

THE FOUNDER'S PLAYBOOK

Engineering a *6-Figure* Business Enterprise

Six figures isn't luck — it's a system. Inside: the five engineered pillars that move a business from scattered effort to durable, compounding revenue.

1 · Foundations

2 · Marketing Spend

3 · Grant Engine

4 · Trusted Ecosystem

5 · Passive Income



Non-dilutive capital, in the real world. Community grant awards — like the 2024 Miami Community Grants — are exactly the kind of funding the Grant Engine inside is built to win.

START HERE

The Five-Pillar Blueprint

A six-figure business is engineered, not stumbled into. Each pillar below is a system you build once and run repeatedly — and they compound. Skip the foundation and everything above it gets shaky.

01**Build the Foundation**

Entity, website, business plan, and loan-ready documents — the credibility layer everyone checks.

02**Invest in Marketing**

Budget real dollars to visibility and lead generation, then measure what each dollar returns.

03**Run a Grant Engine**

Apply to 3+ grants every quarter for non-dilutive capital you never repay.

04**Trusted Ecosystem**

Surround the business with vetted partners and warm referrals instead of going it alone.

05**Engineer Passive Income**

Layer automated, recurring revenue — affiliates, digital products, memberships — on top of your core services so income keeps working when you don't.

PILLAR 01 · FOUNDATION**Get loan-ready and credible before you chase a dollar**

Lenders, grantors, and partners all run the same quiet checklist. Have these in place first:

- ✓ **Register the entity properly** — LLC or corporation, EIN, and a dedicated business bank account that separates personal and business money.
- ✓ **Build a professional website** — your 24/7 storefront and the first credibility signal a lender or grant reviewer sees.
- ✓ **Write a lender-ready business plan** — clear model, realistic financial projections, and a defined use-of-funds.
- ✓ **Prepare loan documentation in advance** — financial statements, tax returns, bank history, and collateral notes, organized before you apply.

PILLAR 02 · MARKETING

Spend money on marketing — on purpose

Marketing is an investment, not a leftover expense. A common benchmark is to allocate roughly 7–10% of gross revenue to marketing — lean higher while you're growing.

- ✓ **Set a real budget** and protect it monthly instead of spending only when sales dip.
- ✓ **Own your audience** — build an email/Substack list and a content flywheel you control.
- ✓ **Blend organic + paid** — content for trust, paid amplification for reach.
- ✓ **Track the return** — cost per lead and conversion rate, so every dollar is accountable.

Pillar 03 · The Grant Engine

Apply to at least 3 grants every quarter

Grants are non-dilutive, non-repayable capital — you give up no equity and pay nothing back. Treat applications as a routine: keep a grant calendar, reuse a master narrative, and submit 3 per quarter (12 a year). Here's the illustrative math on what that pipeline can return:

SCENARIO	WIN RATE	WINS / YR	AVG. AWARD	POTENTIAL / YR
Conservative	10%	~1.2	\$7,500	\$9,000
Moderate	20%	~2.4	\$7,500	\$18,000
Strong	33%	~4.0	\$7,500	\$29,700

Illustrative only. Based on 12 applications/year at a \$7,500 average award. Actual award sizes, win rates, and eligibility vary widely by program; figures are not a guarantee of funding and are not financial advice.

FREE EVERY WEEK

**Ask about our free weekly grant list**

Fresh local, state, federal, and private grant opportunities — curated and published every week to keep your pipeline full. Email info@vsfconsult.com or call 754-235-1489 to get on the list.

PILLAR 04 · ECOSYSTEM

Build inside a trusted ecosystem — never go it alone

- ✓ **Assemble a vetted bench** — lender, accountant, attorney, mentor, and consultant on call.
- ✓ **Warm intros beat cold outreach** — referrals close faster and at lower cost.
- ✓ **Shared infrastructure** lowers risk and surfaces deals you'd never find solo.
- ✓ **Plug into VSF's network** — we architect the ecosystem around your business.

PILLAR 05 · PASSIVE INCOME

Engineer income that runs itself

- ✓ **Affiliate & referral programs** on automated platforms — recurring commissions.
- ✓ **Digital products** — ebooks, courses, and templates sold through a storefront.
- ✓ **Memberships & subscriptions** for predictable monthly revenue.
- ✓ **Automate fulfillment** with email sequences so sales continue off-hours.

FROM THE FOUNDER

Build it like it's meant to last.

Six figures is a milestone, not the mission. The businesses that endure are built with discipline and stewardship — growth pursued with intention.

Neal Waugh

FOUNDER & PRESIDENT, VSF

ECCLESIASTES 11:2 · KJV

“

Give a portion to seven, and also to eight; for thou knowest not what evil shall be upon the earth.

The ancient case for diversification — spread your work across many streams, because no single one is guaranteed.

7-10%

of revenue to marketing

12

grant apps / year

\$0

repaid on grants

24/7

passive layers

YOUR SERVICES BENCH

**Incorporation**

Entity setup & structure

**SBA Loan Navigation**

Lender-ready packaging

**Minority Funding**

Pathways & programs

**Business Plans**

Investor & lender grade

**Grant Calendars**

Quarterly pipelines

**Ecosystem Design**

Strategy & growth

Build your six-figure system with VSF.

Subscribe to The Ecosystem Brief for the playbook each month — or book a consult and we'll architect your foundation, capital strategy, and passive-income layers together.

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