Why are we offering Sales System Education and Software?

1) Proper Personal, Small Business and Big Business Accounting and Financial Education is absent from grade schools and colleges. This has been an open secret that has gone un-remedied by various types of Professionals for Decades. The Education offered at college levels is bloated with dogma and absent of proper technology to bring any of it to life in a relevant way. The financial software markets have voids too. although most won't see them until they see our software. These voids needed to be filled. Those that created and sustained them for commercial reasons are not in a position to fill them. Thus, we are offering Sales System Education and Software to open a gateway to individual and community empowerment that has been closed for far too long.

2) Sales Systems are the best and easiest place to start for all Accounting and Financial Education because 1) sales systems are the entry point of money into ones life and 2) they are easy to identify in the real world. Everyone engages with Sales Systems as a consumer at grocery stores, gas stations and restaurants making them familiar that way. Also, most don't realize a Paycheck Stub represents a Sales System too. A paycheck stub is created by an employer, not the individual selling their time, but it is still a great example of a Sales System and Sales System Reporting. For these reasons and more, Sales Systems make for the best and easiest place to start for Accounting and Financial Education.

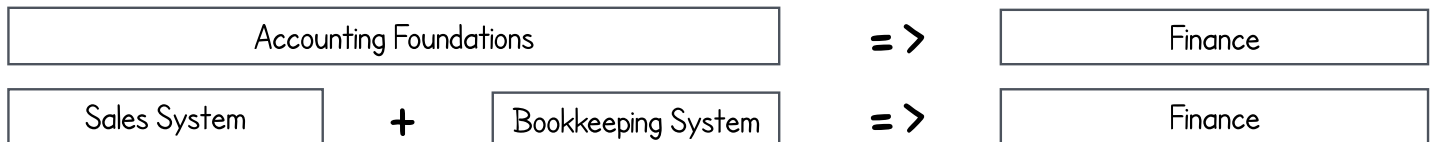## What do we offer for Sales System Education and Software?

1) Written Curriculum & Visuals

2) Functional Software and Docs

3) A Teacher's Guide (maybe)

Replacement for Accounting and Management Science Text Books and Instructors

Competitive Software Solution for End Users

Who is this for?

1) Interested Students

2) Dis Interested Students

3) Small Business Owners

4) Small Business Software Users

5) Interested Corporations & Institutions

6) Interested Sponsors

7) Interested Distributors and VARs

Direct Learning with no Support. Written material only.
Direct Learning with Support via Independent Instructors

Minimum Literacy is a Requirement (somehow)...

For some, this represents $1000's, $10,000's to $100,000's of savings over a life time. No Joke...

Exceptional Resources for Corporate and Non-Profit executive and employee training. Also great for Incarcerated individuals.

We are the first to offer "Conspira-cation". Commercial Conspiracy centric Education. Edu-Tainment was last Century.

We offer little for sale directly. Most is free. We are interested in working with others who might create classes or other content that can create shared revenue opportunities. (VAR = Value Added Reseller)

What role do Sales Systems play in a healthy Accounting, Finance, and Monetary System?

A Sales System and a Bookkeeping System are the two foundational Accounting Systems that combine to lead one into the magical world of Finance and on to Money Creation systems. A Sales System records a flow of energy into a business or a human. It is the door through which money arrives. Knowing how much flows in is important for many reasons. Remember, these "systems" can be "manual" or "digital". The word system does not equate to "automated" or "computer based" and for many things money related, manual is still better.

Accounting Foundations	=>	Finance

Sales System	+	Bookkeeping System	=>	Finance

!! The Magic Source of Money !!

Consumers w/ Money

real time processing   *Best done In arrears*   *real time / future projections*

Sales System	+	Bookkeeping System	=>	Finance

Reporting...

Manage Cash Flow

A / P

Tracks Income Txns Only
Totals and line item details
(!!! NO expense tracking !!!)

CC Processing

Checking Acct Balance

+ Income from sales

− Expenses (general/payroll/inv)

− Expenses (capital)

− Owner Draws

IRS and Audits

Pay Bills
Pay People
Buy Inventory

Pay for Capital
Expenses

Distribute $$$

Receipt Generation

Sales Reporting

Reporting...

Reports on $ for Deposit

Checking Acct Balance

*Balance Sheets
Double Entry Accounting
Debit / Credit Theory*

Customer List
(maybe)

Available Cash

Net Income

A/R / Payment Journal
(maybe)

Reporting...

Inventory Reporting
(maybe)

Banker /
Lender

Credit Lines /
Loans

Credit Score

Sales Tax Tracking
(if applicable)

Reporting...

Investing

Where do Digital Payment Systems belong in a Healthy Sales & Bookkeeping System?

A Healthy Sales System has credit card and other digital payment processing that is separate from the sales system. This prevents Sales System Software Vendors and the Payment Processing Vendors they partner with from engaging in "sticky" business. When Sales Systems include payment processing, switching to a better provider is a "more work" and "more stressful" for the consumer, thus they accept more fees and more pain before they try to decouple from the service. Separate Payment Processing may feel less convenient, but it should be pursued whenever possible to ensure you stay in ideal control of your Sales and Payment Processing needs. NOTE: there is never a reason your credit card processing needs to be a part of your bookkeeping system.
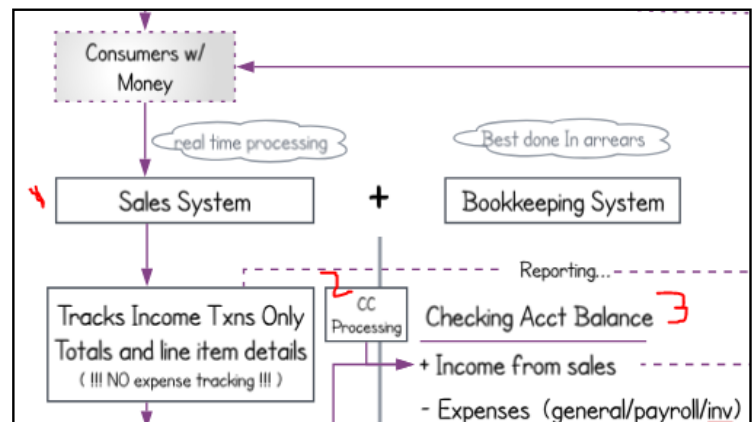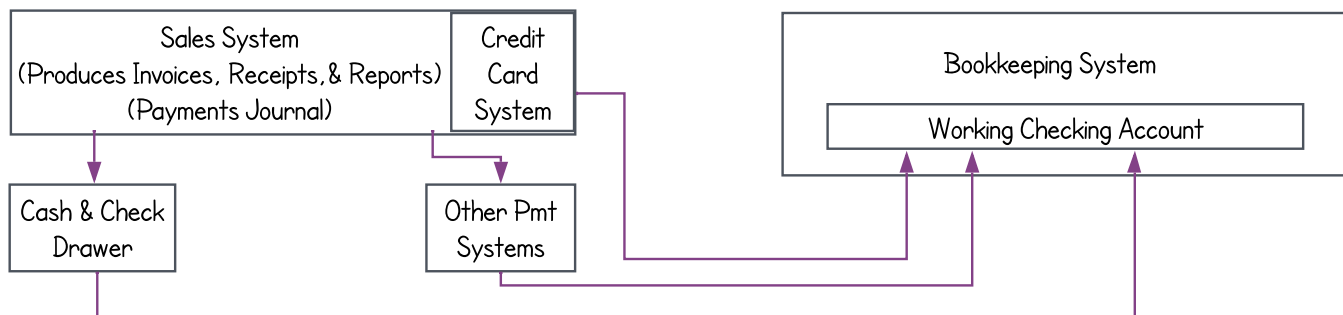
This is a snapshot of the prior slide...

Ideal Configuration to avoid "sticky" situations
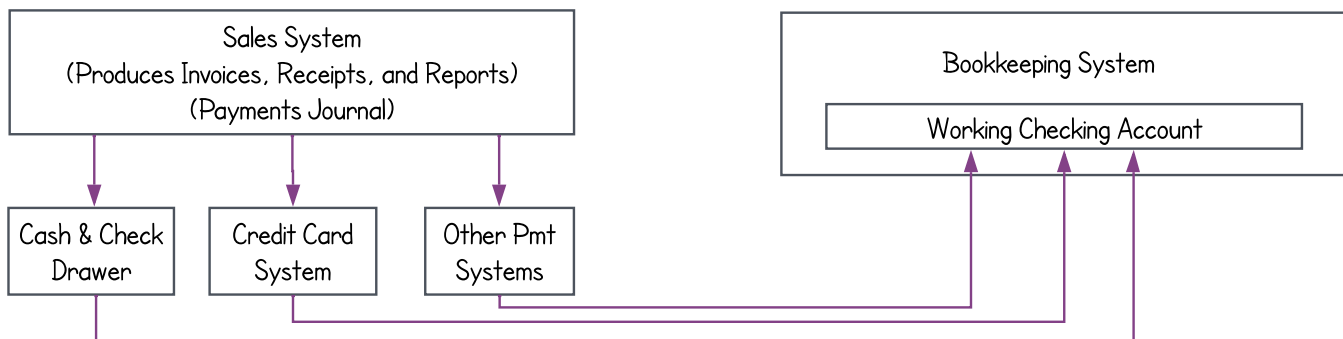
A "Sticky" configuration...

NOTE: If you try to use an online invoicing system like "Square" or Paypal for your sales system, where all invoicing goes out from there, but only credit card receipts are recorded there, you would then have to enter cash, check and other payments into those, and their systems are not typically as easy to use and robust as a stand alone spreadsheet based sales system. So although that may look attractive for eliminating a separate component, it is more sticky and typically less user flexible.

"The Magic Source of Money" Diagram Commentary

1) The Diagram was presented to show a Sales System in Larger / Full Context

2) The Diagram actually includes almost all major and relevant categories of information in a full monetary system at a high level. It is fairly complete in that sense.

3) Do NOT try to understand or remember the diagram. It is a reference you can refer back to when needed.

Major "Takeaways" from the Diagram

1) A Sales System is one of three "commercial ecosystems" that make up a monetary cycle for any business, industry, country, or individual. (Sales System, Bookkeeping System and Financial Systems)

2) In order to talk about a Monterey creation and regulation system, like the Federal Reserve Banks, it's important that all three of these lower ecosystems are understood by any attempting to contribute. These systems must work together to aggregate money and then put it back into the hands of consumers for the systems to continue to flow and circulate. The acts of the FED to expand money supply in the past decade or so have to been to "cover for" system dysfunction that has prevented money in circulation from finding its way back to enough consumers to keep the system viable. The rise of a Billionaire class that used their money for greater control of others via automation created a level of banking stress not seen in recorded history. The Bankers with better interests and an understanding of what needed to transpire were not able to use banking to control banking as is designed to transpire. The US monetary system was too large and too woven into global commerce to reel it in as would have been done prior to the digital age. What we are seeing now is the fallout from that. Without consumers with money, there is no proper game of commerce. When such situations transpire on a smaller scale, the game "gets called" by bankers in other parts of the world who are still operating/managing functional systems OR the systems are allowed to collapse and then they rebuild. The only option for this one is to watch it collapse given its size. They have been artificially sustaining it for many years now, in hopes education could be introduced to prevent the repeat of a debt based issuance system from rising when this one wipes out. (IMO)

3) The Balance Sheet, double entry accounting and debit/credit theory are NOT critical to or an intrinsic part of Sales System Education. Those are very specific to the Bookkeeping System. This is a key fact to keep stress down and interest up. They are discussed in detail in the Bookkeeping Ed and they are made easier to understand in the new systems. In fact they are not required on the front end of Bookkeeping Systems / Software because positive and negative values can be used in digital systems. They still do play a critical role, however, in data integrity, as long as developers respect the role and nature of the Balance Sheet, which was a flawless crosschecking system. Most programmers did not understand the importance and nuance of the Balance Sheet when they tried to build the original digital accounting systems and that led many astray (speaking from personal experience and hindsight as well).

Next Stop, Sale Systems, Simple vs Complex!!!
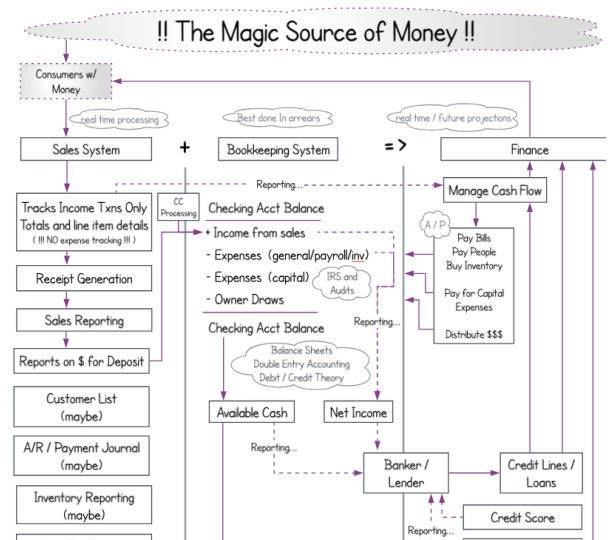
Sales Systems can be SIMPLE or they can be COMPLEX.
1) A Sales System can be Simple or it can be Complex for one of two reasons.
    a) It can be complex unnecessarily, because individuals forgot about the importance of KISS or...
    b) it can be complex because the business is more complex than those which can use simpler systems.
2) Simple Business Models need simple Sales Systems.
3) Complex Business Models need Complex Sales Systems.

What functionality delineates a "simple" sales system vs a "complex" sales system?

A Simple Sales System related to a Simple Business process, has the following attributes:
    1) No tracking by customer name required   (a Barber, Lemon-aid Vendor, Shoe Shiner, etc)
    2) All Money collected in full at time of transaction. (no advance payments and no billing afterwards)
    3) No employees to manage (this relates to sales system security as well as non sales system matters)
    4) No inventory to buy, track, or manage
    5) No Sales Tax to track and manage (not typically a huge deal but requires extra work)
    6) No licensing or regulatory requirements to manage

    NOTE: this list is fairly inclusive. There are not many other categories that affect this.

Whenever one of these functions changes the sales system can grow in complexity by a factor of 3x to 10x or more. Sometimes changes or modifications that seem complex are simple. Other times what seems like a "minor change to a business" can require an entirely new sales system. Without input from a process and technology person with business background, it can be very hard for most to foresee the affects of a change easily.

The mistake growing businesses make over and again is adding (or being forced to add) a complexity component without thinking through the full ramifications of sales system implementation prior to doing it. Most people currently think like Politicians not Process Engineers and that creates massive stress and chaos. They rise to their own level of incompetence quickly in exactly this way, until they are too bound up to control their business. Eventually stress, and natural market shifts cause most to fail.

Hiring Technology People for Complex Sales Systems is typically short sited...
Complex Business Models need complex Sale Systems. Complex Business models are chosen by a business person because they want a bigger experience than others OR they are required because they grant a business owner a competitive advantage over those that are limited to working in simpler ways.

The sales pitch of "You do what you do best and let us handling the accounting and technology" typically ends poorly. The bad ending can be both on an individual basis as well as industry wide. Stories about individual failures are prevalent if you look for them as are stories about industry destruction if you know what your looking for. Independent Hoteliers and Tow Truck drivers got wiped out decades ago. Dozens of other small business industries have been wiped out since. Uber v taxis, AirBnB and Expedia via independent landlords and investors, etc. How many realize a man involved with Uber was also invoked with the AirBnb Expedia consolidation? When Big Tech people get a lead into small business, few know how to stop until they've wiped everyone out.

The nature of the Technology Trap and the relevance of the offerings presented...

If/when very complex digital sales system are created to support complex processes, try to be sure the programmers are invested parties AND there are backups for them with exceptional documentation as well.

This latter part is difficult if not impossible to obtain if the programmers are not part of the founders of a company or very conscientious, because most will not fully document their work or train backups. This is natural behavior for many of them to ensure their own economic longevity.

This is one of several problems with non technology centric owners believing they can "just hire" programmers and developers to do work and then let them go once done.

Once done, they know the business better than the business owners did and they invariable become the competition, especially in the case of scalable businesses.

In order to keep this in balance, all entrepreneurs must have a much higher level of accounting and technology understanding and/or new types of digital systems need to be introduced that level the playing field. (hence, this curriculum and companion software serve more important purposes).

Helping someone in over their head with Sales Systems, Bookkeeping Systems and Technology...

If/when someone finds they are in over their head with complex sales systems, their business practices and offerings should be modified to keep the sales systems simpler. However, many can't go backwards now as the competition in the simpler models has driven pricing into the ground.

Simplifying a business means "not offering" some type of product or service that a business owner desires to offer or is needed. Saying "no" to offering more is hard for some people to do.

Instead of keeping their businesses simple many hire(d) non vested accounting and technology people for support and that is where the problems for most start(ed).

The entire small business ecosystem is now damaged due to a lack of foundational sales system, bookkeeping system and technology education that was needed as much for self defense as business benefit.

The majority of the people offering Sales System, Bookkeeping System and basic Technology support right now are thus having to rely on the use of confusion to keep their business. If they shared this simple approach to business with those who need it, many would no longer pay for third party services.

Communities where professional service providers are having to deceive other community members to keep their business topically deteriorate over time until they are no longer functional. This is part of what is transpiring now in many developed countries around the world.