F3: Female Forward Finance

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Welcome back to the F3, where I help women have agency with their capital.

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It takes a village: selling your business isn't a solo act—especially for women

This Past Mother's Day, my daughter Julia gave me a card that stopped me in my tracks and brought tears to my eyes. She thanked me for supporting her, guiding her, and launching her into adulthood. And while I was deeply touched, I had to smile—because the truth is, I didn't do it alone. It took an entire village from the moment of her conception. Doctors, teachers, babysitters, friends—people who helped me show up fully for her, and for myself.

That same village mentality is exactly what women need when it comes to building—and eventually selling—a business.

Where motherhood and business ownership meet

Creating, growing, and ultimately transitioning out of your business is a lot like raising a child. It's personal. It's all-consuming. It's yours. And just like with parenting, each phase requires different kinds of support—not just to survive the process, but to thrive through it.

A successful business exit doesn't happen in isolation. It takes intention, structure, and the right network—especially for women, who often shoulder more and delegate less. That's why I want to share a three-phase framework every female entrepreneur should consider as she prepares to turn years of hard work into lasting financial agency.

Phase 1: Pre-exit—build with the end in mind

This phase is about strategic planning—and it should begin well before you receive a letter of intent or start fielding offers. Here, your focus is on *maximizing the transferable value of your business and positioning your personal finances* to help support your post-exit life.

Key moves in this phase:

- **Business lense**
  - Engage a valuation team to assess and increase enterprise value
  - Refine systems, processes, and leadership to reduce owner dependency
  - Establish or strengthen your board or advisory team

- **Financial pillar**
  - Work with a financial advisor to model how potential liquidity aligns with your life and lifestyle
  - Work with CPAs and estate attorneys to begin long-range tax and legacy planning
  - Establish goals for retirement, philanthropy, or future ventures

This phase is also the moment to begin transitioning your mindset—from operator to future steward.

Phase 2: Transaction—surround yourself with steady experts

This is the most intense and technical phase—often emotionally charged, high-stakes, and fast-moving. The priority is to protect what you've built, execute your plan, and maintain alignment between the sale and your longer-term goals.

Key moves in this phase:

- **Business lense**
  - Retain a business broker or M&A advisor to coordinate buyer outreach and deal structure
  - Work closely with a transaction attorney to safeguard your interests and navigate due diligence

- **Financial pillar**
  - Have your CPA model tax implications under various deal structures
  - Your financial advisor will help ensure the deal structure supports your long-term financial goals
  - Begin liquidity planning and stress-testing portfolio scenarios

This is when having the right team—prepared in advance—gives you the confidence to navigate complexity with clarity.

Phase 3: Post-exit—step into agency, not uncertainty

This is where many founders find themselves emotionally unprepared. The deal is done, but questions about identity, purpose, and wealth stewardship begin to emerge. This phase should be intentionally designed—not just managed.

Key moves in this phase:

- **Business lense**
  - Redefine your purpose, structure, and identity outside the business
  - Explore new ventures, philanthropy, or lifestyle aspirations
  - Create a plan for how your time and energy will be used going forward

- **Financial pillar**
  - Establish a sustainable income strategy
  - Finalize estate plans and charitable giving strategies
  - Lean on your financial advisor for ongoing scenario modeling, planning, and decision support*

When this phase is ignored, many entrepreneurs may experience regret, burnout, or aimlessness. When it's done well, it's where agency—and fulfillment—can begin to flourish.

Here are three steps you can take <u>now</u> to help ensure financial agency with your capital

- **Start early.** Don't wait until you're "ready to sell"—start laying the foundation now.
- **Build your bench.** Surround yourself with trusted specialists before the pressure mounts.
- **Find your support.** Choose a financial advisor who sees your full life, not just your transaction.

Onward,
Jill

P.S

Success doesn't happen by accident—it's created with foresight, trusted relationships, and the courage to ask for support. Whether you're just starting to think about a business exit or already in the thick of planning, you deserve a team that sees you not just as a founder, but as a whole person—with vision.

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