no point does this workshop encourage, endorse, or support any form of illegal, harmful, or unethical behaviour. Participants are solely responsible for their own actions, interpretations, and any decisions made outside of the workshop setting.

USP CIC, Cards of Life Coaching, Ben Sturge, and all supporting staff accept no liability for any misuse, misinterpretation, or application of the content delivered. By participating in the session, individuals acknowledge that the purpose of the workshop is to promote personal development, ethical awareness, and positive redirection of skills into lawful and constructive opportunities.



Mastermind Sessions



The Masterplan

The Crew



For the fictional purpose of this exercise and duration of this workshop Crew will be referred to by their alias only and not their true identity.

Name:	Alias:
Name:	Alias:
Name:	Alias:
Name:	Alias:
Name:	Alias:
Name:	Alias:
Name:	Alias:
Name:	Alias:
Name:	Alias:



cardsoflife coaching.com



The Masterplan

Your Position/Role



Name aka.: _____

Role: _____

Notes: _____



Mastermind Sessions



The Masterplan

The Target

Why this bank? Location, security level, risk vs reward.



Bank Location



Bullion or Cash



Security Level



Risk or Reward

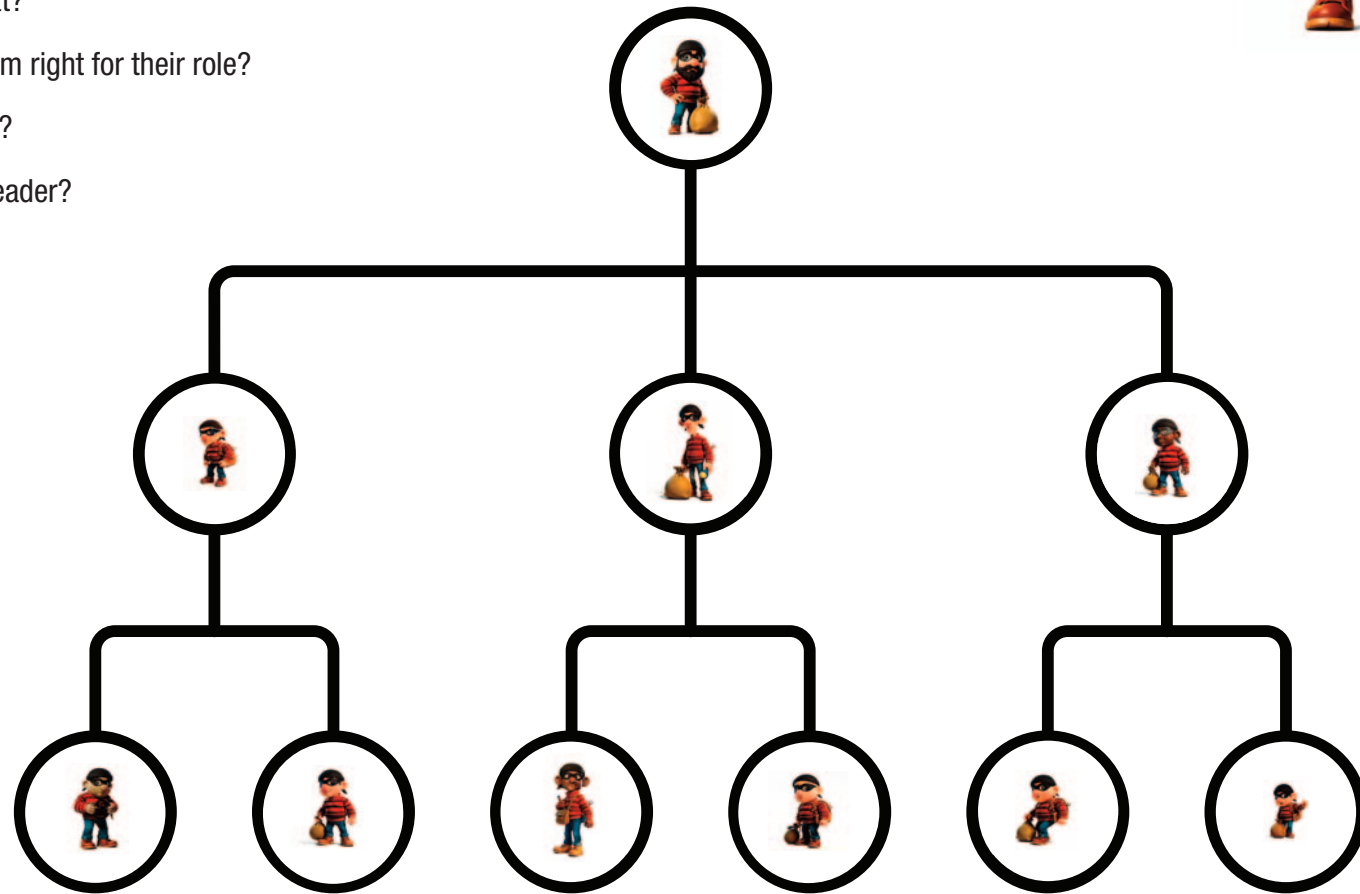




The Masterplan

Roles & Team Structure

- Who will do what?
- What makes them right for their role?
- Is there a leader?
- Do you need a leader?
- Why?





cardsoflife coaching.com



The Masterplan

Recon & Intel

- CCTV
- Staff
- Security
- Timing
- Tools & Resources
- Vehicles
- Disguises
- Communication



Mastermind Sessions



cardsoflife coaching.com



The Masterplan

The **Day/Night**

Step-by-step
timeline of the heist.



Mastermind Sessions



cardsoflife coaching.com



The Masterplan

Escape **Strategy**

- Escape routes
- Fallback plans
- Safe locations
- Accountability

What happens after?



Mastermind Sessions



cardsoflife coaching.com



The Masterplan

Newsflash!!!!

*Your inside man
has just been
arrested!*

What now?



Mastermind Sessions



cardsoflife coaching.com



The Masterplan

Newsflash!!!!

*The Getaway
Vehicle has
been seized.*

What now?



Mastermind Sessions



cardsoflife coaching.com



The Masterplan

Newsflash!!!!

*Security has
been upgraded:*

- 10 cameras
- 5 staff

What now?



Mastermind Sessions



cardsoflifecoaching.com



The Masterplan

Newsflash!!!!

*A team
member has
gone missing.*

What now?



Mastermind Sessions



cardsoflife coaching.com



The Masterplan

Newsflash!!!!

*Police presence
increases
unexpectedly.*

What now?



Mastermind Sessions



The Summary

***“Plans don’t fail.
People who can’t
adapt do.”***



cardsoflife coaching.com



Mastermind Sessions



The Summary

***“Even if this plan
worked perfectly.
What happens next?”***

Someone talks.

Someone gets greedy.

Someone gets caught.

Long-term paranoia.

Looking over your shoulder forever.



cardsoflife coaching.com



Mastermind Sessions



The Summary

***“You’ve just built
a million pound plan...
...with no
long-term peace.”***



cardsoflife coaching.com



Mastermind Sessions

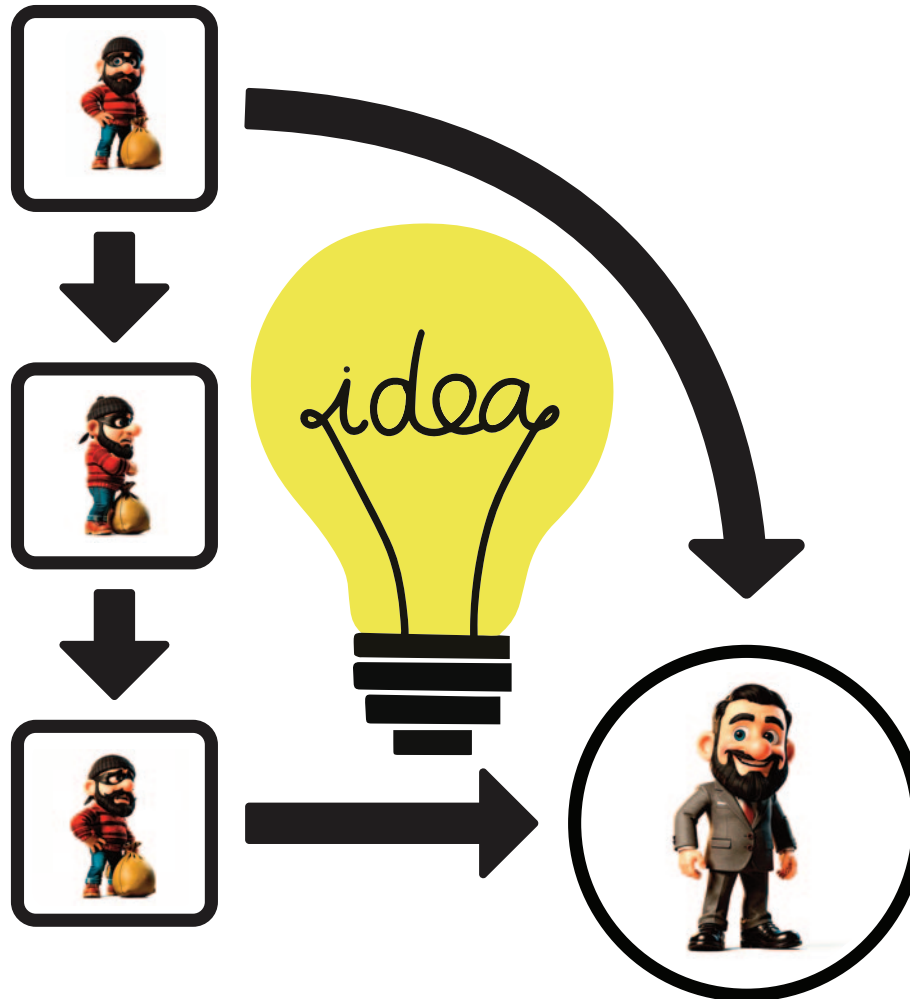


cardsoflife coaching.com



Phase 2

The Pivot



Mastermind Sessions



Transferable Skill Mapping

The Pivot

What part did you play in the heist?

The Crew:

Business roles (*CEO, operations, marketing, tech, finance.*)

Building a team based on strengths.

Leadership & accountability.

Delegation & trust.

Understanding your natural role in a business.

The Target:

Market selection (what industry or niche to enter.)

Customer demand & opportunity analysis.

Competitive landscape (*who else is already there.*)

Risk vs reward in business decisions.

Choosing the right opportunity, not just any opportunity.





cardsoflife coaching.com



Transferable Skill Mapping

The Pivot

What part did you play in the heist?

Recon & Intel:

Market research & data gathering.

Understanding customer behaviour & habit.

Identifying gaps in the market.

Competitor analysis.

Timing your entry into the market.

Business tools (*software, systems, platforms.*)

Branding & positioning (*how you present yourself.*)

Communication channels (*social media, email, networking.*)

Financial resources & budgeting.

Using the right tools to operate efficiently.



Mastermind Sessions



cardsoflife coaching.com



Transferable Skill Mapping

The Pivot

What part did you play in the heist?

Execution:

- Business planning & strategy.
- Action plans with clear steps.
- Launch timelines & milestones.
- Consistency & discipline in execution.
- Turning ideas into action.



Mastermind Sessions



cardsoflife coaching.com



Transferable Skill Mapping

The Pivot

What part did you play in the heist?

Exit Strategy:

Risk management & contingency planning.

Backup plans when things go wrong.

Financial planning & sustainability.

Exit strategies (*selling a business, scaling down, pivoting.*)

Thinking long-term, not just short-term wins.

Revenue management & profit distribution.

Cash flow awareness.

Legal & ethical financial management.

Tax responsibilities & compliance.

Building sustainable, legitimate income streams.



Mastermind Sessions



cardsoflife coaching.com



Phase 3

The Future



Mastermind Sessions



cardsoflife coaching.com



The Future

What problem will you solve?

- Identify problems (*real life, community or personal experience*).
- Turn problems into opportunities.
- Build a simple venture idea.
- Assign roles again (*same strengths as Phase 1*).
- Create a basic plan.



Mastermind Sessions



cardsoflife coaching.com



Close & Feedback

*“You have just demonstrated the ability to analyse risk,
build a team, gather intelligence, plan execution,
adapt under pressure & manage outcomes.*

That is not a criminal mindset...

*That is an entrepreneurial mindset that’s not
being used to it’s fullest potential.”*



Mastermind Sessions



The Next Job

From The Heist to the Start-Up:

A UK Founder's Journey, MVP to Exit

"Redirecting entrepreneurial characteristics towards legitimate opportunity."



Developing the Inner Entrepreneur

Part Two of the ***Heist Pathway***

cardsoflife coaching.com



Mastermind Sessions



cardsoflife coaching.com



♣♥♠♦ BEFORE WE START

Same Skills. New Game.

Across three days of The Heist, you proved a Skills Wall full of ability: planning, leadership, negotiation, risk management, resilience. None of that gets thrown away. It gets pointed somewhere legal.

- *Opportunity recognition → spotting a gap in the market*
- *Recruitment & delegation → building the right founding team*
- *Risk assessment → protecting a business, not just a job*
- *Pitching & negotiation → raising money from investors*
- *Resilience & adaptability → surviving the first hard year*

This Deck:

The same journey, run as a legitimate UK business - from first idea to funding, growth and eventually, exit.



Mastermind Sessions



♣♥♠♦ THE ENTREPRENEURIAL MIND

*“The criminal mind is an entrepreneurial mind.
Spotting an opportunity, assembling a team, managing risk,
raising resources, adapting under pressure, protecting what
you’ve built - a successful crew and a successful company
are run on the same underlying capability.”*

The only thing that changes is where that capability gets pointed.

This programme doesn't ask you to become a different person.

It asks you to point who you already are at something legal.

The Heist, Day 1 Briefing

cardsoflife coaching.com



Mastermind Sessions



♣♥♠♦ TODAY'S JOURNEY

1.

IDEA

2.

**BUILD
(MVP)**

3.

FUND

4.

SCALE

5.

EXIT

Five UK founders.

Five different starting points.

One shared shape to the journey.

The order changes, the stages don't...

cardsoflife coaching.com



Mastermind Sessions



♣♥♠♦ PART ONE

The Idea

You don't need a criminal record
to spot a gap nobody else has noticed...



cardsoflife coaching.com



Mastermind Sessions



♣♥♠♦ PART 1: THE IDEA

Spotting the Opportunity

- *Every business starts the same way a good job did: someone looks at what everyone else walks past and sees a gap.*
- *That's a skill, not luck - it's called opportunity recognition.*
- *UK gaps worth studying: a local service nobody delivers well, a cost people complain about, a queue that shouldn't exist.*
- *Sometimes the real opportunity isn't the one you went looking for - stay alert to what you find along the way.*
- *Write the gap down in one sentence:*

“People struggle to ____ because ____.”





Validating the Idea: Market Research

Casing the joint - The legitimate version

- *Talk to 10 real potential customers before writing a business plan.*
- *Check who else already solves this - and why customers aren't happy with them.*
- *Test demand cheaply: A simple landing page, a waiting list or a market stall.*
- *Use free UK research tools: Companies House, ONS data, local Growth Hubs.*

Real Case:

In the Antwerp diamond heist, the crew spent two years quietly studying the target before ever touching it. That patience - not the theft - is what a founder should copy.



♣♥♠♦ PART 1: THE IDEA

The Business Model Canvas

Key Partners

Suppliers & allies
who make the
plan possible.

Value Proposition

The one problem
you solve, better
than anyone else.

Customer Segments

Exactly who has this
problem & will pay
for it.

Channels & Relationships

How customers
find you, buy &
come back.

Key Activities & Resources

What you must do
and own to deliver
the promise.

Revenue & Costs

How money comes
in & what it costs
to run.

cardsoflife coaching.com



Mastermind Sessions



Problem-Solution Fit

The Problem

- Is it real, frequent, and painful - not just annoying?
- Who exactly has it? Be specific, not “everyone.”
- What do they do about it today, with no better option?
- Would they pay to make it go away?

The Solution

- Does it remove the problem, or just add features?
- Can you build a rough version this month, not this year?
- Is it simpler than what people already do?
- Can one customer explain it back to you correctly?



♣♥♠♦ PART TWO

Build

The plan is only a plan until something real exists.



cardsoflife coaching.com



Mastermind Sessions



What is an MVP?

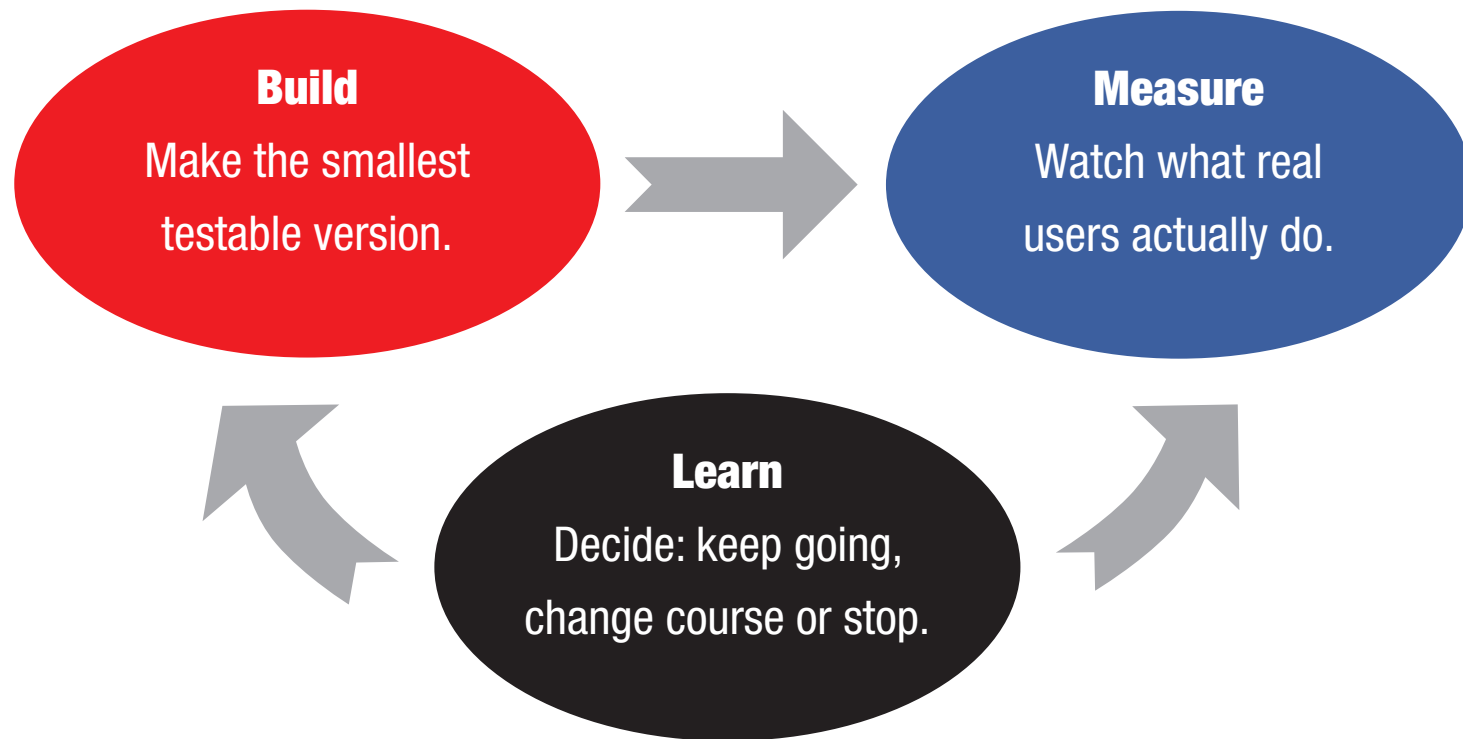
A Minimum Viable Product is the smallest version of your idea that lets real customers use it & tell you the truth.

- *Not a rough first draft of the final product - a test of the riskiest assumption.*
- *Monzo began as a prepaid card and an App, years before it became a full bank.*
- *An MVP can be a spreadsheet, a WhatsApp group, or a hand-built first batch.*
- *The goal isn't to impress - it's to learn, fast and cheap, whether anyone actually wants this.*





The Build - Measure - Learn Loop



Repeat the loop until the risk is gone or the idea is.



Prototyping on a Budget

- *No-code tools (Glide, Bubble, Canva) can fake a working product for a fraction of the cost.*
- *A single landing page with an email sign-up tests demand before you build anything.*
- *Local Growth Hubs and Jobcentre Plus's New Enterprise Allowance offer free early advice.*
- *Ask for money after you've proven people want it, not before.*

Financing the job, legitimately:

On Day 1 your team worked out what a job needed with limited resources. A start-up runs on exactly the same discipline - spend on what proves the idea, skip the rest.





Choosing a UK Legal Structure

Sole Trader

Simplest way to start.

- You and the business are legally the same.
- Register for Self Assessment with HMRC.
- Full personal liability for debts.

Limited Company (Ltd)

Most start-ups end up here.

- A separate legal entity from you.
- Your personal liability is limited.
- Register at Companies House.

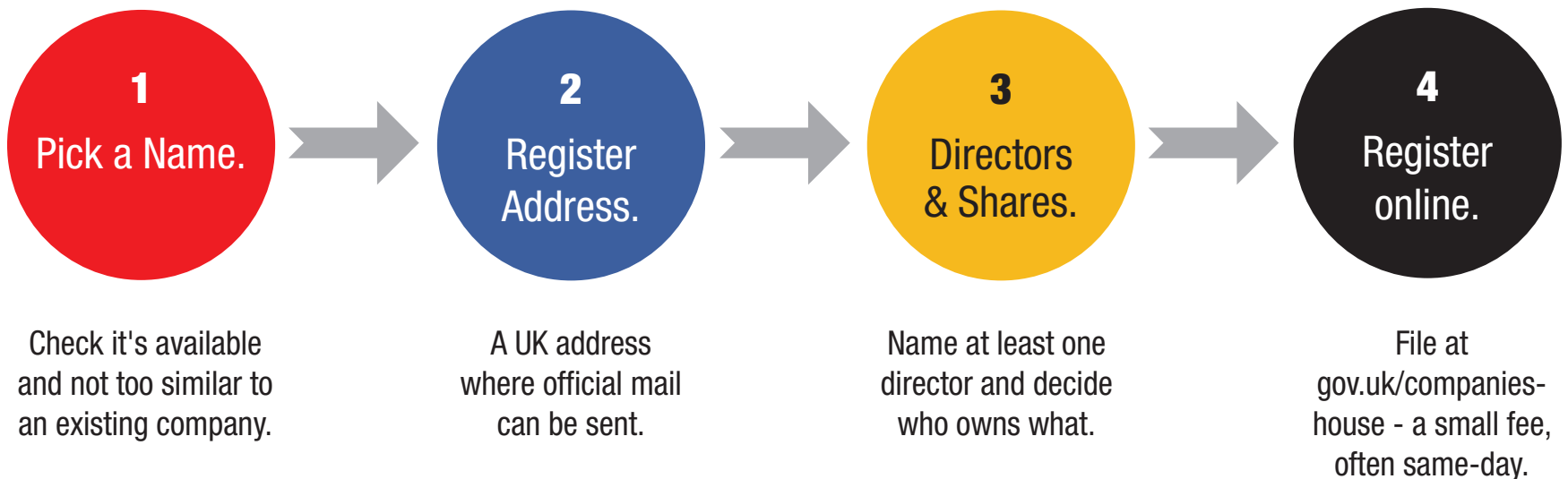
LLP

Common for professional partnerships.

- Partners share ownership and profit.
- Liability limited, like a company.
- Less common for a single-founder start-up.



Registering a Company: The Steps



You'll also need a registered company name that ends in "Limited" or "Ltd", and to keep annual accounts and a confirmation statement up to date.



♣♥♠♦ PART THREE

Funding the Job

Every job needs financing. This time, you ask instead of taking.

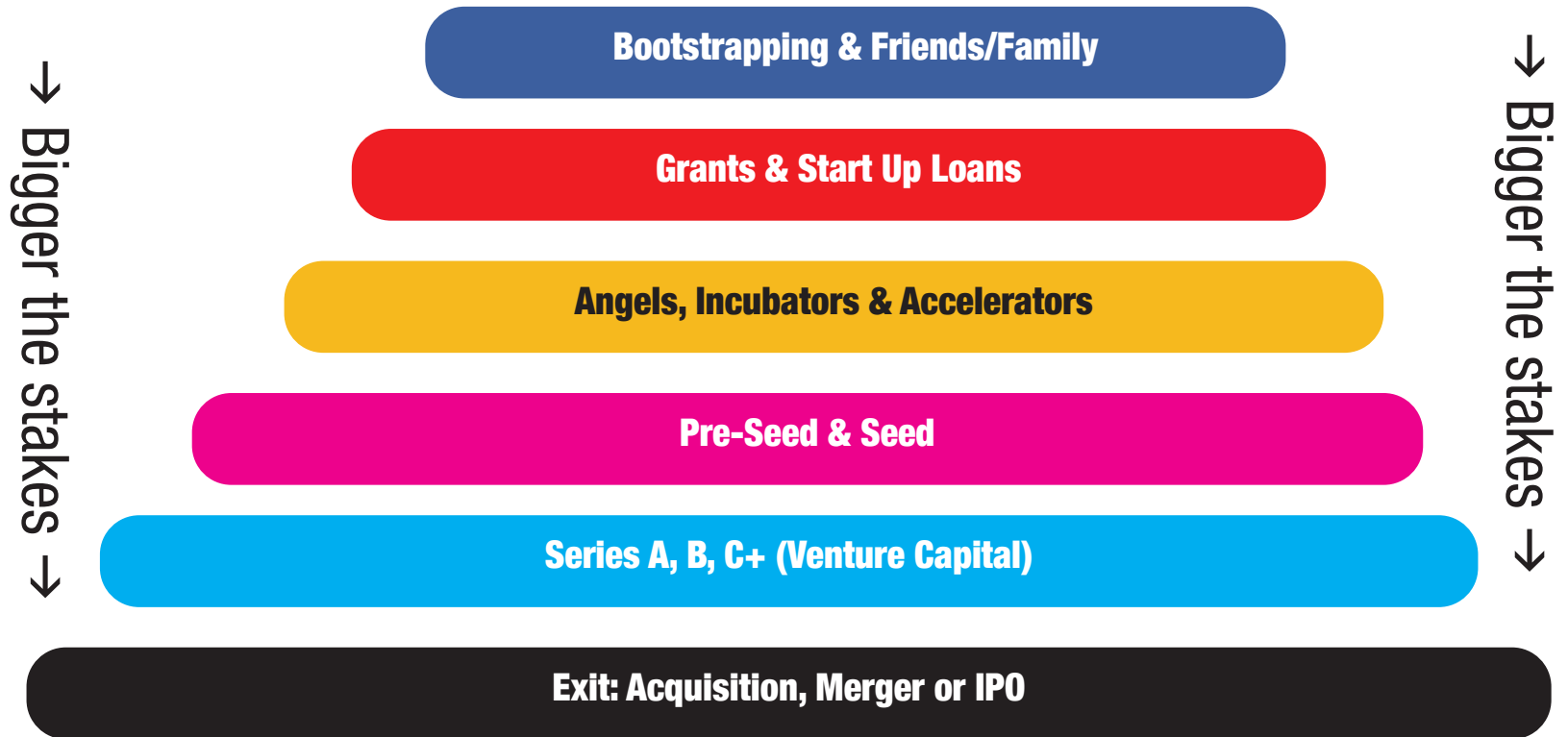


cardsoflife coaching.com



Mastermind Sessions

The UK Funding Ladder





♣♥♠♦ PART 3: FUNDING THE JOB

Bootstrapping: Funding It Yourself

- *Using savings, a day job's wages, or early customer revenue to fund the business.*
- *You keep 100% ownership and full control - no one else's approval needed.*
- *Forces discipline: you only spend on what actually moves the idea forward.*
- *The limit is real - growth is capped by how much cash you personally have.*

Good fit if...

- You can start small and prove the idea cheaply.
- You want to keep every share of the business.
- Speed to market matters more than speed to scale.





♣♥♠♦ PART 3: FUNDING THE JOB

The Friends & Family Round

- *Often the first outside money a founder ever takes.*
- *People invest in you as much as the idea - trust is the whole pitch.*
- *Still needs a proper written agreement: loan, or shares, clearly stated.*
- *Only ever take money someone can genuinely afford to lose.*

The trust test, revisited:

On Day 2 you managed people who trusted you when the plan was under pressure. A friends-and-family round is the same test, run early, with money instead of loyalty on the line - handle it with the same care.





♣♥♠♦ PART 3: FUNDING THE JOB

UK Grants & Start Up Loans

- *Delivered by the British Business Bank's Start Up Loans Company.*
- *A personal loan, not a business loan - you borrow in your own name.*
- *Innovate UK Smart Grants co-fund innovative, R&D-led projects.*
- *Local council and Growth Hub grants vary by region - always worth checking.*

£500–£25,000

Government-backed Start Up Loan, per founder - fixed rate, no collateral required, 1–5 year term, plus up to 12 months of free mentoring.





SEIS & EIS: Why UK Investors Say Yes

These government tax reliefs make investing in an early UK company much less risky for the investor - which makes your pitch easier.

SEIS

Seed Enterprise Investment Scheme

- For very early-stage companies.
- Investors get 50% income tax relief.
- Up to £200,000 invested per year, per investor.
- 0% capital gains tax on profit if held long enough.

EIS

Enterprise Investment Scheme

- For growing companies, past the earliest stage.
- Investors get 30% income tax relief
- Up to £1 million invested per year, per investor.
- Capital gains tax exempt after a 3-year hold.



cardsoflife coaching.com



♣♥♠♦ PART 3: FUNDING THE JOB

Angel Investors

- *Wealthy individuals investing their own money in early companies, usually for equity.*
- *Often ex-founders themselves - you get their cash and their contacts.*
- *UK angels frequently invest through SEIS/EIS to reduce their own risk.*
- *The UK Business Angels Association is a good starting point for introductions.*
- *A good angel brings patience - a bad one brings pressure you don't need yet.*



Mastermind Sessions



cardsoflife coaching.com



♣♥♠♦ PART 3: FUNDING THE JOB

Incubators Explained

- *Support an idea before it's a fully working business.*
- *Typically offer workspace, mentoring and structure over months, not weeks.*
- *Rarely take equity - often free or low-cost, sometimes university or council-run.*
- *Best suited to founders still shaping the idea, not yet pitching for investment.*



Mastermind Sessions



cardsoflife coaching.com



♣♥♠♦ PART 3: FUNDING THE JOB

Accelerators Explained

- *Fast, intense programmes - typically 8 to 12 weeks.*
- *Built for companies that already have something working, ready to grow quickly.*
- *Usually take a small equity stake (often 5–10%) in exchange for funding and support.*
- *End with a “Demo Day” - a pitch to a room full of investors.*



Mastermind Sessions



♣♥♠♦ PART 3: FUNDING THE JOB

Incubator v Accelerator

	INCUBATOR	ACCELERATOR
STAGE	Idea, pre-product	Working product, early traction
LENGTH	Months, open-ended	8–12 fixed weeks
EQUITY TAKEN	Usually none	Often 5–10%
WHAT YOU GET	Space, mentoring, structure	Funding, intensive support, investor network
ENDS WITH	A more defined business plan	A pitch to investors on Demo Day

cardsoflife coaching.com





♣♥♠♦ PART 3: FUNDING THE JOB

UK Accelerator Spotlight

Entrepreneur First

London

Invests in individuals before they even have a co-founder or an idea, then helps them build a team from scratch.

Techstars

London

Part of a global network; a fixed-term programme offering funding, mentoring and a large investor network.

Seedcamp

London

One of Europe's earliest seed-stage investors, backing very young companies with funding and hands-on support.

cardsoflife coaching.com



Mastermind Sessions



cardsoflife coaching.com



♣♥♠♦ PART 3: FUNDING THE JOB

Crowdfunding: Raise from the Crowd

Equity Crowdfunding

- Platforms like Crowdcube and Seedrs let the public buy small equity stakes.
- Doubles as marketing - your investors become vocal customers.
- Businesses like Monzo and BrewDog built early loyalty this way.

Reward Crowdfunding

- Platforms like Kickstarter - backers pre-order or get a small thank-you gift.
- No equity given away, but you must be able to deliver what you promised.
- Great for testing real demand for a physical product before you make it.



Mastermind Sessions



The Pitch Deck: Selling the Plan

- ***Problem***
- ***Solution***
- ***Market Size***
- ***Product***

- ***Traction***
- ***Team***
- ***Business Model***
- ***The Ask***

Pitch the Plan, remade:

on Day 1 you presented a plan to “*the boss*” and defended it under challenge. A funding pitch is that exact skill - present it, defend it, adjust on the spot without losing the room.



Pre-Seed Funding

£150k–£500k

Typical UK Pre-Seed
range - varies widely
by sector.

- Money to get from idea to a working MVP.
- Often comes from angels, friends & family, or a pre-seed fund.
- Investors are betting mainly on the founder and the problem.
- Little to no revenue expected at this stage.



Seed Funding

£500k–£2m

Typical UK Seed
range - varies widely
by sector.

- Used to prove the business model actually works.
- Often the first round with a proper lead investor and term sheet.
- Expect early customers, usage data, or first revenue.
- Frequently raised alongside SEIS/EIS tax relief for investors.



Series A

£2m–£15m

Typical Series A range -
varies widely
by sector.

- For companies with proven product-market fit.
- Funds hiring, sales and scaling what already works.
- Venture capital funds typically lead this round.
- Expect much closer scrutiny of the numbers.





cardsoflife coaching.com



♣♥♠♦ PART 3: FUNDING THE JOB

Series B, C & Beyond

£15m+

Growth-stage
rounds - size grows
with ambition.

- Funds scaling further: new markets, new products, bigger teams.
- Investors expect a credible path to profitability or exit.
- Later rounds often bring board seats and tighter governance.
- Some UK companies raise many rounds before ever exiting.



Mastermind Sessions



cardsoflife coaching.com



♣♥♠♦ PART 3: FUNDING THE JOB

Venture Capital Explained

- *A VC fund invests other people's money (pension funds, wealthy individuals) into many start-ups.*
- *Most investments will fail - the fund needs a few big winners to cover the losses.*
- *That's why VCs push hard for fast growth, not steady profit.*
- *In exchange for the cash, a VC takes equity and usually a say in decisions.*



Mastermind Sessions



cardsoflife coaching.com



♣♥♠♦ PART 3: FUNDING THE JOB

How VCs Weigh Risk & Reward

What earns a YES

- A market big enough to matter.
- Early evidence customers want it.
- A team that can execute under pressure.
- A believable route to a large return.

What earns a NO

- A market too small to ever be big.
- No clear evidence anyone wants it.
- Founders who can't take challenge or feedback.
- No credible plan for how investors get paid back.



Mastermind Sessions



cardsoflife coaching.com



♣♥♠♦ PART 3: FUNDING THE JOB

Term Sheets & Equity: What You're Giving Away

- **Valuation:** *What the company is judged to be worth before the new money goes in.*
- **Equity:** *The % of the company an investor receives for their money.*
- **Board seats:** *A seat at the table when big decisions are made.*
- **Liquidation preference:** *Investors are often paid back first if the company is sold.*
- **Vesting:** *Founder shares are usually earned gradually over several years.*
- *Always get a solicitor to check a term sheet before signing anything.*

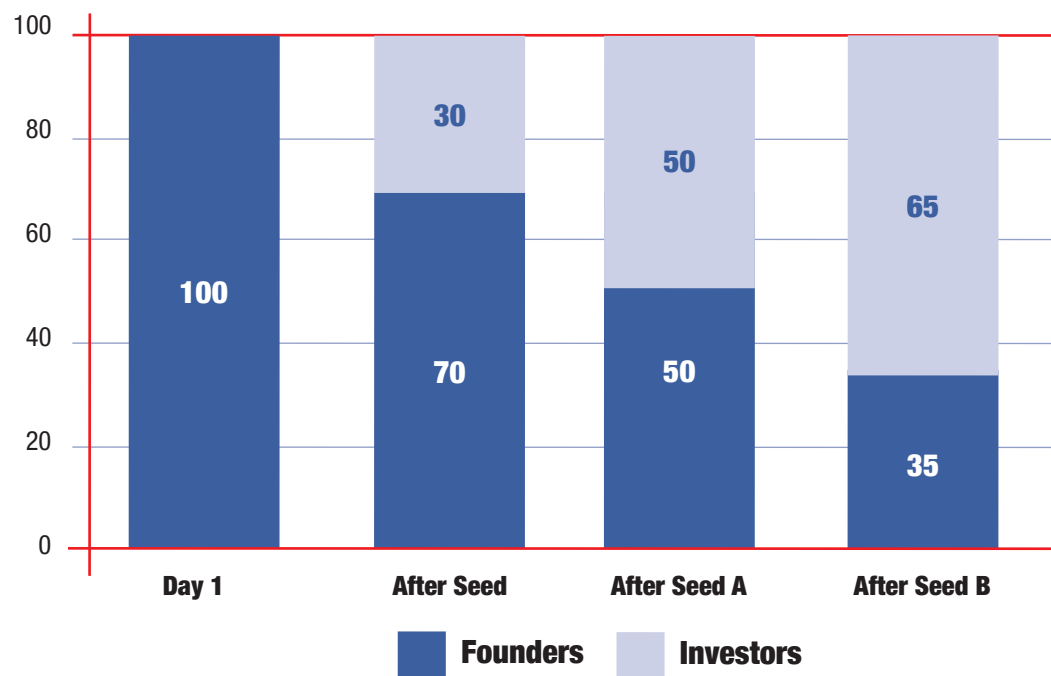


Mastermind Sessions



Dilution: Your Slice of a Bigger Pie

Founder ownership over four funding rounds.



The trade-off

- Your % of the company shrinks with each round.
- But a smaller slice of a much bigger pie can be worth far more.
- The goal isn't to keep 100% - it's to keep enough of something huge.





♣♥♠♦ PART FOUR

The Scale

The plan survives contact with reality for about five minutes.
What you do next is the skill.



cardsoflife coaching.com



Mastermind Sessions



♣♥♠♦ PART 4: THE SCALE

Scaling the Team

- *Assembling the firm, again - but now it's contracts, not roles you assign for a day.*
- *Hire for what the business needs next, not just people you like.*
- *A great early hire can do three jobs; a great later hire should do one, brilliantly.*
- *Culture is set by what you tolerate, not what you write on a wall.*





cardsoflife coaching.com



♣♥♠♦ PART 4: THE SCALE

Scaling Operations & Managing Risk

- *The risk register you built on Day 1 doesn't stop at the pitch - it runs for the life of the business.*
- *New risks appear with scale: bigger suppliers, more staff, more regulation.*
- *Insurance, contracts and basic compliance are the boring parts that keep a business alive.*
- *Build simple processes before you desperately need them, not after.*



Mastermind Sessions



cardsoflife coaching.com



♣♥♠♦ PART 4: THE SCALE

Cash Flow & Financial Discipline

- *More sales does not automatically mean more cash in the bank - timing matters.*
- *“Runway” is how many months you can survive before the money runs out.*
- *Getting money is one skill. Keeping it, and not burning it in month one, is a different on.*
- *Know your numbers weekly - waiting for the year-end accounts is too late.*

Protecting the proceeds:

Getting a windfall is easy compared with keeping it.

That's true of a heist and it's just as true of a first big invoice - discipline afterwards decides whether it lasts.



Mastermind Sessions



♣♥♠♦ PART 4: THE SCALE

Leadership Through Growth

Solo Founder

You do everything yourself.

Small Team

You lead by example, side by side.

Growing Company

You lead through other leaders.

Established Business

You set direction, others run the day-to-day.

cardsoflife coaching.com



Mastermind Sessions



cardsoflife coaching.com



♣♥♠♦ PART 4: THE SCALE

When the Plan Unravels: Pivoting

- *A pivot is changing the method while keeping the goal - not giving up.*
- *Twitter began as a podcasting platform (Odeo) before it pivoted.*
- *Instagram started as a check-in app called Burbn before focusing on photos.*
- *The businesses that survive a bad quarter change the route, not the destination.*



Mastermind Sessions



♣♥♠♦ PART FIVE

The Exit

Protecting the proceeds isn't just cash flow.
It's the whole point of building something worth selling.



cardsoflife coaching.com



Mastermind Sessions



♣♥♠♦ PART 5: THE EXIT

What Is an Exit Strategy?

An exit is how a founder or investor eventually turns their ownership in the business into cash.

Planning for it early shapes decisions made years before it happens.

Acquisition

Another company
buys yours
outright.

Merger

Your company
joins with another
as equals.

IPO

Shares are sold
to the public on
a stock exchange.

MBO / Secondary Sale

Management or
new investors buy
out existing owners.

cardsoflife coaching.com



Mastermind Sessions



cardsoflife coaching.com



♣♥♠♦ PART 5: THE EXIT

Acquisition: The Trade Sale

- *The most common exit route - a larger company buys yours.*
- *Often bought for the product, the team, the technology, or the customers.*
- *UK examples: DeepMind was acquired by Google in 2014; Skyscanner was acquired by Ctrip (Trip.com) in 2016.*
- *Founders may be asked to stay on for a period after the sale - negotiate this upfront.*



Mastermind Sessions



cardsoflife coaching.com



♣♥♠♦ PART 5: THE EXIT

Merger: Joining Forces

- *Two companies combine into one, rather than one simply buying the other.*
- *Often pursued to combine complementary strengths or reach new markets together.*
- *Ownership of the combined company is typically split between both sets of shareholders.*
- *Harder to execute well than an acquisition - two cultures and two teams must genuinely merge.*



Mastermind Sessions



IPO: Going Public

- *An Initial Public Offering sells shares to the public on a stock exchange.*
- *In the UK, that usually means the London Stock Exchange's Main Market or AIM (for smaller, growing companies.)*
- *UK examples: Deliveroo and Wise both listed on the London Stock Exchange in 2021.*
- *The most public, most expensive, and most heavily regulated exit route.*



Management Buyout & Secondary Sale

Management Buyout (MBO)

- The existing management team buys the company from its owners.
- Keeps the business, culture and jobs intact under familiar leadership.
- Often financed with a mix of savings, loans and outside investors.

Secondary Sale

- Existing shareholders sell their stake to new investors.
- The company itself carries on unchanged - only the ownership shifts.
- Common way for early investors or founders to realise some value early.





♣♥♠♦ PART 5: THE EXIT

Choosing the Right Exit for You

	ACQUISITION	MERGER	IPO	MBO / SECONDARY
SPEED	Moderate	Slow	Slowest	Fast
FOUNDER CONTROL AFTER	Usually lost	Shared	Diluted, public rules	Can be kept
TYPICAL COST/COMPLEXITY	Moderate	High	Very high	Low–moderate
BEST SUITED TO	Clear strategic buyer	Complementary partner	Large, proven company	Wanting continuity





♣♥♠♦ SAME PERSON. SAME SKILLS.

A Legitimate Exit

The characteristics that contributed to your past do not have to determine your future. Idea, MVP, funding, scale, exit - it's the same Masterplan, the same Pressure & Adaptation, the same Pivot. Just pointed at something legal.

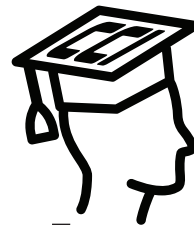
Ready for the next step?

The Cards of Life Coaching Institute pathway — Participate → Discover → Develop → Qualify → Deliver → Inspire — turns lived experience into a licensed coaching career.

cardsoflife coaching.com



Mastermind Sessions



**CARDS OF LIFE
COACHING
INSTITUTE**

Mastermind Sessions

Tel: **07769 66 96 69** / Email: **ben@cardsoflifecoaching.com**

cardsoflifecoaching.com

