

365 Investing

Business Plan

This business plan “plan” will address my strategy for developing an online brand and home business. The plan is open to change as we move forward and implement our strategy online and in-person. The plan will remain in effect for at least 1 year, until November 14, 2020, or when our business is unable to continue operation.

Basic Strategy

I will run a personal investment bank at home. As the fund manager, I will conduct the proper research and make investments based on the result of my planning and research. I will not make any investment based purely on speculation and inadequate foresight. Other than making investments, I plan to leverage my time on research to make additional income.

I have created www.financialbread.com as a means of promoting and sharing my research efforts. The website is dedicated to investment research and analysis. The website runs like a blog. Blog traffic will come from a variety of social media sites including Instagram, Facebook, and Youtube.

As part of my research efforts, I will also write content for other popular investment and subscription websites. For example, I will release content to www.medium.com to generate additional income. I will also write exclusive content for www.seekingalpha.com. Both sources are capable of providing a source of secondary income.

During this time, I will offer my personal accounting and finance expertise on www.fiverr.com, www.wyzant.com, and www.upstart.com. I will market my accounting and valuation services online using [fiverr.com](http://www.fiverr.com). Next, I will use [wyzant.com](http://www.wyzant.com) to provide local tutoring services in accounting, finance, and writing to students. Lastly, [upstart.com](http://www.upstart.com) is an online job platform to which I can help local small businesses deal with accounting tasks and assignments.

The majority of income will be earned or lost through my investment choices and time horizon. My blog and efforts as an online writer will most likely generate insignificant income. Lastly, occasional remote jobs and local tutoring and accounting assignments will generate will be my last source of income.

In order to continue operation, I will limit my expenses. I know from personal experience that good investments can sometimes take months to develop. Therefore, small operational expenses is a must.

To maximize my chances of success, I will commit at least 6 hours each day (42 hours per week) to this job for an entire year. This is similar to a full-time career. The amount of time is likely to be much more than this but 2,190 hours per year is a good benchmark. Most likely, I will commit 8 - 10 hours each day. Fear of burnout is my justification for my 6-hour benchmark.

Record keeping is a must and all relevant hours, views, and income will be recorded. Like any business, we plan to maximize revenue and minimize cost. In addition, record-keeping provides information that can be used to improve business operations.

Investment Bank

Investing will provide me with the majority of income or loss. As part of my job, I will conduct detailed research into any company or asset that I choose to invest in. This entails always learning more about investing in news and scholarly publications, reading textbooks, and revisiting resources from graduate school. My skills as an analyst and investor should grow as I continue to utilize these skill sets.

In addition to learning and improving my research and investing skills, the job can be broken down into three main parts. First, I must choose the right investment or asset. Next, I must buy or sell an investment or asset at the right time. Lastly will develop an exit plan. Historically speaking, step three has been the hardest to implement. Therefore, automatic triggers based on percentage change will be applied to this step.

Secondary Business

The secondary business includes everything other than investing and trading. This including writing, consulting, online assignments, and tutoring. This will not be able to support my living expenses and are therefore secondary in importance. However, it is possible for these operations to become a significant part of my income if certain conditions can be achieved.

To hypothesize about what this means is currently meaningless. However, the goal is to focus on increasing views subscribers and more. Generally, this means releasing articles and videos frequently and marketing these products online through varies social media platforms.

Accountability

Record keeping will be an important part of this plan. I will compile financial statements including an income statement, balance sheet, and cash flow statement every month until November 24, 2020. This requires routine record keeping and properly maintaining documents. As a result, I will be able to run my business effectively and make changes in a timely manner. The records will be a source of documentation during tax time and when measuring business success over time. The number of visitors and subscribers is a key part of success along with investing income. In order to track progress, I will track these figures on a weekly basis.

Funding and Platforms

I will fund this venture with my own money. I will not take loans as a means of increasing capital. The funds will be kept in three main places in [REDACTED]. [REDACTED] will serve as my investment platform for margin trading and stock investing. [REDACTED] is my platform for crypto trading. Due to simplicity, my personal [REDACTED] savings and checking account will be used as my main bank for personal and general operations.

Risk Management

Risk management is an important part of my business. This means utilizing strong online securities and a focus on protecting personal assets and data. Information will be backed up each month to protect against any loss of data.

I understand the risky nature of this business and will take full account of my success or failure. I will continue to revise and change my strategy each month of operation and decide if I should continue my efforts on November 11, 2020.