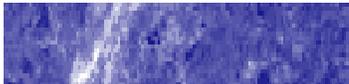


STUDY GUIDE BIZAR FINANCING ESSENTIALS

audiocassettes or CD's

How To Start, Buy, or Build Any Business with No Cash



Inside this Study Guide

Full Leverage Buyout 1

A diagram showing clearly how to accomplish this classic financial leveraging technique

Your Blueprint for Business Success 1

An outline of all the steps you'll need to take for successful business development

The Moment of Truth 3

Do you have what it takes to be in business for yourself?

Simultaneous Marketing and Raising Investor Capital 4

A financing technique that you can use to start, buy, or build a business using none of your own cash

Four Keys to Business Finance 4

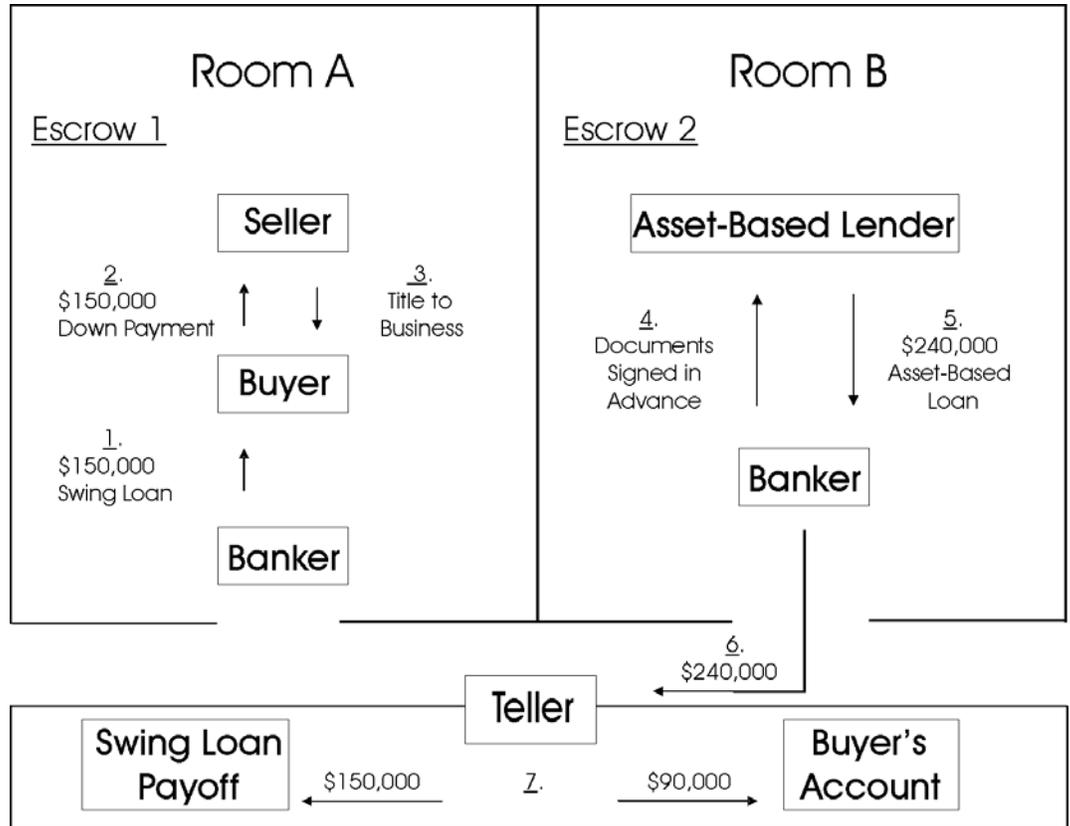
When you know the keys, you can pop the locks that keep others out

Who is Gordon Bizar 4

Full Leverage Buyout

1. No Cash from buyer
2. No risk to lender
3. No personal credit needed

This illustration highlights the leverage buyout technique as explained in detail on the Bizar Financing Essentials audiocassettes or CD's



Your Blueprint for Business Success

The following outline covers the steps to take and the know-how you'll need to go into business or to expand a business successfully — even if personal resources are limited or non-existent.

A. CREATE A GAME PLAN TO TAKE YOU FROM WHERE YOU ARE NOW TO WHERE YOU WANT TO GO

1. Discover what you really want out of life
2. What-When-Where-Why-How and How Much will it take to turn your dream into a money making reality
 - a. Establish realistic and dynamic goals
 - b. Tap the power of your subconscious mind
 - c. Overcome your fears

Continued on Page 2

BIZAR FINANCING GRAD'S

**See their full story
on video at
BizarFinancing.com**



Russ Remington used Bizar Financing to buy a bearing manufacturer then bought a competitor, all using none of his own cash



Ruth Paul started a fitness center for people who've had heart attacks with no cash of her own



Jim Mason bought a manufacturing company to produce products he developed as a chemist using Bizar Financing "no cash" techniques

Blueprint — Continued from page 1

B. CHOOSE THE RIGHT BUSINESS FOR YOU

1. Find "your way" . . . and a business that allows you to pursue it
2. Identify a business that excites you
 - a. Learn which industries are growing
 - b. Industries to avoid
3. Use your library and the Internet to locate all the information in less than 1 hour

C. GET YOUR BUSINESS OFF THE GROUND . . . or redesign it if it won't fly

1. Make a blueprint for your business that investors can get excited about
2. Use simple research tools to get a shaky project back on course
3. Set a deadline

D. FIND THE BARGAIN SUCCESSFUL BUSINESS

1. Be one of the 10% looking at 90% of the good deals
2. Get a business broker working for YOU instead of the seller. Better yet,
3. Be your own broker, and get leads before anyone else does

E. PICK A WINNING BUSINESS BEFORE YOU START OR BUY

1. Use 10 questions that identify a potential winner the first time you see it
2. Perform a quick and easy do-it-yourself analysis of any business
 - a. Know what financial statements tell you and don't tell you
 - b. Price the business
3. Know that your business will make money from the first day you step into it

F. DETERMINE WHERE ALL THE MONEY WILL COME FROM TO START, BUY OR BUILD YOUR BUSINESS

1. Use a checklist of 56 sources of leverage, 24 under prime
2. Find and use financial partners
3. Get financing even if you have no credit, or even bad credit

G. GETTING THE CASH

1. Prepare a professional Loan Proposal to Start, Buy or Expand your business
2. Properly approach a banker to get your loan approved
3. Learn to become a preferred client of finance companies, venture capitalists, mortgage bankers, investment bankers, insurance companies and pension funds
4. Tap private investors to fund your business and guarantee success

To follow the audio, turn to page 3

H. PROTECT YOURSELF, AND PROFIT FROM A LEVERAGED DEAL . . . LEGALLY

1. Observe simple rules for not getting in over your head
2. Use an attorney to complete your deal and learn how to stay in control even though he knows more about corporate law than you do
3. Structure your deal for maximum tax advantage and minimum risk
4. Get professional attorneys and accountants to help who'll defer their billing
5. Create your own documents and agreements from proven templates
6. Read specific trade magazines and newsletters for specialized knowledge
7. Tap into local government hearings and meetings related to your field



Blueprint — Continued from page 2

I. NEGOTIATING: GETTING WHAT YOU WANT BY GIVING OTHER PEOPLE WHAT THEY WANT

1. Minimize resistance and maximize cooperation
2. Establish 'cosmic bonds' so that lenders will want to fund your project and sellers will want to sell you their business
3. Observe body language to reveal truth
4. Use 'timing' to keep negotiations open and get what you want in the close
5. Prevent your attorney from killing your deal
6. Ask for a good business on good terms and get both
7. Consult your step-by-step checklist of what to do and when

J. LEARN ALTERNATIVES TO NEGATIVE CASH FLOW

1. Balloon payments, earn-out formulas, ESOP's
2. Avoid paying taxes . . . legally

K. TAKE OVER A BANKRUPT COMPANY AND END UP A WINNER

1. Get creditors on your side
2. Work with trustees to separate the cats from the dogs
3. Acquire a business under Federal Court protection

L. GAIN PERSONAL EXPERIENCE OR LEARN BY CASE STUDIES

1. Buy or start a service business for no cash
2. Buy or start a manufacturing company with none of your own cash and no risk
3. Start or buy a retail or wholesale company . . . without cash
4. Get into a franchise business without paying a franchise fee
5. Buy out your competitor using his customer's money
6. Buy out your partner and keep all the marbles
7. Take control of a company from a minority position
8. Acquire businesses for stock without being a public company
9. Pull big cash out of your 'no cash' purchase . . . and many, many more

M. GET PROFESSIONAL HELP WITHOUT EMPTYING YOUR POCKET

N. TAKE THE PLUNGE

The Moment of Truth

The world is full of dreamers who want a better life. But only a handful of people ever build their dream into reality.

You must ask yourself these questions:

- Am I willing to learn what is required?
- Am I willing to do what it takes?
- Am I committed to make it happen?
- Am I prepared to start today?

A no answer to any of the above will insure that the years will pass and business ownership will remain an elusive dream.



JB and Marilyn McGuire bought a chain of 5 Arby's fast food restaurants using none of their own cash

Since its inception in 1980, more than 300,000 people around the world have benefited from Bizar Financing Essentials



Bizar Financing Pro has graduates in at least 14 countries, with more than 30,000 in the US alone



Gordon Bizar — "Bizar Financing will teach you how to think like an entrepreneur. It will open your eyes to new ways to see and exploit opportunity."

SIMULTANEOUS MARKETING AND RAISING OF INVESTOR CAPITAL

STUDY GUIDE BIZAR FINANCING ESSENTIALS

1223 Wilshire Blvd., #418
Santa Monica, California 90403

Phone: 310-826-3000
Fax: 310-826-4FAX
Email: Biz@BizarFinancing.com

We're also on the Web!
BizarFinancing.com

BIZAR FINANCING

Start, Buy or Build Any Business with NO CASH!

Not the business I or anyone else thinks you should have... whatever business it is that YOU have dreamed about or have aptitude for!

I am Gordon Bizar and I will show you how to start, buy or build the business of your choice with NO CASH of your own. My Bizar Financing course, and personal after-support, have launched more entrepreneurs into their own successful businesses than any other course available today. Since 1980, over a quarter million people have benefited from this program.

Now YOU CAN TOO!
I will provide you with step-by-step instructions, all the tools you need and more. Don't wait any longer. Take the first step towards realizing your true potential today. My "Pay As You Learn" open payment plan puts financial success within your reach. **AND, I personally guarantee your satisfaction... or your money back.**

Tell me MORE!

STRATEGY + VEHICLE + SWEAT CAPITAL = RESULTS

Strategy: Simultaneous Marketing and Raising Investor Capital

Vehicle: Limited Partnership

Sweat Capital: Your Effort

Hospital supported by 70 Doctors

The Steps:

1. Buyers form Limited Partnership
 - A. Themselves as general partners
 - B. The doctors as limited partners
2. Doctors invest \$100,000 each X 70 = \$7,000,000
3. Partnership assumes \$44,000,000 liability of seller
4. Partnership pays \$4,000,000 in cash to seller
5. uses \$1,000,000 for working capital
6. pays \$2,000,000 fee to orderlies as general partner

Even though original owner had put up \$16,000,000 and borrowed \$44,000,000 to build the hospital, it was a flexible seller because the hospital was losing money.

In addition to their \$2,000,000 fee for putting the deal together, the General Partners also get:

1. \$300,000 per year management fee
2. 30% of profits
3. 30% of liquidation

Head administrator is retained to run hospital for salary.

WHO IS GORDON BIZAR?

A man who started in business with literally no money and became a multimillionaire by the age of 32...

Houston Chronicle
A recognized advocate of free enterprise who has appeared on...

Business
Leveraging promoted for small player

dozens of radio and television shows and in newspaper articles all across the country...

Sun-Times
Small business m...

Los Angeles Times
cash to acquire your competition

Marketplace
Gordon Bizar is a small-business eve...

An active entrepreneur who teaches others how they can do it, too!

FOUR KEYS TO BUSINESS FINANCE

Key

1. Predisposed Source
2. High Return
3. No (Low) Risk
4. Lender/Investor Controls

This illustration highlights The Four Keys to Successful Financing which are discussed in detail on the Bizar Financing Essentials audiocassettes or CD's.