

How to Start,
Build, Buy,
Scale, and Sell
Your Business

Inner Entrepreneur

A Proven Path
to Profit and Peace

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FINANCIAL FREEDOM



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CHAPTER 1

IT'S NEVER BEEN EASIER OR MORE ESSENTIAL TO BECOME AN ENTREPRENEUR

“Opportunities multiply as they are seized.”

—Sun Tzu

It's 7:00 a.m. on a quiet summer morning and my daughter is strumming my guitar on the floor. She's the spitting image of my wife, with her bright blue eyes and sweet smile, but she has my hands. I've spent the past hour with her, leisurely making coffee, feeding her breakfast, and trying to hold on to the moment as it flows across the morning. I think about how nice it is not to have to rush into an office or to a Zoom meeting.

How I don't have to answer to a boss. How I don't have to work for money and am able to choose the way I spend my time. I've experienced nothing greater than the freedom of these mornings.

When I finally look at my phone, the stock market's open, and the Dow is up almost 2 percent. I do some quick mental math; I've made over \$250,000 in investment gains in the past month. The fact that I made this money without having to trade any of my time for it still blows my mind. When I log into my email, my assistant, Emily, has already spent a few hours reading and organizing it. This saves me about twenty-five hours a week. I open the revenue-tracking system for my company, MMG Media Group, and see that our websites have already made almost \$10,000 in revenue today. Next year I will turn forty, and this is the seventh company I've started.

I've spent fifteen years building businesses, saving, and investing.

While stock market growth has helped me make millions of dollars in investment gains, I earned most of the money I initially invested by creating, running, and growing my businesses. In other words, none of this would have been possible if I hadn't become an entrepreneur.

I didn't get an MBA and never took a business class. I'm not a professor, business consultant, or journalist writing a book about starting and scaling a business. I'm an entrepreneur. I'm in the trenches, doing the work that needs to be done and making the decisions that need to be made to keep my businesses thriving. I'm also a bootstrapped entrepreneur—meaning I've never had any investors. I've funded all my growth through revenue, and I've focused on making my businesses profitable as quickly as possible.

The primary goal of this book is to help you do the same: to build a business that gives you more money, freedom, and peace in your life. I share everything I've learned in my fifteen years as an entrepreneur that has had the biggest impact on my entrepreneurial journey—what's made me the most money and what's brought me the most peace. There are no lofty theories in this book.

Everything I'm about to encourage you to do is something I've done or am currently doing. These strategies apply whether you're just starting to build a side hustle, working part-time as an entrepreneur, or running multiple businesses simultaneously. It's never easy to start or grow a business, but there are many things you can do to give yourself an advantage.

THIS BOOK IS CAREFULLY DESIGNED TO INCREASE YOUR CHANCES OF SUCCESS

I've designed the book to save you time by focusing on the strategies, tactics, and metrics that will increase your chances of success and reduce your risk of failure. Fair warning: you *will* fail; all entrepreneurs do. But the more you experiment and learn, the faster you'll fail and the more chances you'll have for something to work. Most people will give up or never do anything. This is your advantage. The longer you stay in the game, the more the odds shift in your favor.

Most business books and “experts” focus on one idea: how to

build a great team, increase profit, scale your marketing, sell your business, etc. But this limited view makes it impossible to understand the full scope of what's possible and what you must do to make it possible. Focusing solely on one aspect or type of business doesn't convey the many opportunities available or the many ways you can be an entrepreneur.

This book presents an *expansive view* of entrepreneurship—from coming up with an idea to selling your business, from acquiring other businesses to creating a holding company to pass down to your heirs.

By laying out all the possible paths to entrepreneurship, explaining exactly what each one requires, and providing practical information to help you make decisions, this book will help you pick the best path for you. You'll better understand the choices and trade-offs you can make on your journey. I'm confident the book will help you. But remember, I'm just a guy on the same human journey as you, and I want you to experience the same freedom, joy, and fulfillment that being an entrepreneur has given me. I'm not here to tell you what type of business you should build, what to spend your money on, or how to live your life. It's your life. Not mine.

Thankfully, you can choose what being an entrepreneur means to you.

You can also choose how you build your business and the trade-offs you're willing to make at each stage of the journey. Throughout this book, I'll encourage you to consistently examine and adapt your relationship to money so you don't get caught up in the pressure, hype, and growth-at-all-costs mentality that often drives conversations around business. This book is not about becoming a billionaire, getting rich quick, or making as much money as possible; it's about using entrepreneurship to build opportunities, resilience, and a life you love, no matter what's happening in the world.

Traditional entrepreneurship and business books focus solely on maximizing growth, profit, and efficiency, rarely acknowledging every decision's impact on your life. Any risk, complexity, or investment you take on for your business will impact your life in some way—financially, emotionally, physically, or spiritually, or some combination of all four. The question is whether the impact is positive or

negative, significant or insignificant. Will it expand your life or constrict it?

While you are not your business, your business and life are inextricably linked. To run your business without acknowledging this sets you up to take unnecessary and foolish risks and limits your potential for freedom. If you give yourself over to your business, you might as well be working for someone else. You want your business to support and amplify your life, not your life to support your business.

In this book, we'll cover all of it—including how you can use your business to not only create more opportunities for you but also to help create more peace in your life. When you build a dependable business that funds your life and dreams, you can sleep better at night, be less stressed, and free up more of your mind for new things and things you love.

BUILDING A BUSINESS IS THE FASTEST PATH TO WEALTH

I'll get right to the point. W-2 jobs are the slowest path to wealth because someone else decides your salary and earning potential, and your income is taxed at the highest rates. As a W-2 employee, you have very little leverage. The average raise is 1 to 3 percent per year. You can save a percentage of your income to help grow your wealth over time, but there are limits to how much you can save in your 401(k) and other tax-advantaged investing accounts. You get a limited number of vacation days and other time off. Your job is “at will,” so you can get fired anytime for any reason. You're making your boss and the owner and shareholders of your company more money, but you don't get to participate in the upside. Even if you have equity or stock in your company, most equity plans end up being worthless unless your company sells for billions of dollars—and even then, it rarely works out for anyone but the founders.

The further I get away from the traditional nine-to-five corporate world, the more inhumane the entire thing feels. I watch friends who still stress over jobs they hate, hoping to max out their annual bonus or to take home \$100,000 a year. I hate that so many hardworking people get exploited, and on top of that, the vast majority of people

still don't like their jobs. If you love your job and your life, you're one of the lucky ones. According to Gallup's report *State of the Global Workplace: 2023*, 77 percent of people say they are disengaged at work, 51 percent are actively looking for new jobs, and work stress is at an all-time high.

This doesn't surprise me, since most jobs are crappy jobs. Crappy jobs are jobs you don't care about. Jobs you just do for a paycheck. The jobs where you hope the day passes as quickly as possible. The jobs where you live for the weekend. Crappy jobs have consequences. They make people sad. They're easy to get, but once you've got one, you'll spend most of your time trying not to lose it. It's comfortable in life to tread water and coast. It's even easier to disengage in a large company where layers and layers of people support layers and layers of other people.

Unfortunately, increased consolidation, market instability, globalization, and other forces have made traditional nine-to-five jobs incredibly risky for the long term. As I write this, Amazon, Meta, and Google—three of the top companies with jobs viewed as extremely secure just a few years ago—have laid off a combined total of more than 75,000 employees in the past few months. Earlier this month, IBM announced it would pause hiring for roughly 7,800 jobs that executives predict could be performed by AI within the next few years. Meanwhile, the World Economic Forum estimates that approximately 25 percent of all jobs could be replaced by AI within just five years. No job is secure. Why put your future in someone else's hands?

As a business owner, you're in control and get to share in your company's profits each year. Instead of increasing your personal income, which is taxed at regular income tax rates, smart entrepreneurs focus on growing their businesses' revenue, profit, and value. As your business grows, the value of your equity ownership in the business increases, and your personal net worth grows. The best part is that you get taxed only on your equity in the future when you sell it or sell your business, so the value of your equity can grow tax-free as your business grows, until the day you sell.

You also get immense tax advantages because the U.S. tax code benefits entrepreneurs and job creators. You can grow your company's

value and then reap the profits when you sell it—all at capital gains tax rates, which are lower than those of a W-2 job. The best part? There's no limit to how much money you can make. It took me five years to build Millennial Money, and selling my company increased my net worth sevenfold.

ENTREPRENEURS ARE HAPPIER BECAUSE THEY HAVE MORE CONTROL OVER THEIR TIME

Research shows that despite all the pressures inherent in running a business, entrepreneurs are less likely to suffer from burnout and more likely to report being happy than those who work for an employer. It's harder to burn out doing something you love with people you love.

The freedom and flexibility to do what you want when and how you want—even if you might be working more hours than you would at a W-2 job—means that you can derive so much more than money from starting and growing your business; you can increase your fulfillment, energy, and sense of purpose without having to look outside your day-to-day activities to find it.

There is no one-size-fits-all approach to entrepreneurship, and what works for one person may not work for you. We all have different goals, aspirations, skills, and ideas, and if you don't keep these in mind when starting your business, you may very well end up building a profitable business that depletes your soul. After all, the real goal of becoming an entrepreneur isn't just to make money; it's to give you the freedom to live your own life and become the fullest expression of a human that you can be.

ENTREPRENEURSHIP ADDS DEPTH AND RICHNESS TO YOUR LIFE

Of course, entrepreneurship has always come with risks. But as I'm writing this, it's never been easier to make money on your own terms, often with little to no start-up costs, overhead, or even needing to leave your home. We are living in the golden age of capitalism. Just imagine life fifty years ago: unless you inherited wealth or were extremely lucky,

you picked a career and were stuck. Yes, you got a pension, but you had to work thirty or forty years to earn it, and in the meantime, you had no freedom and no options for how you spent a considerable part of your waking hours.

Meanwhile, thanks to remote work and technology, most full-time jobs require less time than ever, giving us more flexibility to build a business in our spare time. All you need is an internet connection, a good idea, and the will to do the work. The opportunity is huge, but not without risk. The exponential rate of change and innovation means that new opportunities rise and fall quickly, often with limited time to take advantage of them.

Influencers catapult to overnight fame, making millions, only to fall just as rapidly with an algorithm update. Even the markets that we've been able to rely on historically, like stocks and real estate, are facing more significant risk, making our reliance on a forever-growing U.S. economy and the appreciation of our homes uncertain.

Given this reality, it is now critical that everyone—even those with seemingly stable full-time jobs—take charge of building and owning their wealth by becoming entrepreneurs. The shifting trends in work and the economy have already forced us to tap into our inner entrepreneurs by becoming more creative and adaptable.

Now's the time to make the most of it.

ENTREPRENEURSHIP IS FOR EVERYONE

Most business books start with some cliché about how entrepreneurs are born, not made. Or how entrepreneurs are different. Or that they have a huge appetite for risk. Or how they are geniuses like Steve Jobs or Elon Musk—single-minded individuals with huge ambitions who took chances on untested business models, technologies, and products and became billionaires. Don't believe any of it.

You're already an entrepreneur. You are the creator of your life. You are already selling yourself and your time, but are you the one benefiting? You already have the skills of an entrepreneur; why not make the most of them?

Research shows that most entrepreneurs are just as risk averse as

the rest of us. They're not once-in-a-generation visionaries; they're everyday people who want something more than a corporation or a job can promise. They're creative and passionate. They want to create value for themselves and their communities. They're normal human beings who want what we all want: to have enough to survive and to put something worthwhile out into the world.

There are many ways to become an entrepreneur, but I'd argue that the best way to start is to come up with an idea and build a business from scratch. The tactics and lessons you'll learn by starting from nothing and bootstrapping will be invaluable as you progress on the entrepreneurship path.

You can also build a business from a blueprint someone else created. I'm a big fan of this approach because you don't have to reinvent the wheel. The model has already been successful and you get to run with it. Back in the day, you'd have to go to business school or hunt down a successful entrepreneur to mentor you to learn how to build a business. Thankfully, an increasing number of successful entrepreneurs are sharing their blueprints online for free.

Take Mitchell Sorkin, who is *building in public* by going into great detail on X (formerly Twitter) about how he's growing his ATM business by acquiring smaller ATM operators, expanding into new locations, and forming more valuable partnerships with the owners of the stores in which he places his ATMs. Or Kyle Nolan, who is building his finance-tracking tool, ProjectionLab, out in the open, sharing his monthly revenue numbers online and crowdsourcing feedback on new ideas and features to improve his product. The build-in-public movement has expanded rapidly beyond just software developers to all types of entrepreneurs. You can learn how to build a business in many sectors by simply following and connecting with others ahead of you.

Another way to become an entrepreneur is to acquire and run a successful business. Right now, there's a whole movement of acquisition entrepreneurs who argue that starting a business from scratch is too risky, since most businesses fail and take too much time. They prefer to acquire companies that are already profitable and have strong cash flow. You don't need much money to acquire these businesses,

but you do need to be smart, because the types of loans you typically need to buy them require you to use your personal assets as collateral.

Still, incredible deals can be found if you're willing to look. As I write this, we're in the early to middle stages of the so-called silver tsunami as baby boomer business owners on the verge of retirement are looking to sell their businesses. A savvy entrepreneur could buy one or more of these businesses, all with a proven track record of profitability.

Not convinced that entrepreneurship is right for you or worth the effort? I get it. My guess is you're worried about one or several of the following:

1. **You don't have time.** You make time for things that are important to you.
2. **You don't have the money.** You don't need any. You can start making money without spending a cent.
3. **You don't have any skills.** Yes, you do. You just need to figure out how to leverage them.
4. **You didn't go to business school.** I didn't either. This makes you see things differently.
5. **You don't have an idea.** I'll help you find one. Ideas are easy to find once you know how to look.
6. **You don't know where to find customers.** It's easy to reach customers when you have something they genuinely want.
7. **You're afraid of failing.** Everyone is. Fear means you care. You reduce fear by learning more, controlling the variables you can, and engineering more predictability into your business. Experience creates confidence.

These are mental barriers you've inherited or have been made to believe. They're the status quo. Instead of accepting something you got from somewhere else, you can learn what's in this book, try it, and then decide for yourself. You can rewire your brain and open up another path. You can start seeing opportunities you've never seen before.

Being an entrepreneur and making money are both skills you can learn.

All you need to be an entrepreneur is a product or service people want to buy or use and a business model that allows you to make money. Then, you need to make enough cash to stay in business. That's it. Thankfully, you don't need much time, money, or skills or have anything to sell to get started. You don't need a business plan or investors, and I'll argue that both restrict your freedom. You also don't need to figure everything out on your own. There are many guides, tools, technologies, and strategies you can leverage to do more with less.

SUCCESS IS A MINDSET, NOT A METRIC

This is not a book about just making money; it's about giving yourself the freedom to create a life you love. There are infinite ways to keep score in business and life, but true fulfillment, joy, happiness, gratitude, love—all the good stuff—comes from within. Having a successful business and all the money in the world matters very little if you don't love what you do or the life you've created. If you're chasing the next dollar, constantly comparing yourself to others, or stressed because you aren't as far along as you think you should be, then you are missing out on the true promise of entrepreneurship.

The happiest and most successful entrepreneurs I know measure their fulfillment with an inner scorecard. While some are motivated by money, it's never *just* about their net worth. They all have a deeper sense of purpose and love what they do. You can make money doing pretty much anything, but if you do something you love, you'll be—and *feel*—more successful in the ways that matter most. It will also be easier for you to cultivate more peace in your life, because *peace arises when you're in alignment with what you love*.

Building a business you love requires you to take the time to look within and think hard about what you really want. How do you want to spend your life? What are your deepest aspirations? How much money would it cost to realize those dreams? How can your business help you get there?

Consider these questions and keep them in mind as you start and grow your business. This will help you manage uncertainty, make better decisions, and, ultimately, build a business that anchors and expands what's possible in your life. I'm excited to be on this journey with you.

JUST BECAUSE YOU CAN DOESN'T MEAN YOU SHOULD

As you ascend the various levels of entrepreneurship and make more money, more opportunities will open up. Only some opportunities are good ones, and only some good opportunities are the right ones for you. Just because you can do something doesn't mean you should. At some point in your business life, you'll have to say no a lot more than you say yes, simply because the time you'd have to invest is no longer worth the money.

For example, I learned early in my career that I hated traveling for work unless it was to somewhere I loved or was very excited to explore. Since then, I have consistently turned down lucrative opportunities because they would require me to travel and spend time away from my family. I'm done serving clients and living out of hotels. You can't hire me for anything, no matter how much money you have. The time-money trade-off is not worth it to me.

TAKE ADVANTAGE OF THE FREEDOM YOU ALREADY HAVE

As you become more successful in business, you will have more freedom to spend your time as you wish. But don't be afraid to take advantage of the freedom you already have. So many of us go through life doing things because we're expected to, because we're comfortable, or because we've always done things that way and don't see a

different approach. Even if we aren't content living this way—even if we know the trade-offs we're making aren't worth the results—we continue as we always have because we're afraid of what might happen when we stop. We get stuck between the fear of failure and the fear of regret.

What you spend your time doing and who you spend your time with make up your life. I'm always struck by how many unhappy entrepreneurs I meet. They feel stressed, stuck, and hopeless. The reason is usually pretty clear: they are building a business they think they should build or doing things they see others doing, but they aren't building *their* business or life. Or they are trying to grow rapidly because they think that's the sign of a successful business. As a result, they hire too many people and take on overhead and expenses that reduce their cash flow and freedom. They add complexity where it's unnecessary. They're disorganized and spend their time putting out fires all day or trying to make investors happy, instead of doing work that fulfills them. They may look successful on paper, but they're miserable. If you're making lots of money but feel unfulfilled doing it, you're missing out on so much. You may be the boss, but you're still trading your limited time for money. You're still letting outside forces control your life.

Thankfully, you can always choose to do something different. Building a business you love will take time, but it's not complicated. You have to do the inner work of figuring out what you really want and need, while doing the outer work of building your business.

You can only run away from yourself for so long.

THE 4 LEVELS OF ENTREPRENEURSHIP

Throughout my journey, I have identified four levels of entrepreneurship, and this book is organized around each one. In each section, I will detail the main decisions, tasks, systems, and people you should consider at that level. I will share stories from my experience and the experiences of other entrepreneurs I have met and admired. I will provide step-by-step instructions on how to build at each level, examine

the trade-offs you will face at each stage, and offer information to help you determine if those trade-offs are worth making.

Here is a brief overview of each level.

Level 1: The Experimental Entrepreneur

The best way to figure out what type of entrepreneur you want to be is to start small and experiment. The goal of this level is to find a business idea, launch it, and start generating profit as quickly as possible. This is the incubation and adaptation level, where you're trying many things, taking chances, and learning how to run a business by actually running a business. During this stage, you'll experiment with several ideas simultaneously and rapidly learn what works, what doesn't, and what you love.

You'll save money by doing everything in this phase yourself while building a foundation that will make it easier to outsource over time. You'll generate lists of ideas, analyze other businesses' products and services, set up a website, test selling strategies, manage cash flow, and more.

Experimentation will also help you build resilience. Markets, demand, technologies, and customers constantly change. The better you are at iterating and experimenting, the better equipped you'll be to adapt to the world's increasing uncertainty.

Level 2: The Solopreneur

Solopreneurs are entrepreneurs who operate alone. They have no full-time employees and keep their expenses low to maximize profit. The Solopreneur level is when your business grows from a side gig into a real, sustainable business. Here, you start generating more consistent revenue but must still trade a fair amount of your time for money.

If you keep at it, however, you can start building systems that allow you to free up your time so you can focus on bigger-picture strategy and living your life. This level is all about building sustainability: sustainable cash flow, a sustainable and growing customer base, and

sustainable systems powered by processes and people so you can free up more of your time.

Level 3: The Growth Entrepreneur

You become a growth entrepreneur when you start hiring people to help you scale and are no longer trading your time for money. This level is about accelerating your growth by taking advantage of and doubling down on the systems you've put in place. It's about reinvesting money back into your business to increase sales and profit.

Growth entrepreneurship is not about growth hacking or growing at all costs. It's about learning to manage growth in a way that supports your life. You might have to say no to good opportunities to grow the way you want. It takes time to find your limits and figure out what "enough" means for you. At this level you can hire people to run most, if not all, of the day-to-day of your business. This level also unlocks deeper business and personal growth opportunities, as your business starts to expand your life by giving you more resources and time.

Level 4: The Empire Entrepreneur

Once you start making more cash than you can reasonably invest back into your business, you can start building your empire. While you might think of an empire as being massive, size does not matter here. Empire Entrepreneurship is about making the most of your money and expanding your investment holdings beyond one business to maximize your income, returns, and impact. It's also about diversification.

While many business owners in this position take extra money as a profit distribution, pay tax on it, and then invest it in another asset class like stocks as part of their portfolio, it can be more effective to keep that money in the business and invest it in different asset classes on behalf of the business or your holding company. By doing this, you can save on taxes and keep growing your net worth as an owner/shareholder within the tax-efficient structure and legal protection of a business.

You can also diversify your holdings across many asset classes such as real estate, stocks, and alternative assets, or directly in other companies, through investments, acquisition, or building a new company from scratch. The empire level is all about optimizing your time, money, effort, and joy. With the right alignment, your business or businesses will open opportunities you've never imagined.

EXPAND YOUR LIFE INTO THE SPACE AND FREEDOM YOU CREATE

Being an entrepreneur can be challenging and lonely sometimes, but it's helped me grow and expand my life in ways I never could have dreamed. Not only do I have more money than I ever thought I would and the ability to control my time, but I also have a business constantly opening new opportunities to experience life. I've built a community of hundreds of thousands of people from all over the world who derive value from what I create and from whom I'm able to learn.

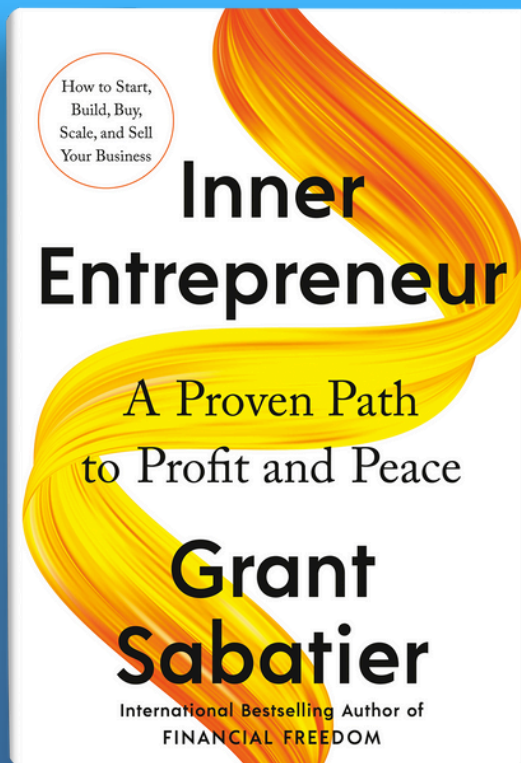
And the best part is that I can choose what I want or don't want to do. As my life changes, I find myself saying no to things that I would have said yes to only a few years ago, so I can spend time with my family. But I'm also saying yes to connecting more with others—expanding my community and mind. I recently opened Clintonville Books, a brick-and-mortar bookstore—a notoriously low-margin business—in Columbus, Ohio, because I want my community to have a bookstore and I love books.

Money rarely comes first in my decision-making. Instead, I focus on: How does this benefit my family? How happy will this make us? How much impact can this have? How much fun will this be? Will this make me feel alive? That's how I make choices.

When you're stressed about money or your business, it's often all you can think about. I estimate that 80 to 90 percent of most people's thinking time is dominated by money, work, or business stress. There is often little room for anything else. Thankfully, your relationship with money will change as you make, save, and invest your money and build your business to amplify your life.

You'll start reclaiming more space in your mind. As you make more money and acquire the freedom that develops as your business grows, you'll have more time to expand into the new space you've created. You'll have more options and peace of mind. You can move toward what feels right. There is so little we can control in life, but our relationship with money is something we can control. It takes time and practice to figure out what works for you, but this is the path to a fulfilling life.

As you read this book, I hope you will free yourself to imagine the possibilities without clinging too tightly to them. I hope you take control of your life while embracing uncertainty. That you can fully embrace the beginner's mindset and let go of any beliefs that have been holding you back. That you can see how expanding your life is a process of subtraction, not addition. That you get comfortable with not knowing and recognize that everything you seek is already within you. I hope this book helps you expand your experience of freedom.



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