



The One-Page

Business Plan

Setting the Stage for Success

Pam Capalad & Dyalekt

getshameless.com

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Quick disclaimer | Fine print | My lawyers made me say it

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**WE WILL BE SENDING
YOU THE SLIDES! YAY!**

(just give us a few days)



WHO WE ARE



**Pamela Capalad,
CFP®, AFC®**

**Founder and CEO,
Brunch & Budget
(financial planning
practice)**

Dyalekt

**Co-Founder and Director
of Pedagogy, Pockets
Change
(hip hop + finance for
youth)**

Pamelekt

**Co-hosts - Brunch & Budget Podcast
(getshameless.com/podcast)**

**Co-Founders of See Change
(group financial coaching for Creators of Color)**

Let us Google us for you...



35th ANNUAL EDITION

Best of New York

Head spa, Mexican burger, British underwear, surfboard storage... p.55

And: Glenda Jackson / Jeremy O. Harris / Heidi Schreck & Tony Kushner / Peter Bogdanovich

March 4-17, 2019

NEW YORK

This Is How Impeachment

best of new york 2019 | The Best of New

Financial Planner




Brunch & Budget

letsbrunch@brunchandbudget.com

Pamela Capalad, who had been with a w
was the only one of her friends who "wo

BLAVITY : NEWS

News Op-Eds Lifestyle Submit a Story

This Couple Launched Three Programs Dedicated To Teaching Financial Literacy To POC

Want some budget tips to go along with that brunch?


Forbes

This Couple Created A Multilevel Curriculum To Teach All Ages Financial Literacy

 **Julian Mitchell** Former Contributor
Entrepreneurs
I cover entrepreneurs and startups disrupting industries.

Follow

TWEET THIS

-  That experience made me realize that this was my mission in life, helping generations of kids become financially literate.
-  From the perspective of an educator, it works well because it's fun.



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Business

How to Make Managing Your Money Less Scary: Do it Over Eggs and Bacon

This financial planner uses low-pressure meet-ups to get millennials interested in their finances

getshameless.com

What is Brunch & Budget?

Brunch & Budget is a full service financial planning practice and was named best of NY by NY Mag in 2019

getshameless.com

How it started:



How it's going:



The b&b team - Allison, Brittany, Sam, Nicole, Pam



Dyalekt



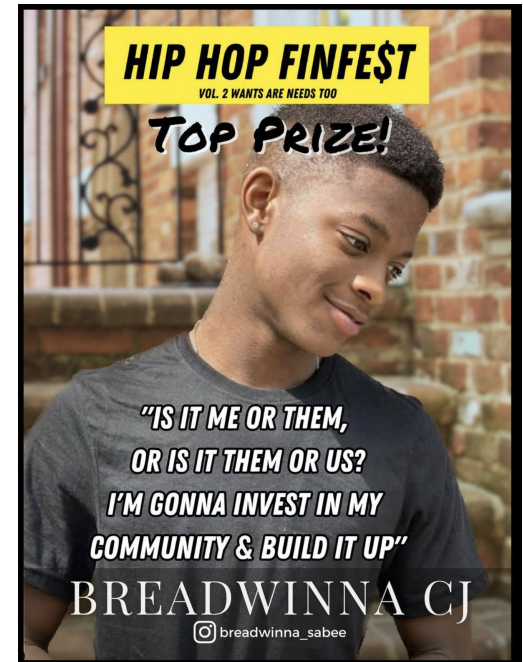
Ruth

What is Pockets Change?

Pockets Change uses hip hop pedagogy to teach students, teachers, and families how to liberate their communities through personal finance

getshameless.com

Pockets Change is the winner of the 2022 award for innovation in financial education



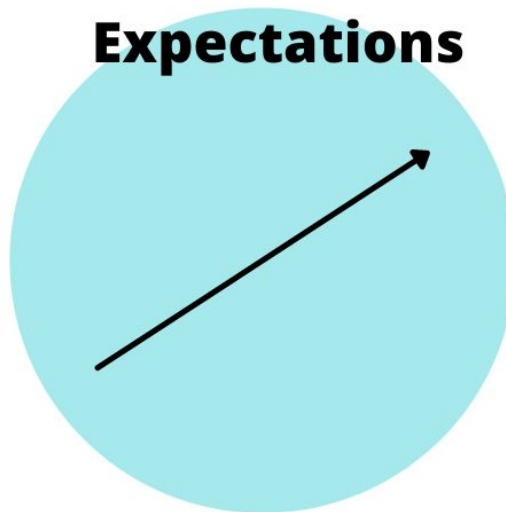
Congratulations to the winner of our 2nd annual financial education song contest!





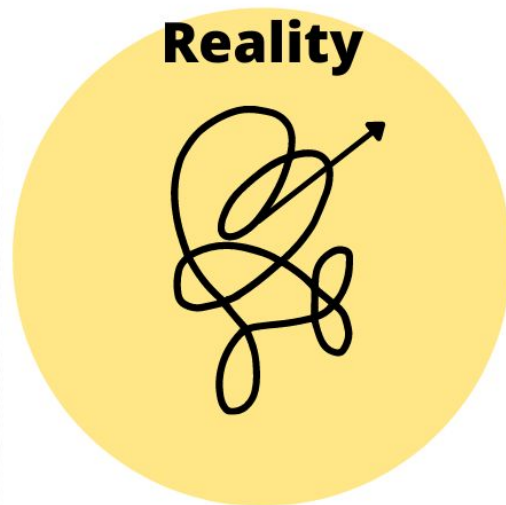
Today:

Expectations



Life:

Reality



Safety is the intervention

The foundation of Interpersonal Neurobiology is that we must feel safe in order to heal. - Interpersonal Neurobiology teachers

Money is emotional, and we're going to get deep into our habits & practices, wants & needs

We're happy to stop and speak about any feelings or memories that come up

We invite you to be vulnerable, but also feel free to keep yourself safe, and 'turn off your screen' if you need not be perceived

There are no bad questions and we'll explain anything you ask



Taking control of your finances is a Revolutionary Act

You're part of a system that's designed to take you out:

- *Bad credit score?* Your landlord, employer, utility company, cell phone company, insurance company can penalize you
- *Didn't file taxes every year?* Can't buy a house, get a business loan, might owe back taxes
- *No estate plan?* All the work it took to accumulate wealth goes to lawyers and court fees



Taking control of your finances is a Revolutionary Act

Whether you want to be a millionaire or change the system, we're here to show you how to use it without feeling used





FIND A MONEY BUDDY!

MONEY BUDDY

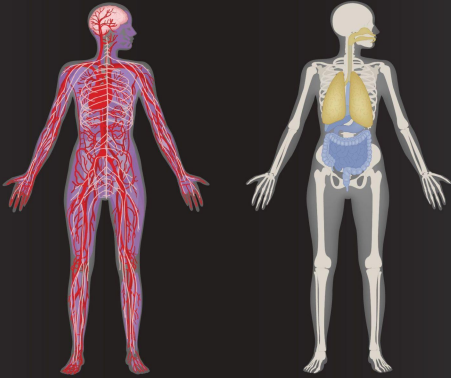
Get attuned with your money buddy

The smallest nervous system is 2 people -
Bonnie Badenoch, PhD

Let's take 3 deep breaths together
Turn to your money buddy and share:

(2 mins each)

The guilty or innocent pleasure you
love buying, Also share the judgment
that goes through your mind
before/during/after the purchase





One Page Business Plan

Starving artist vs. working artist

Don't monetize yourself
Monetize the art you create

You are the NOT the product
You are the proprietor



We're going through the one page
business plan step by step.

Together.

You can download a fillable pdf here:
<https://bit.ly/seechangeonepage>

For now, feel free to write your answers
in a notebook or on your phone



After each step, we'll turn our money buddies for a few minutes while you add (at least) 1 answer for the question posed by the one-page plan.

1) Problems

What problems are you solving?

Are you creating something new or putting your own spin on a classic?

Note: you're always solving a problem, filling a need, whether big or small.

2) Solutions

How does your solution work?

Why would somebody need it?

What is practical benefit?

What is the emotional or psychological benefit?

Note: This is your hypothesis and subject to change when you test on clients and customers.

3) Audience

Who needs it?

Who do they want to be?

How do they want to feel?

How do they identify?

What are they going to do with it?

4) Unique Selling Proposition

AKA Why You?

What's your unfair advantage?

What is your special skill, experience, access, or insight?

What isn't being done?

How is your solution not easily copied?

Note: It's OK to have a gimmick if you mean it,

ELEVATOR PITCH

With all our answers combined...

5) Marketing Channels

Where is your audience?

Where do they want to be?

How do they communicate?

How can they find you?

What's the line between persistence and annoyance?

6) Revenue Model

What are you selling

What does it cost?

Who's paying for it?

Note: Your audience may not be your patron.

7) Costs

Upfront

Ongoing

Materials

Marketing

Scaling

8) Key Metrics

What are you tracking?

What is your formula for success for a sale, or a day, or a year?

1-page
business
plan
QUESTIONS

1) Problems

2) Solutions

3) Audience

4) Unique Selling Proposition

ELEVATOR
PITCH

5) Marketing Channels

6) Revenue Model

7) Costs

8) Key Metrics

1-page
business
plan
ANSWERS

1) Problems

What problems are you solving?

Are you creating something new or putting your own spin on a classic?

Note: you're always solving a problem, filling a need, whether big or small.

1) Problems

Why do you make art? What beauty is missing in the world that only you see?

Problem: It's hard to have a genuine and productive discussion these days. Folks have taken sides and stump for their team rather than listening and responding. This is exacerbated by our increasing reliance on the typed word, where the lack of inflection makes sarcasm impossible and empathy nonexistent. I think it has a lot to do with how we define the words we use. So many of us have personal definitions for words that represent large and complex ideas of thought, and when our personal definitions don't agree, it leads to the dismissal of the entire conversation. This is problematic and dangerous when the subject matter is concerned with the safety and sanity of people, ie; A semantic argument is not going to end systemic oppression.

2) Solutions

How does your solution work?

Why would somebody need it?

What is practical benefit?

What is the emotional
or psychological benefit?

Note: This is your hypothesis and subject
to change when you test on clients and
customers.

2) Solutions

What do you love about being an artist?

What is impactful about the mediums
you use and the communities and
spaces you traverse?

Solution:

The only languages we universally understand are symmetry, metaphor, and rhythm, so I've made visual art and a rap album/theatrical performance to liven up the conversation and share text that makes conversation harder & moar stupider.

Value: Giving folks tools for building relationships and thought processes, a place to vent frustration, and common ground with everybody who wants to get down with the get down. It's what BIG meant by, 'If you don't know, now you know.'

3) Audience

Who needs it?

Who do they want to be?

How do they want to feel?

How do they identify?

What are they going to do with it?

3) Audience

Who are the people who will seek out your art?

Who are the people you need to put this art in front of?

Audience: Wordnerds, activists, teachers, arts organizations, writers, community organizers, etymologists, psychologists, psychics, conspiracy theorists, web commenters

Most important: arts orgs/activists, commenters

Defining qualities: do gooderyness, martyr complexed, rabble rousery

Get in tune with your money buddy

Where **in your body** do you feel
anxiety about the business of
your art?



4) Unique Selling Proposition

AKA Why You?

What's your unfair advantage?

What is your special skill, experience, access, or insight?

What isn't being done?

How is your solution not easily copied?

Note: It's OK to have a gimmick if you mean it,

4) Unique Selling Proposition

What's the story you love telling in interviews?

Non bite-able?: most artists don't care enough about this part of the creative process (defining words for context) to make it the centerpiece of their performance. my experience as a biracial performer and educator (of wildly differing populations) who obsesses about every word choice in my medium (rap), plus minor dabbling in etymology, journalistic research and the scientific method

Fit: yeah, it's the totality of me more than my last album/play, which was mostly autobiographical. I doubt I'll tire of this soon. It's some of my best work and I'm proud of it like nothing else I've done. Any audience/critical reaction, positive or negative, will be useful

5) Marketing Channels

Where is your audience?
Where do they want to be?
How do they communicate?
How can they find you?
What's the line between persistence and annoyance?

5) Marketing Channels

Influencer? Educator? Columnist?
Recluse? What's your image?

Channels

How: through the orgs they're down with, social media (to a lesser degree),

Where: at the rally, spotty, podcasts, diqus

find me?: My site, at their orgs event



Get Shamele\$s with your Money Buddy

You just shared what is unique about yourself and your art.

What are the nagging self doubts (and external doubts) you hear in your head?

6) Revenue Model

What are you selling

What does it cost?

Who's paying for it?

Note: Your audience may not be your patron.

6) Revenue Model

What are all the different ways you make money? How do you diversify your streams of income?

Revenue:

booking with orgs, cd/cassette, sticker/notebook, as yet to be decided on apparel, workshops attached to the shows. Details in cashflow

Boosters: relationships with ed and arts orgs around the country, music, theater, and video collaborators who are already excited

7) Costs

Upfront
Ongoing
Materials
Marketing
Scaling

7) Costs

What do you need right now,
AND what will you want to use
when you are able to afford the
highest quality?

Costs:

Mixing, mastering, physical production of music and books,
travel costs, advocate, pr. Details in cashflow

8) Key Metrics

What are you tracking?
What is your formula
for success for a sale, or a day,
or a year?

8) Key Metrics

What do you need to feel
validated as an artist?

Sales? Reviews?
Fellowships?

Key Metrics:

bookings, feedback (creating a participation survey for certain web commenters & twitterers)

Get in tune with your money buddy



What aspects of your art business
feel the most transactional?

Can you locate the feeling in your
body?

ELEVATOR PITCH

With all our
answers combined...

ELEVATOR PITCH

Choose your
three strongest
statements and
build a sentence
that illustrates
your idea

Pitch: We're gonna have a fight because we can't talk to each other. We can't talk to each other because we don't know what words mean. Words have a life cycle. They grow and change meaning, wither and die. Some words have been dead for a long time, and their uselessness infects conversations, turning thoughtful discussions into zombie holocausts. Broken Clock Theory is a curated museum, a gallery of dead words, a one man show and a rap album that will make you question the words you use and push you to make your intentions match your outcomes.

Get Shamele\$

getshameless.com

