

Welcome- "[Best of the Best Business Resources](http://nandipathfinder.com/)" was created by <http://nandipathfinder.com/> & <http://www.financialliberationinstitute.org/> and originally presented on 2/19/20 at <https://www.oasisofchange.com/> for the [Evolutionary Entrepreneur Nights](#).

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- ★ We hope that you find this information empowering. Please share the knowledge while also giving credit where credit is due. This information took hours to compile based on years of learning. We assert copyright of it. If you found it helpful and would like [To donate click here](#).
- ★ We welcome Feedback & Ideas. Feel free to reach out at www.NPathe.com
 - or check me out at...<https://www.linkedin.com/in/nandipathfinder>
- ★ Disclosure- this presentation is entirely separate from Nandi's activities as a Registered Investment Advisor and Financial Planner. It is not meant to be a solicitation. Please consult a trusted professional for advice on your specific situation. Some referrals paid Nandi/FLI a fee.

Where do you thrive in your Econo-System?

- ★ [Permaculture](#) - Look at the 12 design Principles. (Basically Look, Learn, Yield, Share)
 - Alan Watt's "We play the silly game called eating eat other" [Wolves Restored Yellow Stone](#)
 - Be ready to Adapt/Disrupt (like an invasive species).
 - Mycelial networks, resiliency & Local Economies.
 - Radishes Vs Fruit Trees? What are your Seasons?
 - K.I.S.S. & [S.M.A.R.T.](#)- My first successful Biz was selling used Text Books.
- ★ Make your own Metaphor
 - Actions I Love....
 - Wasted Resources...
 - Ways I help my Econo-system...
 - My Econo-System Creature is...
- ★ [Sandler Sales](#)- Don't Get ahead of the Pendulum.
 - Be confident that you are helping!
 - It is about the experience, not the product/Service
 - Find the pain & get them to ask you for help.
 - Write your Elevator Speech...

What are you Worth?

- ★ USA GDP PerCapita is \$62K according to [World Bank](#) & we work an average of 1800 hrs a year according to [OECD](#) or about \$35 an hour. Vs Switzerland at \$43.
- ★ That happens to be aligned with [Diminished Marginal Happiness](#)
- ★ Imagine you did that for 200 nine hour days?... \$75,000 = \$375 a Day = \$41
- ★ How much money do you need to Survive_____? To Thrive_____?
 - How many days a year? (200?) Survive_____? To Thrive_____?
 - How many hours a day? (5?) Survive_____? To Thrive_____?
- ★ Consider starting your own business even on the side.
 - Hobby Vs business loss [3 out of 5 years!](#) & set up your benefits before you resign;)
 - Residual & Recreational Income- Referrals, Products, Gift Marketing & Prospecting.
 - Tax Avoidance Vs Evasion. Legal Deductions...
 - 57.5 a car mile from home office
 - Software, Equipment, Supplies, and space for home office.
 - 50% of Meals (not entertainment)
 - Gifts with your brand on it.

Are you Ready?

- ★ Get your Business Plan
 - Rich Dad, Poor Dad- Asset Vs Liability. Biz Vs Income Tax.
 - E-myth Revisited- Entrepreneur, Manager, & Worker Roles.
 - Leverage Your Best, Ditch the Rest- What are your Values?
 - 4-Hour Work Week- 80/20 Rule & Automate or Delegate.
 - [Chop Wood & Carry Water](#)
 - Write your own SOP's and start Delegating.
- ★ Decide on your Brand
 - [Copyright](#)- Costs about \$35 to file, but is free to assert. Also <https://creativecommons.org/>
 - A [Trademark](#) Is implied in commerce, but it is best to do a regional search andor Google
 - https://www.uspto.gov/sites/default/files/BasicFacts_1.pdf
 - A [Patent](#) is very specialized for a new process or design- we are a first to invent country
- ★ [Decide on your Business Entity](#)
 - Between \$40-\$80K of Net Income is when a Corp might save you on Taxes.
 - Standard Deduction is \$12,400(Single) -\$24,800(joint)
 - Beware of [W-2 limit on QBI](#) @ \$157K-\$300K
 - Corporations have to be Capitalized and Maintained.
 - Get Fiscally Sponsored before you start your 501c3 Tax- Exempt Org.
- ★ Get a Digital PO Box [Anytime Mail](#) is who I use.
- ★ [Get an EIN #](#) - So you can get a bank account and fill out forms without using your SS#.
 - 1099 Anyone you pay >\$599/Year that isn't an Employee. See the [20 Factor Test](#)
- ★ [PDX City & County Tax](#) Must Register but Exempt from Pay <\$50K Gross
- ★ Register your Business with the [Oregon Sect. of State](#) to get a DBA (Doing Business As)
 - Note that the address & info is public but you can't use a PO BOX.
- ★ Track your Miles with [Stride App](#)
- ★ <https://www.maxmyinterest.com/advisors/info@nandipathefinder.com>
 - Also my preferences are...
 - To open the max my checking & set the optimize value to \$0
 - To use the manual transfer instead of optimize if you are transacting less than a week apart
 - I avoid the UBF bank because it is a division of Axos/Trump supporting business.
- ★ Find a Local C.U. as well <https://co-opcreditunions.org/locator/>
- ★ <https://www.aspiration.com/spendandsave> is a great online bank.
- ★ PayPal, Square, etc. are great [until you have \\$5K a month](#)
 - PayPal Fee Calc- <https://thefeecalculator.com/>
 - I have switched to preferring stripe
 - Square POS <https://squareup.com/i/NANDIPATHE>
- ★ Nandi Recommends your favorite Airline or <https://www.capitalone.com/credit-cards/>
- ★ Get Insurance. Ask Nandi andor say Hi to Duran at <https://bieinsurancepdx.com/> or Santi at <https://www.automatebrokers.com/>
 - All Insurance pays agents(or websites) the same commission- so pick the service.
 - Mutual Companies work for the clients not separate Stockholders.
 - Companies are only as good as there ability to fulfill a promise.
 - Also, get good waivers andor contracts.

- ★ If you want money you have to learn to enjoy counting it.
 - Single Vs Dual Ledger Bookkeeping.
 - Also, Nandi has a custom spreadsheet for small business owners with a chart of accounts based off the IRS Schedule C & E (This was shared at the presentation, please contact Nandi for a preview)

What's In Your Tool Box?

- ★ Get Support! Co-Working, Coaching, Etc.
 - Ask someone in your area of interest if they want help. [To Book with Nandi](#)
 - <https://www.sba.gov/>- Great help with Loans, Grants, Biz Mentorship, etc.
 - Use <https://www.kickstarter.com/> or <https://www.patreon.com/> to fund your dream.
- ★ Get Online
 - Website
 - I prefer <https://domains.google.com/>
 - <https://www.squarespace.com/pricing> \$12-\$40/Month
 - [Squarespace 10% off Corridor Crew](#)
 - Wordpress Get a good template from <https://themeforest.net/category/wordpress>
 - Get your own email, etc. with [Gsuite](#) \$12/Month
 - Make & Watch Youtube Video's.
 - You can make Surveys, CRM's, Sheets & Docs like this;)
 - [Mail Chimp](#) is Free with <2K contacts
 - <https://www.meetup.com/>, Facebook, Linked In, Instagram, etc.
 - [Amazon Associates](#) & [Products Page](#)
 - [QR Code Generator](#)
 - I use Google Calendar for scheduling <https://calendar.app.google/jYr4HUogYqTJwwbD9>
 - Low-Cost Scheduler (\$49/Year) <https://doodle.grsm.io/NandiPathefinder>
 - <https://NandiPathEfinder.as.me/> Acuity Scheduling for complex offices, etc.
 - <https://www.hubspot.com/products/crm> is a free CRM.
 - GoogleFi <https://g.co/fi/r/4PHUP6> we both get \$20 after 30 days
 - It's a great way to save money, get a second line/phone and I love that calls are free in so many countries- great to being an expat or traveling.
- ★ You can also use Linked In on phone as a card.
 - 2)Vista Print is great for cheap cards <https://vista.com/>
 - -Try using <https://images.google.com/> to see Logo's you might like.
 - -AJ is the local Biz novelty items person <https://www.facebook.com/made4youmarketingsd>
- ★ Use the Shared/Gig Economy to earn quality money while keeping your calendar free.
 - [OSHU Taste Testing](#)
 - [Craigslist Gigs](#)
 - [AirBNB](#)- Note PDX has special permits and if you rent, make sure you can Sublet.
 - Pet Sit with <https://dogvacay.com/> or <https://fourpawsout.com/services/>
 - <https://www.taskrabbit.com/>
 - <https://fleet.postmates.com/>
 - <https://www.lyft.com/driver>

Please fill share your feedback



<https://forms.gle/hdPT7moR2kufYAJM6>



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