



## Patrick Findaro Joins us to Talk about Franchising and Opportunities for Visas

*[This transcript was generated by artificial intelligence. Timestamps are not 100% accurate depending on the platform used for listening].*

Contact [sales@advertisecast.com](mailto:sales@advertisecast.com) to advertise on Investing for Beginners podcast. The Investing for Beginners podcast is part of the [Airwave Media](#) podcast network.

**Dave**

0:00

All right, folks, welcome to Investing for Beginners Podcast. Today we are joined by Patrick Findaro, the managing partner of Visa Franchise and Vetted Biz. And he's joining us to talk to us about helping franchises and investors who are seeking visas connect, as well as some other great stuff. So Patrick, thank you very much for joining us today.

We really appreciate it. And we're kind of looking forward to this conversation. I think it's gonna be really interesting. So I guess for those out there that are not familiar with you, can you kind of give us like maybe, you know, a reader's digest the very old term version of kind of how you got started, kind of how you got to where you are,

**Patrick**

0:32

yeah, no, definitely Dave and Andrew, thanks, again, for having me on big fan of your podcast. And you guys provide tremendous value, especially for those that are looking to get their feet wet, hopefully for many years to come in the investing world. So keep producing great content a little bit about myself, I actually got my start on Wall Street, I worked at JP Morgan at a college, I learned a lot, but it was a growing role.

And I discovered Miami, Florida. And it seemed like a nicer place to live than New York. So I moved down to Miami Beach 10 years ago. And I got a job and Information Services, where we were essentially selling data to multinational companies, and that segmented into working in a small private equity group that would lend money to franchisees.

And my brother and business partner was working at Restaurant Brands International, which owns Burger Kings importance, Popeyes and they just acquired Firehouse Subs. And we discovered this investor visa program called the E to visa where essentially you can invest if you have a passport from 80 or so countries around the world. As little as 80,000 \$100,000 in a US business, that creates a couple of jobs. And you can live in the US indefinitely with your family. And we saw that this visa category was under utilized. And under marketed there was another visa category called the EB five visa, which was 500,000 now 800,000

That you people talked about a lot more that mostly went into real estate projects. And we thought that franchising was a good pathway for people that hadn't done business before in the United States, where the franchise work and help them set up the business or acquire an existing franchise and kind of help with many of the aspects of operating the business. So that's how we got our start. And three years ago, we launched a platform, we're now the second most traffic in franchising website called vetted biz.com, where we essentially had all this data with our work at visa franchise, and we published it, put it online, and then figured out later how to kind of monetize it after two and a half years.

So anyone looking at investing in a franchise, we have 5700 franchises on our site that is, and that's a good start for people that maybe want to explore business ownership through a franchise or even an existing business.

**Andrew**

2:49

That's very cool. I guess to start on the visa side, you mentioned being able to get a visa, what kind of countries does that apply to? Maybe another question, are there like some countries that's most popular that people use from

**Patrick**

3:04

great questions So all of Western Europe besides Portugal, South America, Colombia, Argentina, North America, Canada, Mexico, is basically where the US has a treaty of commerce and navigation with and we've had one with the UK since I think 1812. So that would be the country that we've had this special investor visa treaty with sunset, what 210 years. And over the years, you've had countries enter into this agreement, or left recent countries that have entered in Israel and New Zealand, other countries that have left Ecuador, Bolivia and Iran.

So there's a list on the State Department website, I can always flip it on the link for any of your listeners that are viewing abroad, to see if they're eligible. And it's probably the most straightforward path. If you have the capital, and you're looking to move to the US and take advantage of this e to investor visa program.

**Andrew**

3:59

Can we take the dumb question, say somebody's never looked into getting the visa? Like what's the typical timeline for that?

**Patrick**

4:05

No. Great question. So COVID was like a major wrench in the process, where before at consulates, it would take anywhere from one week to four months to get the visa appointment. And you basically had to show that you've invested the capital or at least committed the capital.

So it could be like an escrow account for an existing business that you're purchasing. Or maybe you're already started doing conducting business in the US and you've been traveling back and forth and you can show that you've spent that money and that there's revenue coming in but once you show that there's a proper business plan and you've committed to the process right now, depending on the consulate, it's more like anywhere from one to eight months where if you're applying in Canada right now be closer to eight months. And if you're applying in Mexico, for example, it would be closer to two months and there are some consulates that are getting approved super fast like in Paraguay randomly they approve in like two weeks.

So it's all across the board and You can reach out to us at [visa franchise.com](https://visafranchise.com). With more information, or directly on the State Department website, you can see the scheduling times to get an interview for all different types of visa categories a lot shorter than I would have first thought, yeah, you invest the money, you show you're going to create some American jobs. We want you here. You're welcome. And

**Dave**

5:22

so I guess maybe to back up for just a moment, we're talking a little bit about franchises, and that for people out there that don't know what a franchise is, can you maybe kind of explain that in layman's terms, what

**Patrick**

5:32

that would be? Definitely. So a franchise is a type of license, a license or is going to give the right to a licensee to use their business model. So as a franchisor, I say, McDonald's, I'm going to allow McDonald's franchisees to use my know how use my branding, use all the vendors that I've created, potentially rent my space, and you can I'm going to be the landlord as well.

But essentially, you're lending a business model that hopefully is a successful business model, but not always the case, to a franchisee for a five year 10 Year 20 year period. That's essentially what franchising is its type of licensing, where you're lending your business model. And potentially there's a distributor that's going to distribute your services or your goods. Cool.

**Dave**

6:24

So outside of I come from the restaurant side of the world. So I understand that there's a lot of restaurant franchises, other types of businesses that offer franchises besides restaurants,

**Patrick**

6:35

for sure, yeah. So quick service and full service restaurants account for like 40%, the franchise businesses in the United States, but the other 60% are anything from education, health care, real estate, property management, really across the gamut.

**Dave**

6:51

That's awesome. So if you want to get into franchising, what kind of person does it appeal to like, what should you understand if you want to walk into franchising about it that you may not think,

**Patrick**

7:03

I would say if you're super entrepreneurial, very, very creative, always a new idea. And you're always looking to, you know, create the next big thing franchises, it's not for you. It's more about executing the business plan that should have been proven, and millet people from former military veterans are amazing franchisees as well as working at the franchisors.

But it's really about executing and taking calculated risk based on what's happened with the other franchisees and the historic so you have a ton of data for people that are interested and maybe leveraging up through SBA loans or other financing mechanisms. And you really want to analyze, you know, as much information as possible, there's a ton of information in the franchising space.

So it's that same type of person that's willing to just execute the plan, and you can contribute feedback. But at the end of the day, you are signing up for a business model, and you should be willing to execute that business model. And if you're uncertain in any way, don't sign that franchise agreement. And don't commit to that 10 year term.

**Andrew**

8:07

Makes sense? So can you give us an example, let's say, I live in the UK, and there's a particular franchise that I like and can see myself running, maybe we could use even like a specific company, if you like, just to really kind of make it easy to understand how it is beneficial to go through a franchise getting the visa, versus like starting my own restaurant, somewhere else, you know what I mean?

**Patrick**

8:34

So as especially Dave knows, the restaurant space is so location dependent. So it's nice to have those checks of not only the local realtor that's helping you that has a bit of an agency issue he just wants you to he's gonna want you to sign and get his commission. But with franchising, you have that long term partner, essentially 10 years where, yes, they'll get a franchise fee, but they're gonna make most of their money from the royalties that they collect over that 10 year period.

So they're gonna want to make sure that you have good sales and that you're making money. And they're incentivized that you choose the right location on the right block. And you have essentially, you know, there's a common saying you're in business for yourself, but not by yourself. So I think a tradition, a nice transition, smooth landing to the United States, if you're not already doing business in the US, you don't already have Yeah, basically, US experience of franchising is a tremendous opportunity. And even if you're selling to the US market, say through E commerce or you're just investing in US stocks, that's not a good fit for the investor visa, it has to be a real operational business with us employees.

So depending on what you do, the franchise can really serve as the anchor for your visa. And you can work with an attorney to kind of set up a holding company family office that did this investment in our franchise and you also do consulting you also have an E commerce site. A lot of our clients In an E commerce or they had a prior experience in E commerce where they want to be in the US mostly for their kids education. They use the franchise as the anchor, but then they have other business activities that aren't a good fit for the two visa, whether it's minimal capital required, or you don't have the US employees.

**Andrew**

10:18

So how does that compare that kind of a visa versus some other type of visa, I'm assuming there's benefits to there's a providing jobs part,

**Patrick**

10:25

definitely. And there's a whole gamut of visa. So there's really only two investor visas, the E two visa say minimum 100k credit couple of jobs doesn't directly lead to a green card. But there's a lot of ways to get a green card, then you have the EB five visa, which is \$800,000. But it's going to take a few years for you to get that visa and get that what is in effect a green card.

So those are the two investor visa categories, then you have more than 10 work visas, whether you're coming here for training j one h one B's specialized knowledge, few different greencard categories. So there's a lot of work visas, and that's something that we're exploring at visa franchise, also helping people just work at franchises. So say you don't have 100k, but you have 20k 30k to cover your move and the transition for your family. There are franchisees that are willing to sponsor you to work at their business. So there's a lot of different work franchises that we recommend, you should at least have 20k to make that transition to the US, especially if you're not a single girl or guy, and you have people depending on you. And then there's other student visa, cuz there's visa as you can get through marriage.

So there's really a wide gamut. But for those that have capital, usually one of the investor visa categories or the employment categories are going to be the most straightforward, with the exception being if you're married to an American citizen, then that's the best path go with that. And you get your green card fast. That's my wife's French, and she got a green card and a year and a half and got work authorization, Travel Authorization and five months.

**Dave**

12:00

That's awesome. So let's I guess kind of go back to Andrews scenario, you're coming from England, and you're buying into a franchise, and it gives you a visa. If you want to become a citizen. How does the visa translate to that? Is it something that helps along the process? Or do you have to go other steps beyond that to become a you know, a citizen? If that's what you want?

**Patrick**

12:23

Really good question. So say you have a UK business and you have 20 employees in the UK, you're making 300k of profit, you could potentially set it up where you sponsor yourself as the executive through EB one C. Green card and you as an effects, sponsor your own green card, and you could get a green card in about a year. But you have to have that business in the UK to justify sponsoring a US executive. And the US business needs to be growing and have a 10 plus employees.

So that's one path, you could also invest another 700k In addition to your 100k investment and get a green card that way. However, in all practicalities, our clients generally don't go with one of those two options. Usually what happens is the spouse as once you enter the United States, the spouse has work authorization. So you could have a trial period with an employer and then the employer responses you for the EB three v two, there's different categories that employers can sponsor their employees, or prospective employees. And those can take anywhere from a year and a half to two years.

So we've been doing this for seven plus years, and very few of our clients renew their E to visa, which generally comes due around year five, but it's gonna depend on the country as they get a green card somehow and the most common path, especially with YouTube, we probably know more than me, but the labor and unemployment rate I think is like 3.6. There's a lot of employers that are willing to sponsor foreigners and this tight labor market.

**Dave**

13:54

Yeah, for sure. You kind of sort of answered the question I had in my head for a second there. Do the typically do the visas match up with the franchise, you know, license that you sign? So if you get a 10 year franchise license, can you get a 10 year visa? Is that a dumb question?

**Patrick**

14:10

That's a good question. And it also like it made me think the last week I'm like, Why doesn't the franchise agreement also match up with like the lease term? Like you have all these different things going on.

In the case of these investor visas, the visa, the franchise agreement, the commercial lease, unfortunately, they don't match up. And in all practicality, the franchise agreement generally is for 10 years, but the average franchisees going to hold their business for seven years. So there's going to be generally a liquidity event or you cease your operations where you go separate ways from the franchisor generally, you're selling your franchise and hopefully that is the reason that you're getting out of the system at year seven, but the average hold time for a franchisee in the United States is seven years so before that franchise agreement even comes to

**Andrew**

14:58

I wonder if a little bit of the Carson All of I'm pretty familiar with franchise business models. Dave, you have a little bit of background in that. And Patrick, obviously, this is your bread and butter. How would you kind of pitch franchising as far as like how people can see it as being a really good business model to pursue because as somebody with an entrepreneurial background, I understand that it's super, super, super difficult to get a business off the ground. And franchising is really nice, because it gives you something that's proven.

Plus, it tends to have really great returns on that hard work and capital, if you're in the right type of model. So maybe can you speak on some franchise models that have done really well and kind of driven really good returns, or just some of the aspects of franchising that makes it special when it's done? Right,

**Patrick**



15:52

divalent. I mean, I listen to one of your episodes on KPIs, and you just have so much data on franchising, so you can see what the net unit growth is, you know, how many are opening and how many are closing what the, you know, 58% of them record their average unit volume. So you have a lot of data to leverage compared to if you were going to start your own independent business, that helps also, you know, franchising in itself has the potential to be really good, but they have the same SBA charge off rate, the same amount of franchises and independent businesses, they default at the same rate. So you've got to choose the right system.

A lot of the KPIs you to look at to judge public equities, is what you should be doing on the unit level for these franchise systems as well. As you know, you can look up to the parent company to see how they're performing, even if they're not publicly traded, because there's a Franchise Disclosure Document, and every franchise brands required to show income statements from the prior three years and how they make money. So there's a lot of information you can use. And it's much easier Andrew like to understand when you're going to open up, how long is it gonna take you to open up and you have the franchisor we're helping with the getting the best person for permits, fill it out, etc. So you have that and you can talk to other franchisees, you talk to eight that are currently in the system, maybe two or three that sold or closed down so you get some balance to see how it is actually running that business.

How long is it gonna take to open up if it's a property management franchise, it could take two months, you just have to get the real estate license and you open up in two months. If it's a preschool like Godard, Primrose, there's a lot of franchises that are preschools, now, it could take two years, because you're going to do a ground up construction. Same if you're going to do like a storage authority a self storage franchise, it could take up to two years until you open your doors. So the time to open and then the time to break even is a nice indicator that you're going to have a good idea before you sign franchise agreement or at least you should for the top brands time to break even could be the first one I spoke to a franchisee of Cinna Holic first month open in Texas broke even and that obviously fulfilled someone to maybe invest in a second franchise concept and then time to make 5k.

So how long does it take to make 5k As an owner, that you can help contribute to your family and you're making \$5,000. So you should have a pretty good idea with most franchise brands, time to open, time to break even and time to make 5k when you can really start contributing to your family's income. The brands that I like tend to have good net unit growth and a payback period within four years.

So some hot franchises right now crumble cookies, there's only territory available and I think eight US states for those that are dialed in Canada it's wide open Mexico, Japan, they're looking to expand there but essentially that business you invest \$300,000 could be lower it could be up to 550 and the EBIT da the owners profit on this is about 300k So it's a business that after you open after you stabilize you should be making that return back every year and you can open up multiple locations nothing bundt cakes, Jersey Mike's those are food franchises that have done very well. Jersey Mike's is still led by the founder it's been 50 years average store sales have gone up from like 400k back in 2001 2002. Up to now they're doing 1.1 mil so that's not bad selling sandwiches, especially where subways at like 500k or Jimmy John's is more like 750 800k you have that information on averaging the volume, the profitability for that exact friend or that industry to make an assess risk of what franchise you want to go into and start from zero or I just interviewed a franchisee of Brightstar A healthcare franchise where they do homecare, and they do staffing for hospitals, where he acquired that franchise he currently owns at one point for the sales were 1.5 million.

And he's grown that to 8 million open up adjacent territories. So in the seven year period is growing the top line revenue of 1.5 to eight mil. And a key thing was he had that base here, he had the relationships, he had initial client base, it was much easier, it's probably easier going 1.5 to eight than it would have been maybe to go from zero to 1.5 growing through acquiring an existing franchise,

**Andrew**

20:36

that's a great example. I appreciate you sharing that because it could be very inspiring for somebody. So maybe taking the other side of being a little bit skeptical. People might think if franchising was so good, why would the parent company even take on franchisees? Why wouldn't they grow with themselves? So can you speak on? What are some of the reasons why some of these great brands will choose to bring on franchisees?

**Patrick**

21:00

Great question, I think a part of it could be access to the capital markets and cost the capital, like you have Dutch Bros. That was a big IPO last year. And they had a lot of franchisees, but now they're decided to just grow through corporate stores, I was just at one in Arizona and there was a crazy line, amazing corporate culture, I do not own Dutch Bros stock, but I definitely want to study it more.

And they do average unit volume over two mil. And the square footage is like 800 square foot drive thru. So that model they have a franchise component. But they're they have the capital just to keep opening

corporate stores. So they're gonna go that path companies like Chipotle sweet green, they don't franchise, they have tight supply chain, they want to provide the best produce the freshest product. And that's difficult to do when you're a franchise system. And you might be relying on national distributors like Cisco. So I think it comes down to the culture of the business if you're looking to all promote from within. And if there's capital constraints, protecting your brand.

There's a lot of reasons why you would not want to franchise but you could also explore a licensed business model like Starbucks, where you can license a Starbucks, but good luck opening a drive through Starbucks, the corporate guys want to have that location, they're going to open up the drive throughs. And the license ones can be hotel operators where they have a Starbucks in their hotel, or you have a Starbucks in a target or a strip center. But probably the most profitable locations are just going to be owned and operated by the parent company Starbucks.

**Dave**

22:34

That's really interesting. So I guess a question that kind of pops to mind when thinking about this. You were talking earlier about vetting these companies. So what is your process for vetting franchises, not only for the people that are searching for visas, but just you know, I think the research process will probably help for people wanting to buy individual stock.

**Patrick**

22:52

Exactly. Yeah, no, well said Dave. So visa franchise is kind of like a white glove service where we get paid an upfront consulting fee to help clients analyze any franchise, we have, you know, 5000 plus that we have access to and we look at some of the indicators. I mentioned that you know, growth, also non numbers stuff, like who's the founder? Can we run a background check on this guy?

Does he have any prior issues criminal ever declared bankruptcy litigation? How does he treat franchisees? There's franchise systems that will sue franchisees into bankruptcy to collect on that 18 years or 17 years of royalties because you signed a 20 year agreement.

Meanwhile, the franchisor is netting \$2 million dollars a year and the income and they're forcing people to go into bankruptcy. So that's a minority of cases, I would say like 2% of franchise brands were the owners are really just bad actors. And they're looking to take advantage of their franchisees. And so there's a lot of

red flags that we look out for. But a big thing is like, do you have the potential to make money with this. And if you're working in it full time, you know, average, if it's a retail location, you gotta be making more than 400k in sales, because you have at least to pay you have employees. So if average franchisees making less than 400k in sales, which happens with a lot of franchises, that's a huge red flag, and then the payback period, how long is it going to take you to get your money back? Imagine it's unlevered.

You invest, say, 150k in a property management franchise, that includes working capital, the franchise fee, the rent deposit, training your car, even to visit the properties is gonna take you more than four years to get that 150k back. So it's better to do an independent business or maybe a different franchise within property management or a different industry if you can't find one within property management. But I think payback period within four years is a fundamental indicator and with the right data, as well as vetting that data with existing franchisees, I mentioned talk to eight more more existing for Anchises and then talk to people I left the system and ask them why they left the system. And from them, you want to get the resale value. So you can go on sites like bizbuysell.com. And you can apply a haircut of 10% on the asking price. And that's generally what the business is going to sell for.

So if you see subways that are selling there on biz buy sell for 200k, you can presume that should close around \$180,000. And then look at what the midpoint is or what the cost would be to open a subway. And if it costs 300k to open the subway, and people are selling them for 180k, that's not a good business, it doesn't incorporate any of your sweat equity into the business, might as well buy that existing business or buy another independent or do something else.

So that's a huge red flag where the mid point investment amount is more than the resale value. And you see that with a lot of franchises, we're gonna be uploading this data on our site vetted visit.com. So people can easily see and spot these red flags. And we don't have to just do it for clients that pay us a pretty substantial fee in the 1000s at visa franchise. But with that it is 79 bucks a month, you can get this data on 1000s of franchises to kind of spot these red flags. And then you know, see the positive signals that have amazing average unit volume.

And just a quick example, like a senior care franchise, you could start for 150k, maybe 200k, with the working capital for the first year. And those businesses generally sell at 900k. So you could potentially sell a senior care franchise that you started for 200k, five years later for 900k. And you could also look at acquisition targets device, a mom and pops roll it up into your system, I'm a big fan of the service based franchises that are flexible, and you don't have to have a big build out. And that you can also grow organically as well as in organically through acquisitions.

**Andrew**

26:57

Funny half sounds simple sale value, but can be so profound. And I like how it doesn't need to be incredibly complex to come up with a decision like that as part of the due diligence. Can you give us a overview of you know, pros and cons versus getting the visa like do a franchise versus investing in stocks, for example, what would be some pros and cons for either either or?

**Patrick**

27:23

Definitely. So I guess maybe we could phrase it for visa, you'd have to have an operational business. So you know, independent business versus franchise, independent business, you're creative, you're heavy on the product development go with independent, also some businesses or once you grow the business, you're gonna have a higher exit value if it's an independent business, because people don't want to buy a branded preschool, potentially, they maybe would want to buy an independent preschool, for example.

So depending on the industry, it's going to be better going independent, depending on what your objectives are. And if your objectives are more on the exit of the business and making a nice capital gain and franchising for I think all the reasons I laid out just the predictability of the business and being able to have the data and vet that with existing operators is really key. And then maybe moving on to like just Americans investing or foreigners investing in stocks versus franchising, whether it's for the visa or not, I don't own a franchise.

And I'll be the first one to say that I get asked every week, I'm mostly investing in individual stocks, I invest in what I know some franchise stocks, as well as just ETFs. And the reason I haven't invested in their franchises, I recommend you work full time in the franchise at least for 18 months, and really understand the systems really set the culture and then you can hire a key employee. But even with a key employee, unless it's like an operating partner, and you own 20% and the operating partner owns 80% or you have some equitable split, you might have to jump in the business when your manager quits. So you know, married with a kid and two businesses and I'm growing, working 5060 hours a week, I don't want to allocate another five hours, 10 hours or 30 hours of the manager quits into the business.

So I think franchising versus investing, I don't advocate for passive franchise investments and you got to be hands on and there's the financial return of franchising when you're active. But you could also get an investor visa, you could own the real estate and maybe sell the real estate to a REIT. When you develop the

property. There are amazing tax incentives to depreciate the equipment, especially if your spouse is a high income earner as a family or high income earners.

So there's nice kickers when you have a small business, whether it's a franchise or not, but those are some of the pros and cons versus like just investing in the financial markets principally in stocks versus investing in a franchise.

**Andrew**

29:52

I think that lays it out real nicely. So Patrick, where can people go to learn more about you or about some of the service As you mentioned, what would be the next step for people?

**Patrick**

30:03

Definitely. So those that are listening from the United States, you're looking to explore further investing in franchise stocks or potentially investing in a franchise, I would go to [vetted biz.com](https://vettedbiz.com). And we've agreed to the investing for beginners podcast listeners for the first 10 that email me at Patrick at [vetted biz.com](https://vettedbiz.com) I'll get you set up with a six month access. So the value is \$480.

And just email me that you listen to this podcast and I'll get you free access for six months. If you email me after the first time, it's you have a free trial, and then it goes to \$79. And a lot of those indicators that I mentioned, average unit volume, what's the franchise costs right and resale value next month, a lot of those indicators we have on the site, as well as contact information for every franchise brand, and hundreds of 1000s of franchisees to vet the business for yourself. So that's [vetted biz.com](https://vettedbiz.com). And you can email me at Patrick at [vetted biz.com](https://vettedbiz.com).

And then for your oran listeners, if you're looking to move to the US and you'd like to potentially explore investing in a franchise and move to the US. Or you have 100k or more capital you're willing to allocate to the business, and at least another 50k to sustain yourself and your family as you make that transition to the US. I feel free to explore our website, [Visa franchise.com](https://visafranchise.com) We produce a ton of content, and we're very active with our blog.

We have a podcast franchise findings, as well as a YouTube channel business and franchise opportunities by [vetted bit](https://vettedbit.com) so we give a lot for free. And if we can help and if you want that white glove service, we can

offer that at visa franchise. Or if you're looking to dive more into the data perspective, franchise opportunity vetted biz comm is the best way to access that.

**Dave**

31:50

Yeah, that's all awesome information. And, Patrick, we really appreciate you taking the time to come talk to us today. This was really kind of interesting. It was a lot of fun and you know your stuff and people that are looking into any sort of franchising. Definitely reach out to Patrick. He's an expert. He knows what he's talking about. So, without any further ado, we'll go ahead and sign us off. We'll go out there and invest with a margin of safety. Emphasis on the safety. Have a great week. We'll talk to you next week.

**Contact [sales@advertisecast.com](mailto:sales@advertisecast.com) to advertise on Investing for Beginners podcast. The Investing for Beginners podcast is part of the Airwave Media podcast network.**

We hope you enjoyed this content. Seven steps to understanding the stock market shows you precisely how to break down the numbers in an engaging and readable way with real-life examples. Get access today@[stockmarketpdf.com](https://stockmarketpdf.com) until next time have a prosperous day. The information contained just for general information and educational purposes. Only it is not intended as a substitute for legal, commercial, and or financial advice from a licensed professional review, our full disclaimer@[einvestingforbeginners.com](mailto:einvestingforbeginners.com).