



Bub's Wholesale Heating, Cooling & Refrigeration Supply Inc.

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10-23-04

We all have a dream of being your own boss. Ours started August of 2003. A once in a lifetime opportunity came knocking on our door. Opening a Wholesale Heating, Cooling & Refrigeration Warehouse in Pahrump NV. Once a tiny rural town has exploded in growth with out a supplier shipping everything from Las Vegas 90 miles away. Given us a golden egg to hatch. Now it is up to us to make it hatch and mature into our retirement business.

To start we made a number of mistakes. I first thought I could make my own Business plan; I bought a business plan program for \$150 installed it on my computer and went to work. After a long grueling session at the keyboard I came to realize I need some help. So I take what I ended up with to my accountant I explained to him what is I was trying to do. He tells me he can help so he takes an \$800. Retainer and the copy of my business plan rough draft. 5 months later and a number of phone calls asking about my plan I get a Financial statement, and a marked up copy of what I tried to call a business plan and a bill for another \$761.00 and was advised to find a professional to write my plan. Now close to having a grand into this I start the search for someone to write our plan. So I open up the yellow pages and call the first number under Business plans and Consultants. We interviewed this person knowing we have been taken for a ride up to this point. We asked her if she could give us a plan that could get us our loan. She said she could, next we asked her for references, and she flew off in a frenzy stating that she was appalled and that it was not necessary to provide them for us. Then she stated she was not interested in doing our plan. So back to the yellow pages I went, I decided rather than using the single type ads to pick the largest. So that is what we did. We went to a local credit building service, which cost us \$5000.00 of which they said they would put together the business plan we needed, and build our credit for the corporation. To this day there are only two things this company has done for us. First took our Money and second Introduced us to Ed Keels and Beyond Breakeven. There cannot be enough said about the expertise and knowledge in Ed and his staff. Ed's Program of walks you through the entire process. Providing you with the tools to do it.

You will know every facet of your business and how it should work. The entire process is easy and you learn the main goal of this whole thing Making Money!

All you have to do is go at this with an open mind, and learn all that you possibly can from Ed and his staff of professionals at Beyond Breakeven. I am proud to say that this cloud had its silver lining it was Ed and his staff for we were approved for our SBA loan of \$450,000. And we are currently under construction of our warehouse facility.

Tom & Gail Newkirk