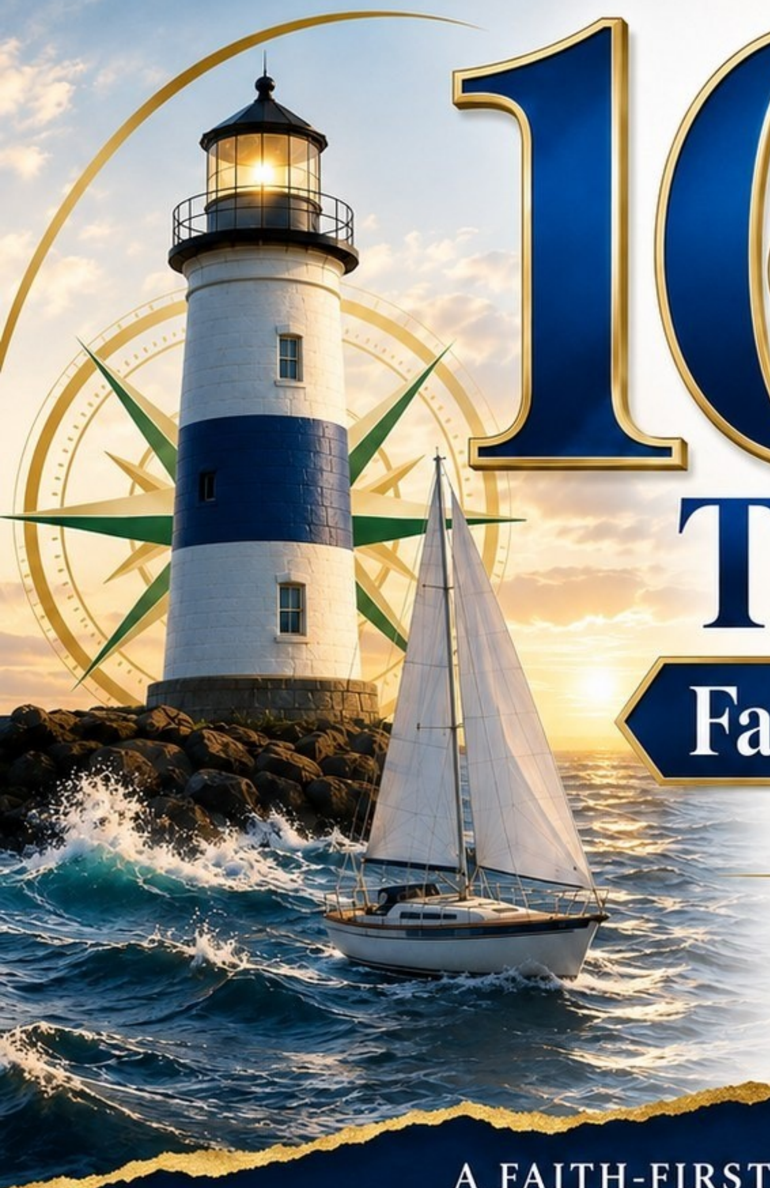

10 Financial Leaks That Sink Faith-Driven Founders

In Their First Year of Business

PATCH ⚓ PROTECT ⚓ PROFIT

A FAITH-FIRST GUIDE TO AVOIDING COSTLY MISTAKES AND BUILDING A BUSINESS THAT HONORS GOD AND GENERATES WEALTH.

WRITTEN BY
ELLEN SPRINGER, MBA, CPA

10 Financial Leaks That Sink Faith-Driven Founders

In Their First Year of Business

Welcome to the Harbor

A quick welcome message from your harbor master, Ellen Springer

If you are reading this, chances are you've spent years in corporate rooms, executive offices, or professional roles building success for someone else. You have the capital, the skills, and the calling to step out on your own. But still, a quiet fear tugs at your elbow:

Am I endangering my family's savings chasing after a pipe dream?

That question isn't a sign of hesitation. It's a sign of wisdom.

Hi! My name is Ellen Springer, MBA, CPA... and your harbor master.

For over 45 years, I've worked in the docks of forensic accounting, business strategy, and tax law. When a vessel is docked in safe harbor, it looks sturdy on the surface. But I'm not one to admire the paint job. I'm more keen to inspect the hull—to find the hairline fractures, unsealed seams, and hidden leaks before you clear port and head into open waters.

Because the truth about business is simple: Vision and faith are your engine, but a tight ship is what keeps you afloat.

Faith, Vision, and Family Security

A great idea is just a mirage on the horizon if your business model isn't built to survive real-world weather. Too many faith-led founders believe good intentions render them immune to financial realities. They launch without checking their personal survival numbers, without dropping a legal anchor, and without reserving money for Caesar's share.

Then the first unexpected tax bill hits, or an unsealed contract leaks liability into their living room—and suddenly, their dream turns into a household financial shipwreck.

God did not give you a vision for your business so it could destroy your household peace. Captaincy means protecting your family while expanding your mission.

You do not need to risk your family's home equity, personal savings, or peace of mind to build a successful enterprise.

You just need to run a tight ship.

Building Your ProfitShip™

Our goal is straightforward: we are building a ProfitShip™—a nimble, highly profitable, legally sound enterprise designed to cover your living expenses from day one and fund your mission for generations to come. Whether you plan to run your business alongside your current career or transition into it full-time on your own timeline, your financial foundation must be secure.

In this guide, we will walk through the 10 Financial Leaks That Sink Faith-Driven Founders in Their First Year. For every leak, we will cover:

- The Leak: What new founders do wrong and what it's actually costing their business - and maybe even their personal finances and family security
- The Patch: The step-by-step action plan to patch the leak immediately.
- The Bottom Line: The core takeaway in plain English.

Let's inspect your hull and patch these leaks before you take the wheel.

HARBOR MASTER CHECKPOINT

Ask Ellen Springer Anything

You've read the map — now get eyes on your specific vessel. In a private 60-minute 1:1 session, Ellen reviews your actual launch plan, checks your legal and household setup, and sends you off with a clear, prioritized next-90-days plan. It's the direct line to your Harbor Master, for founders who refuse to risk their family's peace while building the business they're called to.

Click Here to Book Your Ask Me Anything Session →

PHASE 1

The PreLaunch (Setting the Hull)

Setting the Hull

Focus: Securing your home front and building your legal shield before opening your doors

LEAK #1

Launching Without a Life Raft (Ignoring Your Survival Line)

> *"For which of you, desiring to build a tower, doesn't first sit down and count the cost, to see if he has enough to complete it?"*
> **— Luke 14:28**

Before Jesus ever talked about building anything, He talked about sitting down first and doing the math. Not because faith wasn't enough — but because faith was never meant to replace preparation. It was meant to walk alongside it.

I bring this up first, before we talk about entities or accounts or taxes, because in 45 years of forensic work, this is the leak I find at the bottom of almost every capsized business. Not a bad idea. Not a lack of calling. A founder who could tell me exactly how much revenue they wanted — and had no idea how much they personally needed to stay afloat.

💧 The Leak

Most new founders build a revenue goal the same way they'd make a wish: pick a number that sounds good, aim for it, and hope the rest sorts itself out. $10,000 a month. $15,000. Round numbers, borrowed from someone else's launch story, with no connection to what's actually sitting in their own mailbox every month — the mortgage, the car payment, the insurance premiums, the groceries, the minimum on the credit card they don't talk about.

That gap — between the number that sounds exciting and the number that's actually non-negotiable — is where the leak starts. Because when the business is slow to build (and it will be, for a season), a founder without a real number doesn't know if they're one month from breaking even or one month from losing the house. They're just hoping. And hope, on its own, doesn't pay the electric bill.

No captain sets sail without a life raft — not because they expect to sink, but because a responsible captain never leaves that to chance. Your business staying afloat is never guaranteed. Whether you do, if it doesn't, is a different question entirely — and that's the one only your Survival Line can answer.

The Patch

Step 1 — Map every non-negotiable personal expense. Not a rough guess. A full list: mortgage or rent, utilities, insurance, groceries, debt minimums, childcare, everything that gets paid whether the business has a good month or not. Most founders have never written this number down in one place. That's the first fracture we seal.

Step 2 — Calculate your Survival Line. Your Survival Line is the exact monthly income your household needs — not wants, needs — to stay afloat with no panic. This is different from your business revenue goal. Your revenue goal is where you're headed. Your Survival Line is the waterline you, personally, can't sink below on the way there.

Step 3 — Build a personal reserve sized to your real risk, not a borrowed number. How many months of your Survival Line you need in reserve before this business becomes your primary income isn't a one-size answer — it depends on how fast your revenue will realistically ramp, how much other income is still coming into your household, and how volatile your industry is. It also depends on your own plan, whether you're hoping to retain your current job and build alongside it, or you're working toward an exit. Sit down and size this honestly for your actual situation, untouched in a separate account — not invested, not "available if needed." This is your family's number. Be conservative with it.

BOOK BONUS

The Life Raft Calculator

Every founder needs to know one thing before they ever risk a dollar: if the ship went down tomorrow, would your family be safe? The Life Raft Calculator is one of the core tools inside my 4-Week ProfitShip™ Launch Program — a simple, single-page tracker that puts your Survival Line on one side and your actual monthly bring-home on the other. I'm including it here, free, because this isn't about the business. It's about you and the people counting on you.

Click here for the Calculator →

THE BOTTOM LINE

Know your exact personal survival number before you take a single

risk with it. Vision tells you where you're sailing. Your Survival Line tells you how long you, personally, can stay at sea before you need to reach shore — no matter what happens to the ship.

LEAK #2

Launching as a Sole Proprietor (Leaving Your Home Unprotected)

> *"Everyone who hears these words of mine and does them will be compared to a wise man who built his house on a rock."*
> **— Matthew 7:24 (World English Bible)**

Jesus didn't say the wise builder skipped the foundation to move faster. He said the wise builder dug down to rock first — even though the house looked the same either way while the sun was shining. You can't tell a house built on rock from a house built on sand until the storm comes. By then, it's too late to move the foundation.

This is the leak I see most often paired with Leak #1 — a founder who's done the math on their Buoyancy Number, feels confident, and starts taking client payments the very next week. Under their own name. No entity. No separation. Just excitement and a bank account that was already there.

The Leak

When you launch as a sole proprietor — which, legally, is exactly what you're doing the moment you accept your first dollar without forming anything — there is no wall between you and your business. Not a thin wall. No wall at all. Legally, you and the business are the same person.

That means if a client sues you, if a contractor is injured on a job you booked, if a vendor claims breach of contract — they're not suing "the business." They're suing you. Your house. Your savings. Your retirement account. Your family's cushion. All of it sits exposed, because there was never a legal wall built to stand between the risk and the roof over your family's head.

Most founders don't do this because they're careless. They do it because forming an entity feels like a "someday" task — something for later, once the business is "real enough" to justify the paperwork. But the business becomes legally real the moment money changes hands, whether the paperwork exists yet or not. The only question is whether you were protected when it happened.

The Patch

Step 1 — Form your LLC or S-Corp before you accept your first dollar. Not after the first client. Before. The wall has to be built before the storm, not during it. Which structure is right depends on your income projections and how you plan to pay yourself — this is a conversation to have directly with your CPA or attorney, not a guess you make alone.

Step 2 — Get your EIN and state registrations. Your EIN is your business's own identity with the IRS, separate from your Social Security number. Combined with your state registration, this is what makes the wall official — on paper, not just in your intention.

Step 3 — Carry general liability insurance from day one. An entity protects your personal assets from most business debts and lawsuits. It does not make you immune to every claim, and it doesn't cover the cost of defending yourself even when you're not at fault. Insurance is the second wall, standing behind the first.

FREE DOWNLOAD

The Safe-Harbor Compliance Checklist

This is the exact checklist I use with my own 4-Week ProfitShip™ Launch Program members — every entity, tax, banking, and insurance step laid out in order, so nothing gets missed and nothing gets done out of sequence. I'm including it here in full, no charge, because I'd rather you have it than guess.

Download the Safe-Harbor Compliance Checklist →

THE BOTTOM LINE

An entity isn't paperwork for "someday" — it's the wall between your business's risk and your family's roof. Build it before you take the wheel, not after the first storm hits.

PHASE 2

Early Operations (Navigating Months 1–6)

Navigating Months 1–6

Managing cash flow, pricing, accounts, and initial systems once client money enters.

LEAK #3

Commingling Personal & Business Accounts (Cracking Your Steel Hull)

> *"You shall not have in your bag two different weights, a large and a small. You shall not have in your house two different measures, a large and a small. You shall have a full and fair weight. You shall have a full and fair measure, that your days may be long in the land which Yahweh your God gives you."*
> **— Deuteronomy 25:13–15 (World English Bible)**

God's law didn't just ask His people to be honest with strangers — it asked them to be honest with the tools they used to measure everything. One scale, one true weight, used consistently, no matter who was on the other side of the transaction. That's not just an ancient trade regulation. That's the exact discipline that keeps a business's legal shield standing.

The Leak

Once the business account is open, most founders think the hard part is behind them. It isn't — because opening the account and using it correctly are two different disciplines. A quick transfer from business to personal to cover a tight week. Office supplies bought on the personal card because it was already in your pocket. Client payment routed straight into the checking account you use for everything, with no clear line marking what's the business's money and what's yours.

Every one of those small blends feels harmless in the moment. But legally, this is called commingling — and it's one of the fastest ways to "pierce the corporate veil," the exact legal wall we built in Leak #2. A court doesn't just look at whether you filed an LLC. It looks at whether you actually treated it like a separate entity. Blend the money enough times, and a judge can rule the wall was never real — which means everything that wall was supposed to protect is suddenly back on the table.

The Patch

Step 1 — Open dedicated business accounts, and use them exclusively. Checking and savings, under your legal entity name and EIN, for every dollar that touches the business. No exceptions for "just this once."

Step 2 — Fund the business with a documented capital contribution. When you put your own savings into the business to get it started, log it properly — as an "Owner's Equity Contribution" or "Member Loan," not a vague deposit. This is what lets you draw that money back out later without it looking like commingling in reverse.

Step 3 — Pay yourself through scheduled owner draws, not manual transfers. Decide in advance how and when you pay yourself out of the business — a set draw schedule or formal payroll — rather than moving money back and forth whenever cash is tight. A pattern of discipline is what a court (and your own bookkeeping) can actually see and trust.

THE BOTTOM LINE

Clean financial boundaries are what keep your legal shield intact. The wall you built in Leak #2 only holds if you actually live on the correct side of it, every single transaction.

LEAK #4

Running Your Business on Hope Instead of Math (Ignoring Your Buoyancy Number)

> *"The plans of the diligent lead surely to profit,*
> *but everyone who is hasty comes only to poverty."*
> **— Proverbs 21:5**

💧 The Leak

There's a version of debt that builds something — a mortgage on a home, a loan against real equity. And there's a version that quietly makes you a servant to whoever holds the card. The difference isn't the debt itself. It's whether you chose it on purpose, or reached for it in a panic.

A slow month hits. An invoice hasn't cleared. Payroll or a vendor bill is due anyway. And the fastest tool within reach is a credit card, or an automatic debit pull that drains whatever's left in the account before the next client payment lands. It feels like a bridge. It's actually a leak — because that debt doesn't disappear when the good month finally comes. It just becomes next month's obligation, stacked on top of whatever's already due, at whatever interest rate the card carries.

Founders rarely notice this leak until it's compounded for three or four cycles — by then, they're not managing cash flow anymore. They're managing debt with a business attached to it.

⚓ The Patch

⚓ **Step 1 — Collect deposits upfront, before work begins.** A portion of payment collected before the job starts protects you from ever needing to "float" the gap between doing the work and getting paid for it.

⚓ **Step 2 — Reserve credit for true emergencies only, and define what that means in advance.** Not payroll. Not a slow week. Write down, before you're in a panic, exactly what qualifies — so the decision is already made when the pressure hits, instead of being made in the moment out of fear.

Step 3 — Remove automated debit pulls from your operating account. Vendors and subscriptions that auto-draft directly from your checking account can silently drain cash exactly when you need it most. Move recurring payments to a card you actively monitor, or a set weekly review, instead of a silent pull you don't see coming.

BOOK BONUS

The Waterline Dashboard

This is one of the core tools built specifically for members of my 4-Week ProfitShip™ Launch Program — the one that calculates your business's real Buoyancy Number, so you always know exactly how much working capital your ship needs to survive a dry season. Plug in your numbers, and instantly see whether your business is holding its own waterline, or quietly running on hope.

Run Your Waterline Dashboard →

THE BOTTOM LINE

Protect your bank balance with disciplined payment protocols, decided in advance — not panicked decisions made in the moment the account is running low.

LEAK #5

Sailing a Top-Heavy Ship (Pricing on Guesswork Instead of Margins)

> *"There is precious treasure and oil in the dwelling of the wise, but a foolish man swallows it up."*
> **— Proverbs 21:20 (World English Bible)**

A wise household keeps something in reserve. A foolish one spends down to zero and calls it living within its means. Pricing works the same way — a price that only covers today's costs, with nothing held in reserve for taxes, tools, and your own wage, isn't a lean price. It's a ship with no ballast, one wave from tipping over.

💧 The Leak

Most founders set their first prices by looking sideways — what's the competitor charging, what feels fair to ask, what won't scare a new client away. What almost nobody does in Year 1 is look at their own actual numbers before setting a price.

And the numbers you need depend entirely on what you're selling. If you sell your time, the guesswork leak is mostly invisible — your tax burden, your software, your own wage, folded into a rate that looks like a simple hourly number but rarely accounts for all three. If you sell a product, the leak looks different, but it's just as costly: founders price off the sticker cost of the item alone, forgetting that everything between "what I paid for it" and "what's actually in the box on the way to the customer" is a real cost too.

Either way, the result is the same: a business that looks busy — fully booked, or fully stocked — while barely surviving underneath.

⚓ The Patch

Whether you sell high-ticket consulting or physical inventory, the rule of the keel never changes: your price must hold the weight of your life.

- For services, your pricing is built on capacity, labor hours, and monthly overhead.

- For products, your pricing must start with your landed COGS — materials, manufacturing, freight, and packaging — plus your inventory carrying costs, before you ever apply your 25% tax hold and net margin target.

The starting math is different. The discipline underneath it isn't.

If you sell services:

Step 1 — Build a cost-plus pricing model, not a copy-the-competitor model. Start from your actual costs — materials, software, overhead — and build the price up from there, instead of starting from what feels competitive and hoping it covers everything.

Step 2 — Reserve roughly 25% for taxes before you ever call it profit. This isn't an optional cushion. It's money that was never really yours to spend — we'll cover exactly why in Leak #7.

Step 3 — Price in your own wage, targeting a 30–50% net margin. Your time and skill are a real cost of doing business, not the thing you get paid with whatever happens to be left over.

If you sell products:

Step 1 — Calculate your landed COGS, not just the invoice price. Materials, manufacturing, freight, and packaging — everything it actually takes to get the product into a customer's hands, added together before you ever think about a price tag.

Step 2 — Add in your inventory carrying costs. Every item sitting on a shelf is quietly costing you — storage space, the labor to unpack and restock it, the time it takes to sell it. These costs are easy to ignore because no single invoice ever says “carrying cost.” They belong in your price anyway.

Step 3 — Apply your 25% tax hold and your net margin target on top of true cost. Same discipline as the service side — reserve first, then price for the margin you actually need, not the margin that's left over once you've already spent everything.

Both: Watch how fast your money moves.

For service businesses, that means tracking how many billable hours you're capturing against how many you're spending running the business itself. For product businesses, that means watching your inventory turnover — how many times a year your inventory actually converts into a sale. Money sitting still, whether it's unbilled hours or unsold stock, isn't profit. It's cash quietly tied up somewhere you can't use it.

HARBOR MASTER CHECKPOINT

Ask Ellen Springer Anything

You've read the map — now get eyes on your specific vessel. In a private 60-minute 1:1 session, Ellen reviews your actual launch plan, checks your legal and household setup, and sends you off with a clear, prioritized next-90-days plan. It's the direct line to your Harbor Master, for founders who refuse to risk their family's peace while building the business they're called to.

Click Here to Book Your Ask Me Anything Session →

THE BOTTOM LINE

Whether you sell your time or you sell a product off a shelf, the leak is the same: pricing off what you can see instead of what it actually costs you. Set your price so your business pays for your life — not just the invoices you remembered to count.

LEAK #6

Operating Without Systems & Software (Reinventing the Wheel Every Week)

> *"Through wisdom a house is built. By understanding, it is established. By knowledge, the rooms are filled with all rare and beautiful treasures."*
> **— Proverbs 24:3–4 (World English Bible)**

A house isn't built once and left alone — it's built with a framework strong enough to hold whatever gets placed inside it later. A business without systems is a house with no framing at all: every new task has to be figured out from scratch, every single week, because nothing was ever built to hold the weight of routine.

The Leak

In the early months, it's tempting to keep everything in your head — the scheduling, the invoicing, the way you follow up with a client, the way you track what's been paid and what hasn't. It feels faster, because setting up a system feels like a detour from actually doing the work.

But without a system, every task takes as long in month six as it did in month one. Nothing gets faster. Nothing gets easier to hand off. And if you get sick, take a trip, or simply need a day off, the business doesn't run without you — because nothing was ever documented anywhere except your own memory.

The Patch

⚓ **Step 1 — Put basic tools in place for the repetitive tasks.** At an absolute minimum, every enterprise needs two foundational systems operating from Day 1: a dedicated accounting software (to track cash flow and taxes accurately) and a CRM (to manage client relationships and follow-ups). Start with these two anchors, and then let your actual business needs dictate how and when your tech stack grows. Don't buy software for problems you don't have yet.

⚓ **Step 2 — Write a one-page SOP for your most repeated tasks.** Not a manual. One page, plain steps, for the handful of things you do the same way every single time — onboarding a client, closing out a job, sending an invoice. If you can't hand that page to someone else and have them follow it, it's not done yet.

⚓ **Step 3 — Back up what matters.** Client records, financial data, contracts — stored somewhere that survives a lost laptop or a crashed hard drive, not just wherever they happen to sit today.

⚓ **THE BOTTOM LINE**

Technology and documented procedures are the hull framing that keeps you running cleanly — the structure that lets the business hold weight without you personally bracing every beam.

LEAK #7

Forgetting Caesar's Share (The First-Year Tax Trap)

> *"They said to him, 'Caesar's.' Then he said to them, 'Give therefore to Caesar the things that are Caesar's, and to God the things that are God's.'"*
> **— Matthew 22:21 (World English Bible)**

Even Jesus made the distinction plain: some of what comes into your hands was never fully yours to begin with. For a founder, that's not a spiritual metaphor — it's a literal bank balance. A portion of every dollar a client pays you already belongs to the government the moment it lands, whether you've set it aside or not.

The Leak

This is the leak that stays invisible the longest, because it doesn't cost you anything in month one. You collect a client payment, and the full amount sits in the account, feeling entirely like yours — so it gets spent, or given, or drawn down like profit. No employer is withholding taxes on your behalf anymore. That job is now yours, and if you don't do it, nobody does it for you.

Then tax season arrives, and the bill is due on income that's already been spent. For many first-year founders, this is the single most disorienting moment of the entire year — not because the tax was unfair, but because it was never held aside to begin with.

⚓ The Patch

Step 1 — Open a separate sub-account for taxes, and treat it as untouchable. Not a mental note. A physically separate account the money moves into automatically, so it's never sitting in the same balance as the funds you consider spendable.

Step 2 — Automatically transfer 20–30% of every client payment the moment it arrives. Set the transfer to happen the same day the payment clears, before the money has a chance to feel like discretionary cash.

Step 3 — Give and spend from what's actually yours, after taxes are already set aside. Whether it's your own household budget or your kingdom giving, both should come from the profit that's genuinely clean and clear — not from money that was already earmarked for Caesar.

THE BOTTOM LINE

Calculate taxes first, so your giving and your household spending both come from real, clean profit — not from a number the IRS is going to collect from you later, with interest.

HALFWAY THROUGH

Time for a Forensic Harbor Inspection?

You've patched the first seven leaks. Before you move into growth and scaling, it might be worth a live check-in — bring what you've built so far to a 1:1 Ask Me Anything Coaching Session, and let's make sure everything's holding before you pick up speed.

Book Your Ask Me Anything Session →

PHASE 3

Growth & Sustainability (Navigating Months 6–12)

Navigating Months 6–12

Focus: Scaling client acquisition, protecting founder time, and executing daily revenue actions.

LEAK #8

The “Solo Captain” Trap (Doing a Hundred 5-Minute Jobs Yourself)

> *“Moses' father-in-law said to him, ‘The thing that you do is not good. You will surely wear away, both you, and this people that is with you; for the thing is too heavy for you. You are not able to perform it yourself alone.’”*
> **— Exodus 18:17–18 (World English Bible)**

Even Moses — a man leading an entire nation, with God speaking directly to him — had someone close enough to tell him the truth: you weren't meant to carry every single task yourself. If that warning applied to Moses, it applies to a founder trying to be the entire crew of a one-person ship.

💧 The Leak

By month six or seven, most founders aren't struggling because the business idea failed. They're struggling because they're personally doing everything the business requires — answering every email, scheduling every appointment, chasing every invoice, formatting every social post — on top of the actual work that generates revenue.

None of those tasks feels big enough to hand off. Each one takes five minutes, ten minutes, “faster if I just do it myself.” But five minutes, repeated fifteen times a day, every day, is over an hour — an hour that never went toward the one thing only the founder can actually do: bring in and serve paying clients. The leak isn't any single task. It's the hundred small ones, quietly filling every hour that should have gone toward growth.

⚓ The Patch

⚓ **Step 1 — Run a time audit for one full week.** Track everything, in real time, in fifteen-minute blocks. Most founders are shocked to see exactly where the week actually went, versus where they assumed it went.

⚓ **Step 2 — Identify the $15/hour tasks, and get them off your plate.** Not because those tasks don't matter — because your time is worth more doing something else. Anything that doesn't require your specific expertise, calling, or signature is a candidate to automate or delegate.

⚓ **Step 3 — Protect blocks of time for the work only you can do.** Calendar it like it's a client meeting, because in a very real sense, it is — it's the meeting between you and the growth of your own business.

⚓ **THE BOTTOM LINE**

Spending your time on $15/hour admin tasks costs thousands in lost growth. A founder who tries to hold every rope on the ship never has a free hand left to actually steer it.

LEAK #9

Sailing Without a Crew (Trying to Navigate Alone)

> *"Where there is no wise guidance, the nation falls, but in the multitude of counselors there is victory."*
> **— Proverbs 11:14 (World English Bible)**

No captain, however skilled, sails a large vessel alone. Not because they lack the ability to steer — because the ship has too many systems for one set of hands to watch at once. A founder who tries to be their own attorney, accountant, insurance advisor, banker, and financial planner isn't being resourceful. They're steering blind through the systems nobody warned them to watch.

💧 The Leak

Most first-year founders build their professional team by accident — whoever they found first, whoever was cheapest, whoever a friend mentioned once in passing. Nobody checks credentials. Nobody verifies a license is current. Nobody asks how this advisor actually works with the others on the team, or whether they even will work with the others at all.

Then a real problem surfaces — a contract dispute, a tax question with real money attached, a decision that needs both legal and financial judgment at the same time — and the founder discovers their "team" isn't a team. It's a scattered handful of people who've never spoken to each other, giving advice in isolation, sometimes contradicting one another, with the founder stuck in the middle trying to referee.

⚓ The Patch

⚓ **Step 1 — Build your core team deliberately, not accidentally: an attorney, a CPA, an insurance professional, a banker, and a financial advisor.** Five seats, filled on purpose, before you need any of them urgently. Waiting until a crisis to find the right advisor means you're hiring under pressure, with no time to check if they're actually qualified.

⚓ **Step 2 — Verify credentials and licenses before you trust anyone with your family's exposure.** Ask for references. Most professional licenses can be verified through your state's website in minutes. A confident recommendation from a friend is a starting point, not a substitute for checking.

⚓ **Step 3 — Choose advisors who already work as a team, not as five strangers.** When your attorney, CPA, and financial advisor already know and respect each other, a referral from one tends to connect cleanly with the next — and when a decision needs more than one kind of expertise at once, they can actually collaborate instead of leaving you to translate between them.

⚓ **THE BOTTOM LINE**

A founder who tries to be their own entire professional team isn't saving money — they're carrying five jobs they were never trained for, alone, with their family's exposure riding on how well they guessed. Build the crew before you need them to save the ship.

LEAK #10

Failure to Implement Dollar-Generating Actions

> *"But be doers of the word, and not only hearers, deluding your own selves."*
> **— James 1:22 (World English Bible)**

The Leak

This is the quietest leak of all, because it doesn't look like failure while it's happening. It looks like productivity. Another course. Another round of tweaking the logo. Another hour spent "researching" the perfect approach before reaching out to a single client. Busy, every day — and somehow, at the end of the month, no new revenue to show for it.

Learning feels safe. Execution feels exposed, because execution can be rejected. So the founder who's afraid of a "no" keeps preparing instead, mistaking motion for progress, until months have passed with far more studying done than selling.

The Patch

Step 1 — Name your Dollar-Generating Actions, specifically. The handful of activities that directly lead to revenue — outreach, proposals, sales conversations, closing — as distinct from everything else that merely feels productive.

Step 2 — Set a daily rule of three to seven, before anything else. Before email, before social media, before "research," complete your three to seven priority actions for the day. Everything else waits its turn.

Step 3 — Treat secondary tasks as the reward, not the routine. Once the Dollar-Generating Actions are done, the lower-priority tasks are fine to pick up. Reversing that order is exactly how this leak forms.

THE BOTTOM LINE

Daily, intentional execution turns a vision into a thriving business. Faith without works has always been the warning — for a founder,

it's also the exact reason the business stalls.

You've Inspected the Hull.

Now Take the Wheel.

Mini-Sales Page for the Group Coaching Program

ABOUT THE AUTHOR

Ellen Springer

MBA, AEP, CLTC, CSA, RFC, CPA

Ellen Springer has spent more than three decades helping entrepreneurs turn a calling into a viable, well-protected business. She began her career in public accounting, including a stint with the international firm Coopers & Lybrand, and opened her own CPA practice at just 23 — an early lesson in exactly the risks this guide is built to help you avoid.

In the decades since, Ellen has built multiple CPA and consulting firms, taught business as an adjunct professor at Kennesaw State and Mercer University, and written an Amazon bestseller on turning a dream business into a sustainable one. She calls her guiding philosophy “Godsequences” — the conviction that God orchestrates both the hard seasons and the good ones to guide a life and a business. For Ellen, stewardship of your money, time, and decisions is an act of worship, not a side issue from your faith.

Today she works directly with faith-driven founders in their first years of business, helping them build pricing that produces real profit, clean legal protection, and cash-flow systems that hold up — so their mission never comes at the expense of their family's security.

Why Coaching Matters

A guide can show you where the leaks usually are. It can't look at your specific hull. Every founder's entity structure, pricing, cash position, and Survival Line are different — and the costliest mistakes are almost always the ones nobody was there to catch in time. A short conversation with an experienced set of eyes, before a decision is locked in, is often the difference between a quiet correction and a household crisis.

That's exactly what Ellen's private 1:1 “Ask Me Anything” Strategy Session is built for: a focused, 60-minute working session where she reviews your actual launch plan, legal setup, and next 90 days, and sends you off with a clear, prioritized list of next moves — not a generic pep talk.

PRIVATE 1:1 STRATEGY SESSION

Ask Ellen Anything

Get direct, practical eyes on your launch plan, legal setup, and Survival Line before you clear port.

Book Your Ask Me Anything Session →

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