

## **SAMPLE WORK**

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#### **SAMPLE 1:**

If you're planning to sell your company or passing it on to a member of your family, you are required to have a business valuation (or a company valuation) in order to establish a fair worth. This amount is an important focal point to plan around transitioning.

Valuating a company or business is not that easy because what you feel is fair value, may not be agreed upon by potential purchasers, tax assessors or family members. It's best practice to have a specialist who can examine liabilities, assets, and do this with detachment.

There are various methods that can be used to arrive at a business valuation. Learning the various methods is wise in order to affectively deal with getting valuation. Once the company valuation is complete, there are ways to improve the value if need be.

Valuation methods can be combined or used alone. First, there is the asset-based approach. This method totals all investments made in your business up to the date of having a business valuation. This generally does not take depreciation in machinery value or other assets that have declined in value over the years.

Next is the business comparison approach. Your business or company's market value is closely examined and compared to other similar companies. If your business is highly specialized, this will be difficult to determine. Transactions are also looked at in this process.

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#### **SAMPLE 2:**

Stock valuation is the first step and primary step to being an intelligent, educated and wise investor. Determining the value of a stock using basic information about the stock ensures you're making educated decisions about the stocks you buy and the stocks you sell. If you are not able to conduct a stock valuation, then you may be basing your portfolio decisions on short-term movement in the stock price, gut feelings or what your financial advisor is suggesting you do with your money.

#### **→ Stock Valuation is Not for the Experts**

If you're not a financial expert or stock analyst, you may at first feel intimidated by performing stock valuations. Fortunately, the process of stock valuation is not only for the experts. While stock analysts and brokerage firm gurus have the ability to perform stock valuations and make recommendation to you, in order to truly make an informed decision on your stock purchase, it's important that you have at least a basic understanding of valuing stocks. In fact, no degree or area of expertise is required. If you possess basic math skills and a calculator, you can quickly learn how to come to the same conclusions the experts do.

#### **→ Stock Valuation 101**

Before you get too far ahead of yourself, though, take a step back. The first step in stock valuation is getting to know and understand stocks in general. Plain and simple, a stock is a representation of your portion of ownership in the company that issued the stock in the first place. For example, if the ABC Manufacturing Company issues 100,000 shares on stock and you own one share of ABC Manufacturing Company stock, then you are one-one hundred thousandth of an owner in the company. Keep in mind too that shares of stock are issued by publicly held companies, not privately held ones.

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#### SAMPLE 3:

#### THINKING OF FRANCHISING YOUR BUSINESS



Growth is an important part of every business. Every business owner dreams of taking his or her “baby” to the next level. For many this may mean franchising. Franchising your business is very similar to starting or setting up a new business. There are several steps involved, including putting together the proper plan, making sure you have the proper management in place, and perhaps the most important is having the proper funding available.

Each one of these areas is important for several reasons, which we will go over in detail. Perhaps the main thing to realize when deciding to franchise is being prepared for the long haul; actually completing the franchising process can take years and if you do not have the patience or the time, it may not be the best thing for you to do.

Beginning a new business is not easy, and franchising is very expensive. Before you begin, you must consider how you are going to handle the marketing. How will you advertise in a way that will attract serious prospects? Whom will you get to deal with prospects once you have them interested?

Is it best to hire someone from the outside or to use a current employee? If you use a current employee, will you need to hire a replacement for him/her? Keep in mind, that the person you chose to deal with prospects must be very familiar with the day-to-day operations of the business. They also must be able to communicate the operations as well as pique the interest of the prospects.

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The first question one might ask is, "How do I do this?" As with anything else, there are always multiple ways, but in order for your franchising endeavor to be successful we want to use the best and most cost effective ways.

#### IS MY BUSINESS FRANCHISABLE?

There are many questions to ask when considering franchising. Of course, one cannot think of every question that each individual might ask but we can go over the most common.



- Has my business shown credibility?
  - This is important because in order to attract prospects one must have something to offer.
  - A potential prospect may want to know how long has the business been in operation, are the products or services well known to consumers, and has the business been profitable or shown consistent growth.
- Does my business offer something special and/or unique?
  - Credibility is important; however, it is also important to illustrate what makes your business different from the next.
    - What makes your products so much better from any other on the market?
    - Are there any proven concepts or business practices that will help attain long-term success?

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#### **SAMPLE 4:**

## **Using Bankruptcy to Stop a Foreclosure**

The automatic stay provision allows customers to file for bankruptcy during the creditors collections process. This will put a stop on all contracts and collections from the creditor. A debtor can receive credit counseling from a non-profit credit counseling agency prior to 180 days to filing chapter 7 or 13.

If your home is about to be foreclosed on, contact a lawyer and find out what your rights and options are. Your creditors will respond to an automatic stay, but you will have to file for bankruptcy before the home foreclosure process has begun. To stop your home from being foreclosed upon, you may file and catch up on a past due mortgage.

Special forbearance is when a lender arranges a re-payment plan based on your financial situations or possibly according to your income. During this process you will be required to submit income information.

Mortgage modification is another way you may refinance debt you can use this by extending the term of your mortgage loan and catch up any monthly payments.

Pre-foreclosure sale is where you have the option of selling your property for less than you owe, this is if the lender agrees, and if the buyer meets all the lenders current guidelines.

Deed in Lieu is in which foreclosure should be used as a last resort. Send your property back to the lender. This process does not save your home, but it will not be as harmful to your credit status.