



# BUSINESS OVERVIEW

APPROVED

Your Mortgage Application



CONSULTING THAT  
EVOLVES AS YOU DO



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# INTRODUCTION TO FRP



This document has been custom written and designed as a multi-use tool for FRP to facilitate our expansion while outlining the general to specific information about our intentions. This Business Overview however is not meant to be a full business plan so that we can maintain the necessary flexibility needed to evolve naturally.

In early 2019 and beyond FRP plans to expand into new services, form mutually beneficial cooperative partnerships with others and raise capital just to name a few of our initiatives. Our new online presence and social media engagement is intended to complement our efforts to grow awareness about what we do.

As you read this 24 page Business Overview please note that the intimate details of our expansion initiatives are a valued part of our IP (intellectual property) and we will only share additional details selectively upon request.

FRP has built a solid foundation for our ongoing success and we are absolutely confident that our future is very bright. We welcome your reply communications and encourage you to visit our website and follow us on our social media profiles so that you can remain updated on our evolution.

Sincerely,

FRP Insurance and Financial Services  
Office: 913-325-4227 | Email: [info@FRP-IFS.com](mailto:info@FRP-IFS.com) | Website: [www.FRP-IFS.com](http://www.FRP-IFS.com)

## Hello & thank you

for taking the time to read our Business Overview for FRP Insurance and Financial Services, referred to throughout this presentation as FRP.





# OUR TEAM

FRP has a seasoned CBDT (core business development team) with licensing and expertise in the field of commercial and non-commercial insurance. Small, yet proficient, our CBDT works tirelessly to exceed the expectations of each Client we serve individually. As we have grown, so too have our services as we seek to cater to a broader Client base.

**We will grow our CBDT with new members who have expertise in one or more of the following areas;**

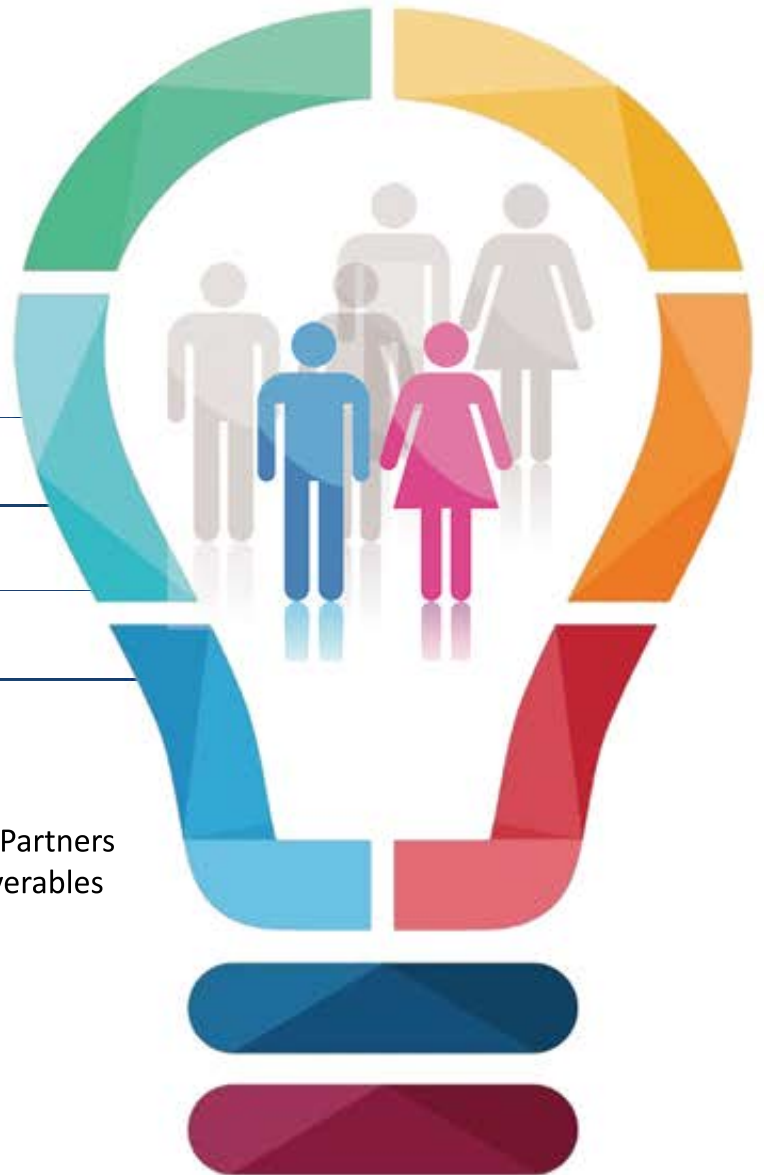
**Business Development**

**Boutique Insurance Products**

**Marketing and Sales**

**Finance and Mortgages**

Currently the FRP Team is complemented by Cooperative Partners who work with us hand in hand to provide advanced deliverables to our Clients.





# ORGANIZATIONAL MODEL

The model below is a visual of the primary elements of our operations showcasing the individual elements that our CBDT (core business development team) manages daily. The purpose of displaying this model is to let our Readers know that FRP has a keen understanding of all of our operational elements.





# CLIENT PROFILES

FRP serves a broad range of individual Clients on a personal and business level. We are working to grow our Client base by increasing our capability of being a turnkey resource for more than just insurance products and services. It is our belief that the additional products and services we are able to offer makes FRP more appealing to new Clients.

## Individual



FRP proudly serves individuals without our geographic service areas from every walk of life and culture. We generate a lot of business through positive word-of-mouth by our happy Clients and we consider customer service a #1 priority.

## Businesses



FRP is very happy to be of services to small, medium and large businesses offering a wide range of beneficial insurance products and other services that complement them. We have built a reputation that has resulted in many happy Clients.

## Govt Agencies



FRP has the capacity to provide customized insurance products and other services that Local, State and Federal government agencies can depend upon and we are working to grow this area of our business.

## Multinational Corp



FRP has positioned itself to be a local go-to-resource for larger corporations with a multi-state and even global footprint so that we can serve their local needs. We plan to grow this area of our business as well in 2019 and beyond.

## Contractors



From community and retail development projects to single family and multi-family residential construction FRP is proud to serve local and national Contractors and Developers by customizing boutique insurance products for their needs.



# OUR SERVICES

## Consulting

FRP provides our Clients with free consulting services during the assessment of their needs and can also offer ongoing Consulting Services as needed. We make our offers individually based on each Client we serve and we are confident that you will be impressed with what we can do!



From a simple property policy to an intimately detailed policy that covers all of your individual needs FRP is a competitive resource you can trust. From workmans compensation to general liability and everything in-between we cover you!

## Commercial Insurance



## Auto Insurance

From individual and family policies to commercial fleet and equipment coverage FRP can help you ensure that you have the protection you need. Our ability to get you the best rates, combined with our excellent customer service makes us a wise choice for your insurance needs.



From Factoring and Credit Lines to Commercial and Bridge Financing FRP has the ability to help you obtain the financial services you need. We also provide Pre-PPM/PPO/IPO planning and platform development and a host of many other options.

## Financial Services





# OUR SERVICES



## Risk Management

FRP helps you determine your liability and risk exposure and then helps you develop strategies to manage it with a combination of insurance tools and oversight. We believe the "knowledge applied" is more powerful than simply knowing where you are at risk!

Every business, non-profit, project and venture is unique and FRP can help you create the solutions you need to ensure you are protected. We work directly with the Underwriters to custom create the policy you need and you will love the results!



## Boutique Policies



## PRE-PPM/PPO/IPO

If you are planning to register a private placement memorandum, a private placement offering, an initial public offering or any other type of formal strategy to sell Securities in your company FRP can help you build a solid foundation for success. Our consulting services will amaze you!

Our in-house Team has the ability to help you create a solid foundation for others to see that can include your logo, business cards, stationery, website, business plan, folder media kit, spokesmodel videos and social media. Let us help you shine!



## PITCH-DECK CREATION

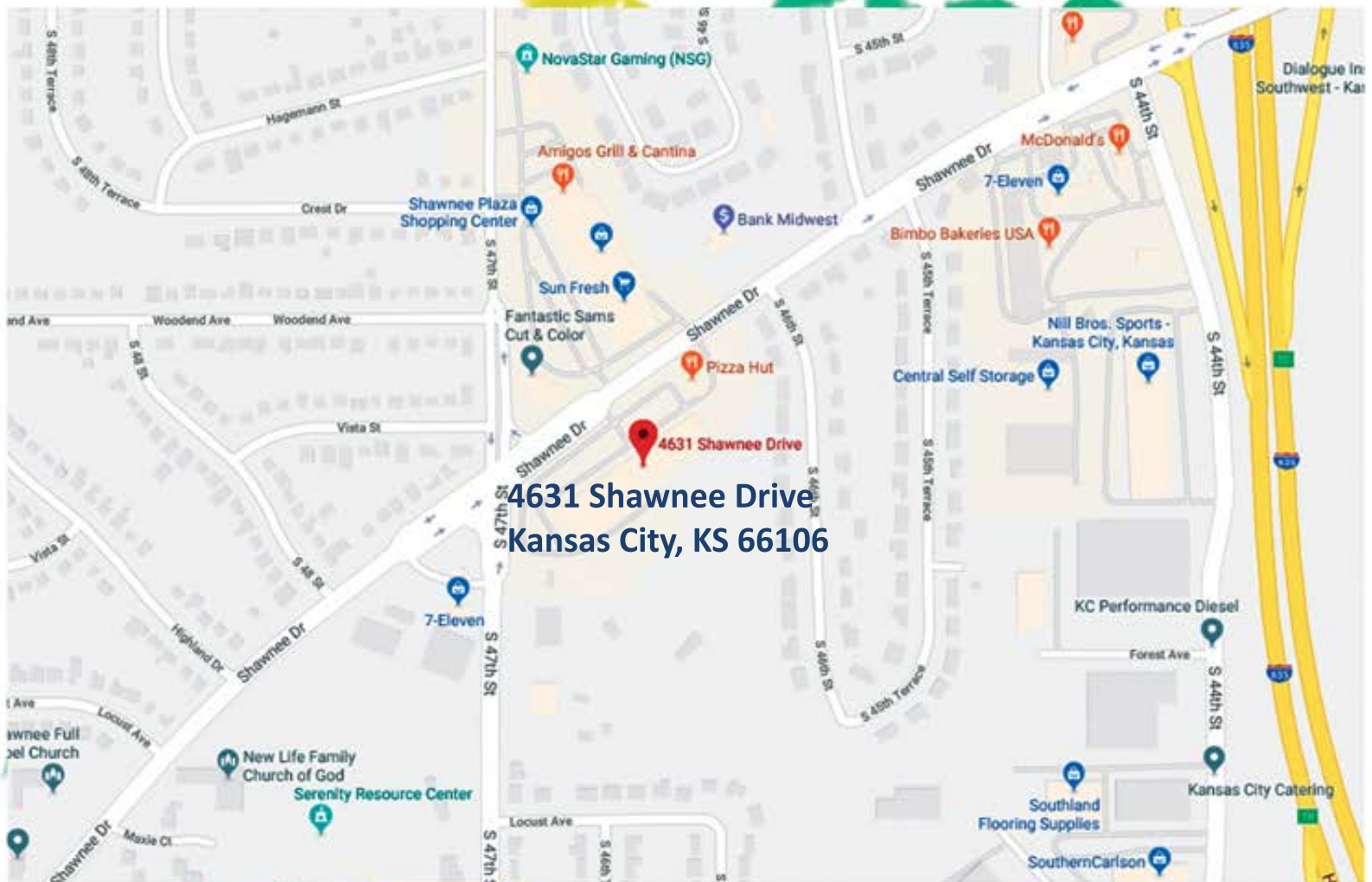




# GEOGRAPHIC SERVICE AREA



FRP is licensed for insurance sales in the state of Kansas and we serve the greater Kansas City Kansas area. Our Corporate Headquarters as shown on the map below is 4631 Shawnee Dr., Kansas City, Kansas 66016. As we open new retail locations FRP will place those addresses onto our website [www.frp-ifs.com](http://www.frp-ifs.com) for public view.





# LICENSING & COMPLIANCE

FRP has a license to sell and broker a variety of insurance products and services in the state of Kansas and we adhere to all applicable laws and guidelines of compliance. Some of the products and services offered by FRP do not require a license however they are not in conflict, and furthermore are not restricted by the State of Kansas, nor do those we plan on adding in the near future.



FRP is Licensed in the State of Kansas USA to sell and broker a diversity of Insurance Products

FRP is expanding its product and service delivery under the guidelines set forth by the Commissioner

FRP adheres to all applicable Laws and rules of Compliance as governed by the State of Kansas

Not all of the products and services offered by FRP require state level licensing or compliance



# CAPITALIZATION

There are three primary strategies that FRP can employ to raise the capital we need to grow and expand our business. While there are other options available to us these three shown below are the most appealing to us. FRP has been working to build corporate credit that we can leverage as needed however to reach our goals we must seek and obtain one or more forms of capital.

Our first option is to raise private equity capital into FRP by offering one or more Equity Partners a pre-tax, post expenditure % of our profitability for a period of time under a Non-dilutive Private Equity Agreement.

Our second option is to seek and obtain one or more private and/or non-conventional loan(s) under a Private Loan Agreement we offer to both individual and institutional based Lender(s).

Our third option is to file a PPM (private placement memorandum) such as a 506 Regulation D (b) to seek capital from one or more institutional Equity or VC Firms who have an interest.



# FINANCIAL ASSUMPTIONS

Additionally our past income should not be used to judge our capacity to increase it as FRP has never raised capital or built a CBDT (core business development team) like we are doing now.

FRP would like to be very transparent with the Readers of this Business Overview about **3** primary things

**1**

While we have built a foundation read for us to expand upon our current and past P&L Statements do not reflect our current projections and plans.

**2**

We formally acknowledge that FRP cannot substantiate a finite set of financial projections and this is why we have created a three tier system that first showcases our 100% operational sales capacity and then tiers those figures down to 80%, 70% and 60% to show a realistic range of potentiality that we believe we will fit into.

**3**

On pages 11 through 13 following this page FRP uses percentages (%) in our forecasting models so that we can control the dynamics. We believe that this gives us the opportunity to be more accurate in our projections.

A lot of time, planning and research has went into our expansion plans and we are confident that we can meet or even exceed our financial projections. FRP welcomes your reply communications and looks forward to the opportunity to elaborate on the contents of this Business Overview.



# FINANCIAL ASSUMPTIONS

## 2019 REVENUE 2020

Revenue Streams	@ 100% capacity	@ 80% capacity	@ 70% capacity	@ 60% capacity
Insurance Policy Sales	\$300,000	\$240,000	\$210,000	\$180,000
Boutique Policy Sales	\$375,000	\$300,000	\$262,500	\$225,000
Consulting	\$250,000	\$200,000	\$175,000	\$150,000
Advanced Services	\$400,000	\$320,000	\$280,000	\$240,000
<b>TOTALS</b>	<b>\$1,325,000</b>	<b>\$1,060,000</b>	<b>\$927,500</b>	<b>\$795,000</b>

Projections after capitalization before the end of 2019

## 2021 REVENUE 2022

Revenue Streams	@ 100% capacity	@ 80% capacity	@ 70% capacity	@ 60% capacity
Insurance Policy Sales	\$704,000	\$563,200	\$492,800	\$422,400
Boutique Policy Sales	\$680,000	\$544,000	\$476,000	\$408,000
Consulting	\$600,000	\$480,000	\$420,000	\$360,000
Advanced Services	\$850,000	\$680,000	\$595,000	\$510,000
Acquisitions	\$1,200,000	\$960,000	\$840,000	\$720,000
<b>TOTALS</b>	<b>\$4,034,000</b>	<b>\$3,227,200</b>	<b>\$2,823,800</b>	<b>\$2,420,400</b>



# FINANCIAL ASSUMPTIONS

## 2019 EXPENDITURES BY PERCENTAGES 2020

Expenditure	High	Moderate	Low
Operations	20%	18%	16%
Payroll	45%	43%	41%
Advertising & Mktg.	11%	10%	9%
Licensing	4%	4%	4%
*Unknowns	5%	4%	3%
<b>TOTALS</b>	<b>85%</b>	<b>79%</b>	<b>73%</b>

## 2021 EXPENDITURES BY PERCENTAGES 2022

Expenditure	High	Moderate	Low
Operations	10%	9%	8%
Payroll	33%	32%	31%
Advertising & Mktg.	5%	4%	3%
Licensing	1%	1%	1%
*Unknowns	7%	6%	5%
<b>TOTALS</b>	<b>56%</b>	<b>52%</b>	<b>48%</b>

**Special Considerations:** In the first year after capitalization FRP will have a lower pre-tax, post expenditure profitability margin range than in the second year after capitalization because of the cost to expand being higher. In the second year after capitalization FRP will enjoy a larger profitability range because the initiatives employed will be producing higher revenues.



# FINANCIAL ASSUMPTIONS

## 2019 PROFITABILITY 2020

Expenditure Tiers	@ 100% capacity	@ 80% capacity	@ 70% capacity	@ 60% capacity
- High Expenditures	\$198,750	\$159,000	\$139,125	\$119,250
- Moderate Expenditures	\$278,250	\$222,600	\$194,775	\$166,950
- Low Expenditures	\$357,750	\$286,200	\$250,425	\$214,650

## 2021 PROFITABILITY 2022

Expenditure Tiers	@ 100% capacity	@ 80% capacity	@ 70% capacity	@ 60% capacity
- High Expenditures	\$1,774,960	\$1,419,968	\$1,242,472	\$1,064,976
- Moderate Expenditures	\$1,936,320	\$1,549,056	\$1,355,424	\$1,161,792
- Low Expenditures	\$2,097,680	\$1,678,144	\$1,468,376	\$1,258,608

### Formula Explained:

At 80% revenue capacity for 2021 through 2022 of \$3,227,200 minus Moderate Expenditures of 52% of \$1,678,144 the pre-tax, post expenditure Profitability projection is \$1,549,056.

### Repayment:

Lenders, Private Lenders and/or Equity Partners will be repaid out of the pre-tax post expenditure profitability based on a pre-determined payment amount or a % of profitability based on our contractual agreement.



# SWOT ANALYSIS

Although the model below is somewhat generalized FRP's knowledge of our strengths, weaknesses, opportunities and threats is extensive. We are prepared to take full advantage of our strengths and opportunities while effectively managing our weaknesses and threats to reduce their negative impact.



## Strength

- a.) in our foundation of success
- b.) in our client base and
- c.) in our ability to expand into new areas.



## Weaknesses

- a.) in limited expertise in new product areas
- b.) in training new Team members and
- c.) in the unknowns.



## Opportunity

- a.) in our ability to form cooperatives
- b.) in our ability to attract Clients and
- c.) in our Team growing.



## Threats

- a.) in the local competition
- b.) in having to grow fast and
- c.) in the challenges of creating new products/services.







# COMPETITION ANALYSIS

Within the Insurance Industry there are a lot of small, medium and large competitors so instead of directly competing with specific ones we have looked at our local demographics to assess what is best for FRP. The model below outlines a brief of our overall assessment and we are confident that our strategies will render the local competitors a non-issue for us.

## Benchmarking Competitors

Some of our Competitors have given FRP ideas on how to better compete with them and others have confirmed that many of our Client acquisition strategies are in fact unique enough to be successful.

## Competitor Traffic Analysis

Looking at local printed and online publications and points of contact FRP has a clear understanding of what our Competitors are doing and more importantly what they are not doing.

## Identifying Competitors

FRP has identified our local Competitors and are fully aware of their Client acquisition techniques.

## On-page Analysis

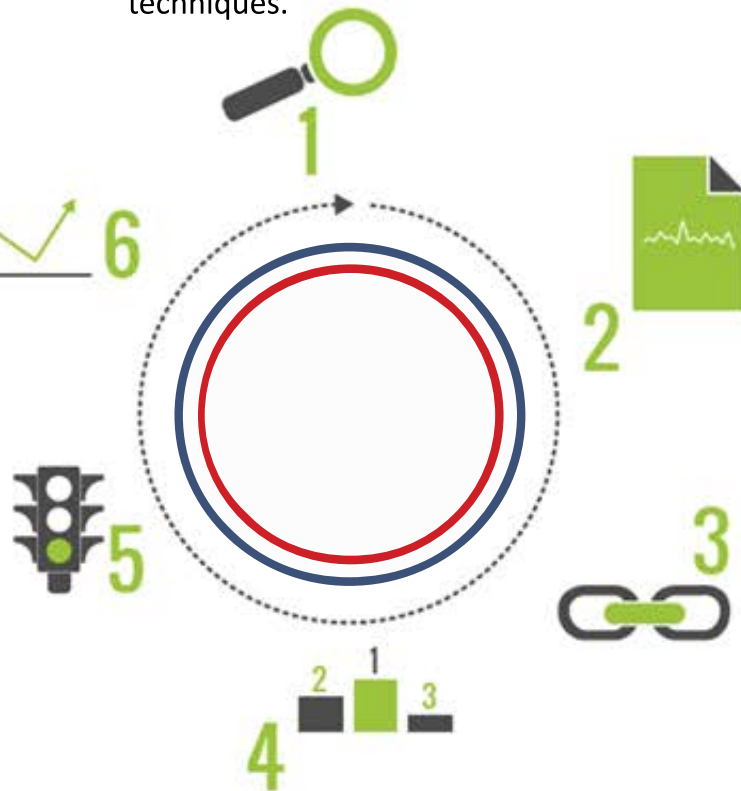
For those Competitors that are deemed to be highly competitive FRP has developed a strategy to render them a non-issue.

## Backlink & PR Analysis

FRP has looked at the online presence of our major Competitors and taken a close look at how they utilize SEO to capture potential Clients.

## Ranking of Competitors

FRP has made an internal list of which Competitors pose the most competition to our Client acquisition strategies.





# CLIENT ATTRACTION

FRP's CBDT (core business development team) has employed a diversity of strategies to attract Clients and we have learned a lot about what works and what does not work in our local service area. Still there are new things FRP will be doing to increase awareness about the products and services we offer. We plan to increase the initiatives that have worked for us and then test the waters on new initiatives to see what else we can add to our effective strategies.

“ Media Buyers keep the gears smoothly running together





# EXPANSION

FRP has identified the products and services we will add to our available offerings:

- We have a game-plan for implementing Client acquisition strategies
- We have advertising and marketing successes to expand upon





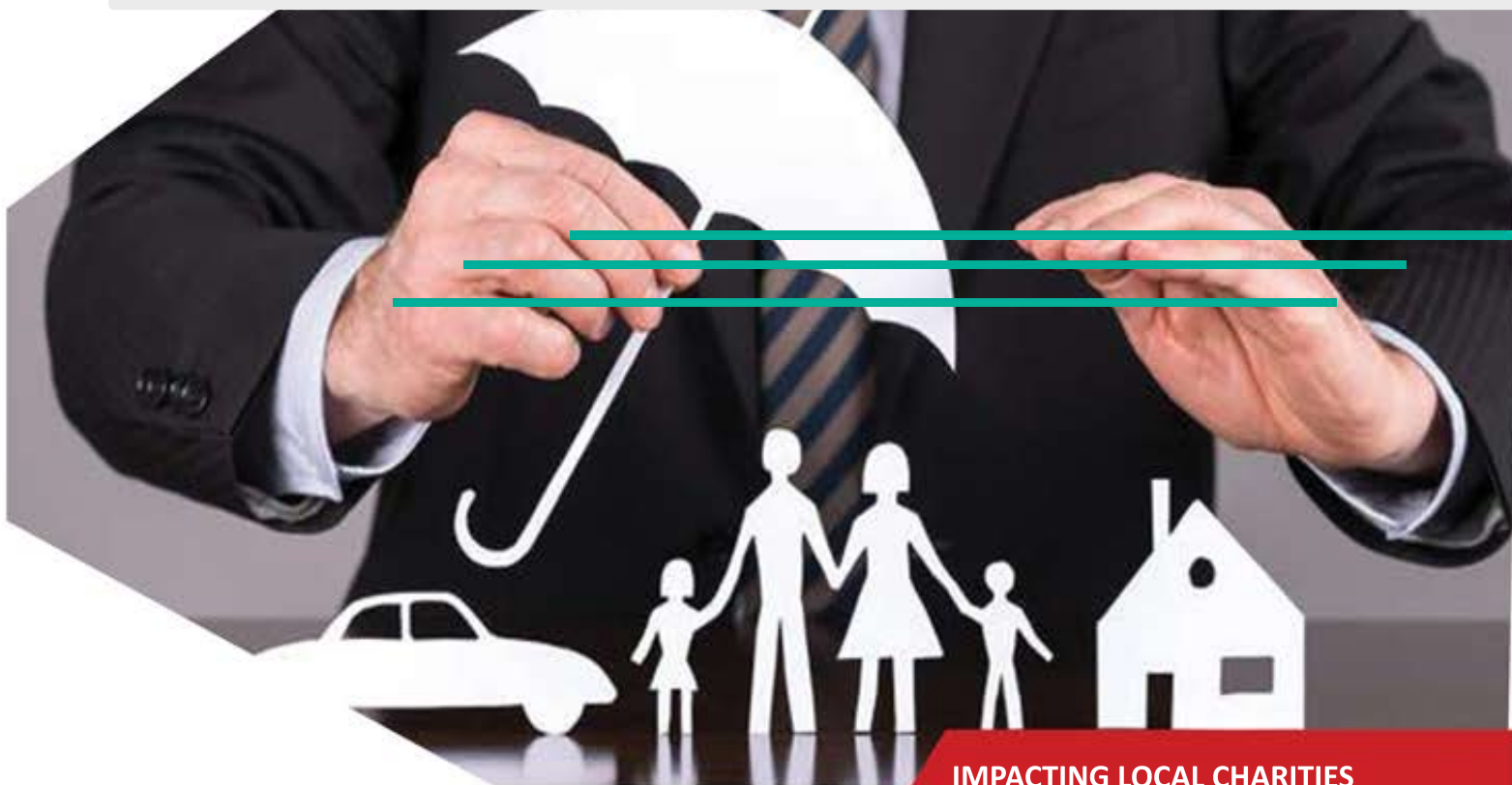
# IMPACT FACTORS

## IMPACTING OUR LOCAL COMMUNITY

Is easy for FRP since we are a culturally diverse business who understands the individual needs of our Clients.

## IMPACTING THE INSURANCE INDUSTRY

FRP strives daily to provide excellence in customer service and we are highly selective on the insurance products and services we offer our Clients.



## IMPACTING LOCAL CHARITIES

It is the intention of FRP to support local civic and charitable organizations through our giving back program (see next page).

## IMPACTING INDIVIDUAL CLIENTS

With FRP our Clients are our family and we value our relationships with each Client individually. This is shown in how we do business before, during and after the sale of one or more of our products and services.




## OUR GIVING BACK PROGRAMS

Using a portion of our profitability FRP will be active in supporting local civic and charitable organizations as well as in giving to others directly.


FRP has given to civic and charitable organizations and beginning in 2020 or sooner FRP will initiate a number of charitable initiatives that we are currently exploring. Some of these are;



**Youth Sports Sponsoring**

A collection of various sports balls including a football, baseball, soccer ball, basketball, and volleyball, with a stack of cash in the foreground.

**College Scholarships**

A group of graduates in black caps and gowns, holding their diplomas against a blue sky background.

**Adopting a Highway**

A wide-angle view of a multi-lane highway with several cars driving on it.


**Volunteerism**

A graphic showing many colorful hands raised together, symbolizing community and volunteerism.


And many more....



# IP DISCLOSURE



**FRP may, under specific circumstance, disclose in part or in whole, our IP upon request if it is deemed by our CBDT to be mutually beneficial to do so.**



FRP knows that the underlying value of our business is in the intellectual property we have created. This IP has been developed by our CBDT (core business development team) and is highly unique. This Business Overview does not disclose the intimate details of our intellectual property to preserve our strategies and techniques.

Every business, especially those within a competitive industry, must create their own IP to differentiate themselves so that they can thrive and profit. FRP has done this from day one of our doors opening and it will continue.



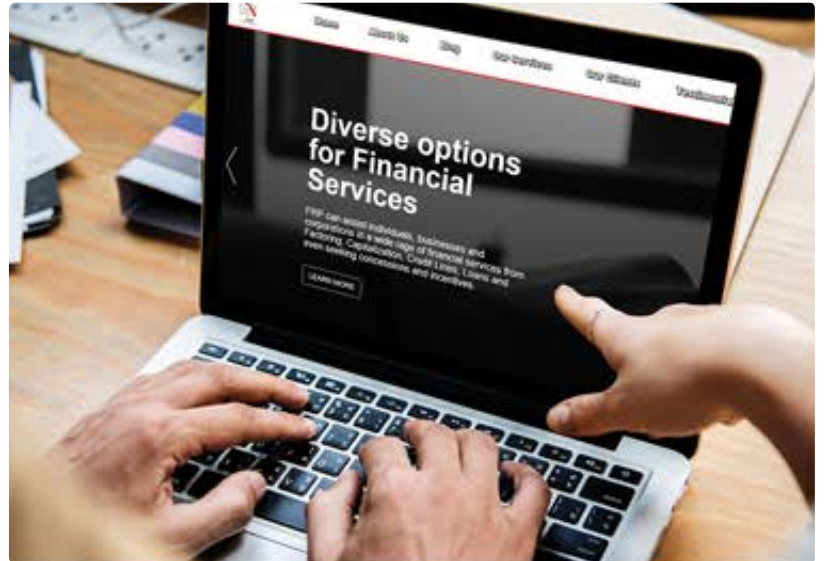
# OUR ONLINE PRESENCE



The foundation of FRP's online presence is in the recent launch of our website

[www.frp-ifs.com](http://www.frp-ifs.com)

and the site has been custom designed for our natural evolution.



**We encourage you to view our website and as our business evolves new content will be added.**

We have integrated our social media and have an administrative portal for CMS. FRP may add e-commerce in the near future allowing us to process payments for our products and services online.





# OUR ONLINE PRESENCE

Starting with the spokesmodel video on the Home page of [www.frp-ifs.com](http://www.frp-ifs.com) and then expanding into new spokesmodel videos for use in our digital advertising and marketing campaigns FRP will use video a lot as we expand. Video is a powerful tool to convey, in brief, what we want the public to know and is a very useful attraction element that FRP can benefit from.



Managing our social media presence by cross promoting others and engaging our audience authentically FRP will grow an expanding follower base. This will allow us to attract new Clients economically while being seen in a diversity of areas online. This is just some of what FRP is up to right now to expand our online presence.





# BOUTIQUE SERVICES



In almost every category of Insurance available for purchase a “Boutique Policy” can be created to meet or exceed the uniqueness of needs of the Client.

FRP will be expanding our business into offering more boutique policies as well as other boutique services so that we can benefit from meeting the demands that exist for these products and services. FRP has been given access to some of the top Underwriters and through our cooperative partnerships will be able to offer a wider range of boutique insurance products.





# DOING BUSINESS WITH US

FRP will be circulating this Business Overview with the intentions of forming new cooperative partnerships, strategic alliances and community relationships. In addition we will seek capital for our expansion in one or more forms while we continue to attract new Clients. FRP is very excited about the expansion of our business and we are confident that we can exceed the indications summarized herein.

When, after reading this Business Overview, you determine that you would like to do business with FRP Insurance and Financial Services please feel free to communicate with us so we can explore the opportunities.

Please feel free to reach out to any member of our CBDT (core business development team) and we can schedule a time to discuss doing business together for mutual benefit. Please feel free to share this publication with others and thank you for the time you have taken to read this Business Overview by FRP!

Respectfully,

**FRP Insurance and Financial Services**

Office: 913-325-4227

Email: [info@FRP-IFS.com](mailto:info@FRP-IFS.com)

Website: [www.FRP-IFS.com](http://www.FRP-IFS.com)