Build a Useful Business

Working edition 0.2 | November 3, 2026 | David Tom Publishing | Content complete; final QA open

A complete first working sequence for U.S. readers: twelve lessons, twelve reusable worksheets, a connected fictional service case, comparison exercises and five answered questions. Move from a customer problem through setup questions, offer design, delivery and review. Use the pages as a record of what you know and what still needs checking.

This is an educational planning workbook, not legal, tax, accounting, investment or licensing advice. No entity type, price, filing deadline or business outcome is prescribed. Requirements depend on the actual activity and location. Consult the relevant agencies and qualified advisers where needed.

All people, offers, participant counts, prices, messages and transactions in the examples are invented. No real customer research, account opening, filing, charge, sale or launch occurs. Do not send private applications, identity records, credentials or completed worksheets to DTP.

The core chapters follow the existing twelve-module development outline. The brief validation and cost methods extend themes in Practical Pages; the new chapter sequence and BD worksheets provide a connected working product. Detailed bookkeeping and continuity remain in their separate free guides, linked at the end.

Letter and A4 PDFs are print-and-write and untagged. Editable Word is supplied. Reader, native Word, physical-print and assistive-technology acceptance remain open. Print one test page at actual size before printing the whole book. Page references refer to the PDFs; Word pagination may differ.

Start with one lesson and its matching worksheet. Leave an answer unknown when the evidence is missing. A useful first pass is a clear model, a visible set of unresolved questions and one manageable next test.

A route through the workbook

Work through Lessons 1–3 to understand the customer and offer, Lessons 4–5 to identify setup questions, and Lessons 6–10 to test economics and delivery. Lessons 11–12 close the review and choose the next step. Revisit earlier assumptions when later evidence changes them.

01. Find a problem worth understanding — lesson page 3; worksheet BD-01 on page 18.

02. Write a model you can revise — lesson page 4; worksheet BD-02 on page 19.

03. Compare alternatives fairly — lesson page 5; worksheet BD-03 on page 20.

04. Find the requirements for your actual activity — lesson page 6; worksheet BD-04 on page 21.

05. Keep business identity consistent — lesson page 7; worksheet BD-05 on page 22.

06. Test the economics and the time — lesson page 8; worksheet BD-06 on page 23.

07. Describe the offer and its limits — lesson page 9; worksheet BD-07 on page 24.

08. Follow a proposal without inventing revenue — lesson page 10; worksheet BD-08 on page 25.

09. Test the purchase journey before relying on it — lesson page 11; worksheet BD-09 on page 26.

10. Deliver a defined result and handle changes — lesson page 12; worksheet BD-10 on page 27.

11. Review cash timing and unfinished work — lesson page 13; worksheet BD-11 on page 28.

12. Decide what to improve, pause or repeat — lesson page 14; worksheet BD-12 on page 29.

Comparison exercise: page 15. Cash-period simulation: page 16. Five questions and answers: page 17. Sources, reuse and limits: page 30. PDF page numbers match both paper sizes; in Word, use section titles.

01 — Find a problem worth understanding

Begin with a specific person doing a specific job. “Everyone needs better marketing” is too broad to investigate. “A volunteer event organizer struggles to turn approved information into a readable one-page flyer” identifies a task, a moment and an existing difficulty. Describe what people do now before deciding what you will sell.

Ask about the last real occurrence: what triggered the work, what steps took time, what went wrong and what alternative was used? Invite participation without pressure, explain how notes will be used and record only what the exercise needs. Obtain permission before recording a conversation. Do not copy private customer material into a public workbook or invent interviews to fill empty rows.

In this workbook's fictional case, Rowan is considering a flyer-formatting service. Five invented practice sessions produce four expressions of interest, two independent completions of a draft ordering task and no purchases. Those counts describe different observations. They do not establish paid demand. No real research participants were contacted.

Use BD-01 to separate a quote or observed behavior from your interpretation. Write what would change your mind and set a modest limit on the next test. A useful result may be “narrow the customer group,” “make the instructions clearer” or “pause.” You do not need a positive answer to have learned something.

02 — Write a model you can revise

A one-page model connects the customer's task, your offer, the way you will deliver it and the assumptions that must hold. Write in ordinary language. If you cannot explain what the customer receives and what you must do to provide it, a revenue projection will conceal more than it reveals.

Rowan's first model is one print-ready, one-page PDF flyer using customer-supplied, approved text and images. The proposed price is USD 120. One revision round is included. Copywriting, printing, distribution and urgent turnaround are excluded. These are fictional proposed terms for the exercise, not a ready-to-use contract or recommended market price.

List how a suitable customer might find the offer, what they need before ordering, what resources delivery requires and how questions will be handled. Distinguish a channel you have permission to use from an audience you merely hope to reach. A contact list is not permission to send bulk messages.

Give the model a version and date. Identify its least-supported assumption: willingness to pay, reliable source materials, delivery time or another dependency. Use BD-02 to connect that assumption to a next check. Revise the model when evidence changes, keeping the earlier version so you can explain the decision.

03 — Compare alternatives fairly

Customers already have alternatives, including doing nothing, delaying the task, asking a colleague or using a free template. Examine those choices before treating the absence of a directly competing business as proof of an opportunity. Your offer must address a difficulty that matters enough for someone to change their current behavior.

For each alternative, record the source, date, observable features and limits of what you checked. A public price may exclude delivery, revisions or taxes. A feature description is not evidence that every user achieves the advertised result. Label your interpretation separately and avoid turning a partial comparison into an unsupported claim about another business.

Rowan's fictional comparison considers a free template, an in-house volunteer and a formatting service. The exercise supplies no real competitor prices or customer outcomes. The question is whether Rowan can reduce a documented burden while making the input requirements and exclusions clear. Copying another provider's protected design or sales copy is not customer research.

Use BD-03 to compare the same task and scope across alternatives. Record the strongest reason a customer might stay with the current approach. Then choose one claim you can test honestly, such as whether a person can understand the input checklist without help. Keep untested superiority claims out of the offer.

04 — Find the requirements for your actual activity

Setup questions depend on what you do, where you do it, how you operate and whom you serve. Treat entity formation, a trade name, tax registrations, local permissions, professional restrictions and insurance questions as separate research items. This workbook recommends no universal entity type and supplies no universal filing list or deadline.

Start BD-04 with the activity and relevant locations. For each question, identify the responsible official agency or qualified adviser, the current source, the date checked and the answer's scope. A search result snippet or another owner's experience is a lead to investigate, not a determination for your circumstances.

Keep “question identified,” “application submitted,” “approval issued” and “operationally available” distinct. Record conditions and unresolved issues rather than changing a row to complete because a form was sent. Do not assume an approval for one activity covers a different product, location or worker arrangement.

In Rowan's case, the setup register remains open. The fictional cost model and sample flyer do not establish permission to operate. Before taking a real commitment, resolve the requirements that apply to the actual activity and ask qualified help where the answer is unclear. The source notes point to SBA and IRS starting places; neither organization approves this workbook.

05 — Keep business identity consistent

A customer-facing brand, legal seller, trade name and payment descriptor may be different labels. Record how they relate instead of silently using them interchangeably. Check the actual requirements for applications, invoices and customer communications with the relevant institution or adviser.

Use BD-05 as an index of questions and document references. Identify which record supplied a name or status, who checked it and whether a mismatch needs correction. Keep full tax identifiers, bank numbers, identity documents, credentials and access secrets in appropriate protected storage, not in this worksheet or public examples.

Rowan uses the invented project label “Clear Event Flyer” in a mock proposal. The legal seller field remains “to confirm.” A mock payment screen is labeled simulation. Neither a brand label nor a drafted bank application proves that an account is approved or can receive funds. No actual account is opened in this exercise.

Before relying on a process, confirm the current state with the institution through its legitimate route. Record the result and any limits on use. If a document must be corrected, preserve its earlier reference and record what changed; do not alter someone else's official record or invent an approval to make the packet look consistent.

06 — Test the economics and the time

Define one order, one currency and one planning period. Separate startup outlays, recurring fixed costs and per-order costs. Label whether labor is a cash payment to someone else or an allowance used to examine the owner's time. Do not count the same cost under both headings.

Rowan's fictional USD 120 order includes USD 20 of direct cash costs, leaving USD 100 before an owner-time allowance. Two owner hours valued at USD 25 per hour give a USD 50 planning allowance and leave USD 50 after that allowance. The allowance is an assumption, not an additional cash payment in this model.

Against USD 300 of fixed costs for the same month, the cash-cost threshold is 300 ÷ 100 = 3 orders. The separate planning threshold after the time allowance is 300 ÷ 50 = 6 orders. Ten available delivery hours allow only 5 two-hour orders. The planning threshold exceeds assumed capacity. Startup work, taxes, refunds and other unlisted costs are not included.

Use BD-06 to test slower delivery, higher costs and different prices without treating any scenario as a forecast. Divide fixed costs by positive per-order contribution and round up to whole orders when orders are indivisible. Zero or negative contribution does not give a useful positive order threshold. The comparison on page 15 examines a proposed change.

07 — Describe the offer and its limits

A clear offer states what the customer receives, what they must supply, what is excluded and what happens when the requested work changes. It should also make timing, revisions, payment questions and support easy to locate. This workbook's prompts are a scope checklist, not a contract template or a statement that particular terms are enforceable.

Rowan's mock offer specifies one PDF flyer, one revision round and customer-approved text and images. The timing discussion begins only after usable inputs are available. Permission to use supplied materials must be confirmed. An image appearing online does not establish that the customer or provider may reproduce it.

Use BD-07 to record the offer version and an acceptance question for each deliverable. “Looks good” is less precise than confirming the correct event date, readable contact details and the agreed file format. Distinguish these factual checks from a promise that a flyer will produce attendance or sales.

When a customer asks for an extra page or a different deadline, record the request and clarify the revised scope before treating it as agreed work. Preserve the earlier proposal and the actual response. Get appropriate advice on legal terms, refunds and consumer obligations for the real offer; do not use the exercise to waive rights or substitute for required disclosures.

08 — Follow a proposal without inventing revenue

A pipeline describes possible work at different stages. Keep an inquiry, a proposal, an acceptance, a payment and a completed delivery as separate events. A number attached to a proposal is neither money in the bank nor proof that you can deliver the work.

In a fictional practice pipeline, Rowan has three proposals at USD 120 each: USD 360 in quoted possibilities. One is accepted but unpaid, one is awaiting a response and one is declined. No payment is recorded. The accepted USD 120 is still not cash received. Preserve the declined record rather than quietly counting it as future revenue.

Use BD-08 to record the source of the inquiry, any agreed contact route, the proposal version and the actual next action. Follow the person's preferences and applicable communication requirements. This workbook does not authorize unsolicited outreach, create a mailing list or schedule messages.

If someone changes a request, update the proposal history and recheck capacity. Do not hold a delivery slot or promise a deadline solely because a spreadsheet probability looks favorable. At the next review, compare observed responses with assumptions and record whether the offer, instructions or customer group needs revision.

09 — Test the purchase journey before relying on it

A customer journey includes more than a successful payment screen. Check whether a person can understand the offer, see the seller and terms, obtain a receipt, receive the right deliverable and find help when something fails. A successful technical test does not establish legal or tax readiness.

Use test or sandbox modes where the provider supports them and label the evidence accordingly. Record the actual environment, version, input and observed result. A simulated transaction must not appear in real sales totals. This workbook does not make charges, activate a shop or grant access to customer systems.

Rowan's fictional test confirms that the offer page opens and a sample receipt is generated. A delivery-link test fails for a second test user, and the recovery route has not been checked. BD-09 records those limits. The correct conclusion is “delivery and recovery unresolved,” not “checkout passed, launch approved.”

Before an actual launch decision, review the real offer, relevant requirements, privacy, customer support, failure handling and outstanding blockers. Assign each unresolved item an owner and an evidence-based completion check. A launch checklist with every box marked is only as reliable as the evidence behind those marks.

10 — Deliver a defined result and handle changes

Turn the offer into a short delivery sequence: receive usable inputs, confirm scope, produce the agreed output, check it and record the handoff. Identify the point where missing inputs or unclear permission should stop the work. A calendar deadline does not make an unsupported assumption safe to use.

For the flyer exercise, the check covers the supplied event date, spelling, contact information, file format and readable layout. The fictional source image has no confirmed reuse permission. Rowan records the question and waits for an authorized replacement or confirmation before using it. The worksheet does not decide the rights question.

Use BD-10 for the deliverable version, checks performed, reviewer or checker, unresolved issue and actual delivery evidence. An uploaded file may still be inaccessible to the intended recipient. Record an observed access result when available, without equating access with acceptance or customer satisfaction.

If a mistake is discovered later, preserve the earlier version, identify the correction and communicate through the agreed route. Track rework time and its cause. The separate Business Continuity & Key Records guide offers deeper handoff and recovery exercises; refer to it instead of creating another conflicting master record here.

11 — Review cash timing and unfinished work

Use a repeatable operating review to compare promises, delivery and cash events. Choose a period that fits the work. A monthly review worksheet is an evergreen tool, not a monthly publication. Keep original transaction evidence and dates so later changes can be traced.

Distinguish quoted work, unpaid accepted work, cash received, refunds and payments made. A transfer between your own accounts is not automatically a new customer receipt; borrowing and owner contributions are different funding events. The workbook does not classify taxable income, deductions or accounting recognition. Ask a qualified adviser about those questions.

The hypothetical cash exercise on page 16 starts with a stated balance and includes only listed receipts and outflows. It deliberately leaves an unpaid amount outside the cash total. A positive ending balance does not establish profit, adequate reserves or the ability to meet obligations omitted from the exercise.

Use BD-11 to record the period, opening balance basis, actual cash events, unpaid or upcoming items and the next decision. For detailed expense, mileage and royalty records, use the existing Small Business Recordkeeping guide. Connect records by reference rather than counting the same transaction again in multiple totals.

12 — Decide what to improve, pause or repeat

Growth is a decision supported by evidence, not the automatic next step after completing a workbook. Review the original customer problem, actual responses, delivery quality, time, cash timing and unresolved requirements. An increase in inquiries can create more unfinished work without improving the business.

Rowan's example ends with mixed evidence: a clearer offer and checked arithmetic, but no observed paid demand, an unresolved delivery test and a material-rights question. The justified next step is a bounded revision and recheck. No fictional sales forecast or checklist turns those open items into a completed launch.

Use BD-12 to compare continue, revise, pause and stop. Name the evidence that would support each choice and the cost or time limit for another test. Record the owner and review point. Preserve the reason for the decision so someone revisiting the project can understand why it changed.

Identify what would happen if the person doing the work became unavailable: who can locate the approved records, what authority is required and how customers would receive accurate information. Use the existing continuity guide for the fuller exercise. Finishing this workbook produces a documented model and next actions; it does not guarantee a viable business.

Compare two assumptions before changing the offer

This is a fictional sensitivity exercise, not a recommendation to charge a particular price. Both scenarios use USD, USD 20 direct cash cost per order, two owner hours at an assumed USD 25 hourly value, USD 300 fixed costs and ten available delivery hours in the same month. Startup work and unlisted costs remain excluded.

Scenario A: price USD 120. Cash contribution = 120 − 20 = USD 100. Planning contribution after owner time = 100 − (2 × 25) = USD 50. Cash threshold = 3 orders; planning threshold = 6 orders. Capacity = 10 ÷ 2 = 5 orders. At five orders, the planning contribution is USD 250, which is USD 50 below the included fixed costs.

Scenario B: proposed price USD 150, with all other assumptions held constant. Cash contribution = USD 130; planning contribution = USD 80. Cash threshold = ceiling(300 ÷ 130) = 3 whole orders. Planning threshold = ceiling(300 ÷ 80) = 4 whole orders. Four orders require eight delivery hours and fit the assumed ten-hour capacity.

Scenario B improves this model's arithmetic but supplies no evidence that customers will pay USD 150, that delivery reliably takes two hours, or that all costs are included. Its correct status is an alternative to investigate. It is not validated demand, a sales forecast or approval to launch.

Slow-delivery check for Scenario B: three hours per order create a USD 75 time allowance and USD 55 planning contribution. The planning threshold becomes ceiling(300 ÷ 55) = 6 orders. Ten hours allow only three whole three-hour orders. The earlier apparent fit disappears.

Write the changed assumption and result on BD-06. Next check: measure a bounded prototype task, including coordination and rework, and examine willingness to pay without claiming that a hypothetical preference is a purchase. Keep model revisions and evidence dates visible.

Reconcile a hypothetical cash period

This separate simulation explores cash timing after hypothetical activity. It does not change the earlier validation case: that case still contains no observed purchases. All values below are supplied teaching facts. The simulation is not an accounting statement or tax return.

Opening recorded cash: USD 500. Customer cash receipts for two simulated orders: USD 240. Included fixed-cost payments: USD 300. One startup payment: USD 100. Direct cash costs for those two orders: USD 40. One partial customer refund paid: USD 30. No other movements are included.

Ending recorded cash = 500 + 240 − 300 − 100 − 40 − 30 = USD 270. The net cash movement is negative USD 230. The USD 100 startup payment appears once; it is not also included in the USD 300 fixed-cost payment. The USD 30 refund appears once and remains linked to its original customer receipt.

A separate accepted but unpaid USD 120 amount is listed as pending. It is not added to ending cash. Its proper accounting or tax treatment is outside this exercise. Likewise, the owner-time planning allowance from page 15 is not a cash outflow in the supplied facts.

At the end of the period, verify the opening-balance basis, each included cash event and any discrepancy. A balance of USD 270 does not prove a profit, adequate liquidity or the ability to cover unlisted future obligations. Record upcoming items separately and ask a qualified adviser about classification where needed.

Use BD-11 to preserve the period's record. If the unpaid amount is later received, record the actual later event and period. Do not backdate the receipt to make the earlier cash review appear stronger. Keep the source record and any correction history.

Five questions to try

1. Four people express interest, two complete a prototype task and none purchase. How many paid orders were observed? Answer: zero. Keep all three measures separate; the small fictional test does not validate a market.

2. In Scenario A, can five orders meet the planning threshold after the owner-time allowance? Answer: no. Five × USD 50 = USD 250 against USD 300 fixed costs. Six orders are needed under those assumptions, but capacity is five. The separate cash-cost threshold is three orders.

3. Does Scenario B's four-order planning threshold prove the new price is viable? Answer: no. It is a conditional calculation. With three delivery hours rather than two, the threshold becomes six orders while ten available hours allow only three whole orders. Demand and unlisted costs remain unknown.

4. Three USD 120 proposals exist, one accepted but unpaid. How much cash does that pipeline establish? Answer: none. USD 360 is quoted possibility and USD 120 is accepted unpaid work in the exercise. Payment requires its own evidence.

5. What is the hypothetical cash-period ending balance, and should the pending USD 120 be added? Answer: USD 270; do not add the unpaid amount. The calculation includes listed receipts, fixed costs, startup payment, direct costs and refund once each. It does not establish profit or tax treatment.

Before making your own decision, identify the source and date for each input, the events actually observed and the limits of the result. If the record says more than the evidence supports, correct the wording and assign a next check.

The twelve worksheets that follow correspond to the twelve lessons. They are reusable blank organizers, not official applications or contracts. Your completed business records stay with you.

BD-01 — Find a problem worth understanding

Use one dated copy for one model, offer or review. Keep observations, interpretations and next actions distinct; use private references instead of sensitive data.

Customer, task and recent problem

Observed behavior, source/date and note permissions

Your interpretation and existing alternative

Interest, task completion and paid demand, kept separate

Next bounded experiment, success/stop conditions

Owner, review date and evidence that would change the decision

For longer notes, attach a sheet labeled with this worksheet code, question, alias and date. Keep completed records private.

BD-02 — Write a model you can revise

Use one dated copy for one model, offer or review. Keep observations, interpretations and next actions distinct; use private references instead of sensitive data.

Model version/date and intended customer

Problem, proposed offer and promised result

Delivery method, inputs and dependencies

How customers could find the offer; permission limits

Cost/revenue assumptions and weakest evidence

Next check, owner and decision history

For longer notes, attach a sheet labeled with this worksheet code, question, alias and date. Keep completed records private.

BD-03 — Compare alternatives fairly

Use one dated copy for one model, offer or review. Keep observations, interpretations and next actions distinct; use private references instead of sensitive data.

Customer task and alternatives, including doing nothing

Sources, dates, scope and what was actually observed

Comparable features, prices and exclusions if known

Interpretations and missing information

Reason to keep the current alternative

Claim to test, fair evidence and next review

For longer notes, attach a sheet labeled with this worksheet code, question, alias and date. Keep completed records private.

BD-04 — Find the requirements for your actual activity

Use one dated copy for one model, offer or review. Keep observations, interpretations and next actions distinct; use private references instead of sensitive data.

Actual activity, locations and operating circumstances

Separate agency/adviser question for each requirement

Official source, date checked and scope of answer

Application/approval status and evidence reference

Conditions, unresolved questions and next check

Responsible person and real source for any deadline

For longer notes, attach a sheet labeled with this worksheet code, question, alias and date. Keep completed records private.

BD-05 — Keep business identity consistent

Use one dated copy for one model, offer or review. Keep observations, interpretations and next actions distinct; use private references instead of sensitive data.

Project/brand label and legal-seller question

Document references and source of each name/status

Mismatches, corrections and version history

Institution requirements and actual response reference

Application, approval and operational availability states

Protected record locator and next action; no secrets

For longer notes, attach a sheet labeled with this worksheet code, question, alias and date. Keep completed records private.

BD-06 — Test the economics and the time

Use one dated copy for one model, offer or review. Keep observations, interpretations and next actions distinct; use private references instead of sensitive data.

One order, currency, period and model version

Price and included per-order cash costs

Owner-time hours/rate, if used; keep allowance separate

Fixed/startup costs, exclusions and evidence sources

Contribution, whole-order threshold and delivery capacity

Changed assumption, revised result and next check

For longer notes, attach a sheet labeled with this worksheet code, question, alias and date. Keep completed records private.

BD-07 — Describe the offer and its limits

Use one dated copy for one model, offer or review. Keep observations, interpretations and next actions distinct; use private references instead of sensitive data.

Offer version, customer task and defined deliverable

Included work, exclusions and required customer inputs

Timing assumptions, dependencies and revision scope

Price/payment/refund questions for actual terms review

Factual acceptance checks and rights/permission gaps

Requested change, actual agreement and next step

For longer notes, attach a sheet labeled with this worksheet code, question, alias and date. Keep completed records private.

BD-08 — Follow a proposal without inventing revenue

Use one dated copy for one model, offer or review. Keep observations, interpretations and next actions distinct; use private references instead of sensitive data.

Inquiry/proposal ID and permitted contact route

Offer version, quoted amount and date

Actual status and supporting response reference

Payment and delivery states, recorded separately

Next agreed action, owner and capacity dependency

Decline/change history and review date

For longer notes, attach a sheet labeled with this worksheet code, question, alias and date. Keep completed records private.

BD-09 — Test the purchase journey before relying on it

Use one dated copy for one model, offer or review. Keep observations, interpretations and next actions distinct; use private references instead of sensitive data.

Offer/version, test environment and exact test scope

Seller/terms/permissions questions and source references

Receipt and delivery tests: actual results/evidence

Failure, refund, privacy and recovery checks or gaps

Unresolved blockers, responsible person and retest

Owner decision and limits; simulation is not a sale

For longer notes, attach a sheet labeled with this worksheet code, question, alias and date. Keep completed records private.

BD-10 — Deliver a defined result and handle changes

Use one dated copy for one model, offer or review. Keep observations, interpretations and next actions distinct; use private references instead of sensitive data.

Order/deliverable version and agreed scope reference

Input completeness and rights/permission checks

Quality checks actually performed and findings

Issue, change request and rework record

Delivery/access evidence; acceptance kept separate

Correction or continuity handoff and next check

For longer notes, attach a sheet labeled with this worksheet code, question, alias and date. Keep completed records private.

BD-11 — Review cash timing and unfinished work

Use one dated copy for one model, offer or review. Keep observations, interpretations and next actions distinct; use private references instead of sensitive data.

Review period, currency and opening-balance basis

Dated cash received and supporting references

Dated outflows/refunds and supporting references

Unpaid, upcoming and other funding items kept separate

Reconciliation, exclusions and remaining uncertainty

Decision, responsible person and next review

For longer notes, attach a sheet labeled with this worksheet code, question, alias and date. Keep completed records private.

BD-12 — Decide what to improve, pause or repeat

Use one dated copy for one model, offer or review. Keep observations, interpretations and next actions distinct; use private references instead of sensitive data.

Model/version and evidence from the latest period

Customer, quality, time and cash findings

Continue/revise/pause/stop options and reasons

Next test, time/cost limit and stopping condition

Continuity dependency and authorized record reference

Decision, owner, review point and evidence still needed

For longer notes, attach a sheet labeled with this worksheet code, question, alias and date. Keep completed records private.

Sources, related guides and review limits

S1 — SBA, Plan your business: https://www.sba.gov/counseling/plan-your-business/ . Checked November 3, 2026. Provides starting points for market research, business plans and startup costs. DTP's fictional case and worksheet methods are original teaching material, not an SBA forecast or endorsement.

S2 — SBA, Launch your business: https://www.sba.gov/counseling/launch-your-business/ . Checked November 3, 2026. Lists separate topics including location, structure, registration, tax IDs, licenses, banking and insurance. The page is a research starting point; it does not resolve which requirements apply to a reader.

S3 — IRS, Starting a business: https://www.irs.gov/businesses/small-businesses-self-employed/starting-a-business . Checked November 3, 2026. Directs readers to federal-tax topics including structure, EINs, taxes and recordkeeping. State and local questions require their own sources. No tax classification is supplied by this workbook.

Original DTP material: twelve lessons and BD-01 through BD-12 worksheets developed from the existing Build a Useful Business outline. Fictional calculations, customer counts and workflow outcomes are stated teaching assumptions. No confidential applications, real identifiers or private customer files are reproduced.

Related free materials: Practical Pages and its Follow-through Companion at davidtompublishing.com/practical-pages/ supply shorter validation, cost and evidence exercises. This workbook extends those themes and identifies the overlap; it is not a claim that each concept is new.

For detailed expense, mileage and royalty records: davidtompublishing.com/business-working-guide-downloads/ . For broader handoff and recovery exercises: davidtompublishing.com/continuity-working-guide-downloads/ . Use references to those records instead of duplicating transactions or creating conflicting masters.

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