



**JOHN E. STANOJEV, MRFC
PRESIDENT / FINANCIAL ADVISOR**

Capital Insurance & Investment Planning, LLC was founded in 1999 by Mr. Stanojev as a successor firm to Quantum Financial Services, Inc; which he founded in 1992. John has over thirty years of business experience. He has a Bachelor's Degree in Finance and Business Administration and is a Registered Financial Consultant. Throughout his career he has been the recipient of numerous industry awards and commendations for his work. Known for his creativity and his technique, his goal is to create balanced, flexible solutions for each client's particular circumstances and objectives.

John is a member of many professional organizations including the International Association of Registered Financial Consultants from which he holds a Master's Designation. He is a member of the Bucks County Estate Planning Council, and an Adjunct Professor at the Community College of Philadelphia where he teaching CPE to Certified Public Accountants.

Understanding Components Essential to Your Business Plan

Creating an effective business plan can help you get established quickly giving you a road map to build upon. We will be discussing the following topics basic to your practice in two parts. These topics vary in importance depending on where you are in your career, such as:

Part 1 Business Planning

- Choosing your Business Planning Team.
- Identifying and choosing a type of business organizations, i.e., S Corp, LLC or C Corp.
- Employees, compensating, attracting and retaining skilled staff.
- Protection in the event of business interruption.
- Why valuing your practice is important.

- Retirement plans, choosing the right plan.
- The importance of business continuation planning.

Part 2 Personal Financial Planning

- The Basic of Financial Planning
- Budgeting, Managing your Money
- The Importance of Understanding Your Net Worth
- Investing & Understanding Risk

No one plans to fail, Many fail to Plan