

B | I | R | D

BUILD • INNOVATE • REIMAGINE • DELEGATE

BIRD TBS

THE BIRD SA.A.SS OPERATING SYSTEM

SKILL TO SCALE. BUILD TO LAST.

The execution, learning and business operating system for MFDs who want a practice that grows, runs and lasts without them.

THE PROBLEM

MOST MFDS BUILD A BUSINESS AROUND THEMSELVES.

TBS helps you build it around **systems, execution, teams and infrastructure** instead.



FROM KNOWING TO EXECUTING

Founder dependency

→ ORGANISATIONAL CAPABILITY

Scattered execution

→ STRUCTURED SYSTEMS

Manual work

→ AUTOMATION

Operational chaos

→ MEASURABLE EXECUTION

Individual practice

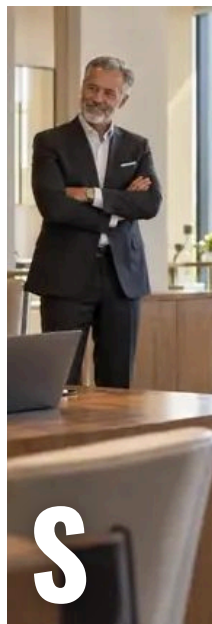
→ ENTERPRISE INFRASTRUCTURE

*Move from working **in** the business
to working **on** it.*

FIVE LEVERS. ONE SYSTEM.

SA.A.SS turns a practice that depends on you into one that **grows, runs and lasts without you**. Each lever has its own hub, its own three steps, and the engines for each step.

WHAT GROWS IT?

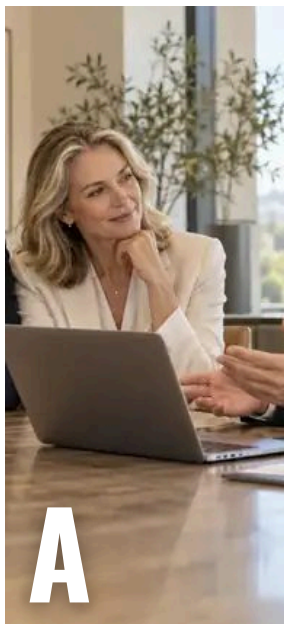


S

SCALE

**Beyond
your hours**

6 questions ·
3 steps · 1
microsite

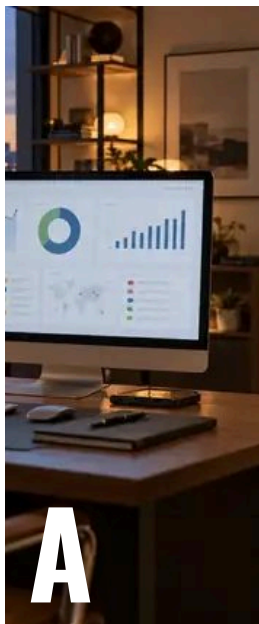


A

ACCELERATE

**The right
leverage**

9 client microsites



A

AUTOMATE

**Time bought
back**

3 questions · 3
steps · 1 microsite

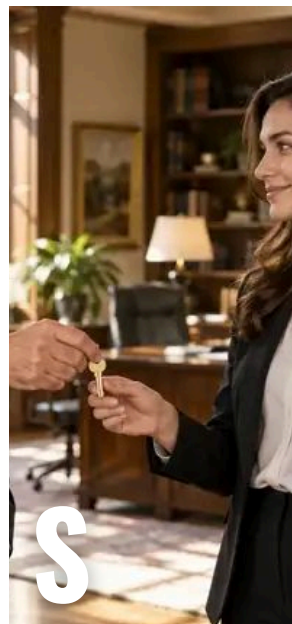


S

SUSTAIN

**Built to
endure**

4 questions ·
3 steps · 1
microsite



S

SUCCESSION

Handed on, intact

3 questions · 3 steps
· 2 microsites

5

lever hubs, three steps
each

53

engines to start, 88 in all

14

microsites: 5 for the
business, 9 for clients

*Start with the lever you need now.
The others are waiting when you get there.*



**EVERY ₹1 HANDED OFF
BRINGS BACK ₹8.**

The Cost of Not Delegating, on its default figures

SCALE • ACCELERATE

GROW BEYOND YOUR OWN HOURS.

SCALE BEYOND YOUR HOURS

- 01 Know where growth comes from**
See which part of the book is really growing, and why.
- 02 Take yourself out of the work**
Free your time, and plough the profit back. **The Cost of Not Delegating**
- 03 Build the team**
Size it, hire the right person, pay them right. **The Hiring Gauge • The Compensation Engine**

MICROSITE

FROM HUNTER TO FARMER

The day your business starts growing differently, in five stages.

ACCELERATE THE RIGHT LEVERAGE



Point the time you free at the right clients, with the right conversation for each. **Nine client microsites** give every kind of client a ready conversation, with the engines behind it. Pages 6 to 12.

RUNS WITHOUT YOU. LASTS AFTER YOU.



03

AUTOMATE

TIME BOUGHT BACK

“What can run without me?”

- Automation Payback
- Servicing Capacity
- Microsite: Build the Highway
- 3 questions • 3 steps



04

SUSTAIN

BUILT TO ENDURE

“Will the practice keep earning, and what is it worth?”

- Recurring Revenue Ratio
- Structure Fit Test
- Microsite: Valuation
- 4 questions • 3 steps



05

SUCCESSION

HANDED ON, INTACT

“Who carries it on, and what do I keep?”

- The Handover Planner
- Successor Buy-In
- Microsites: The Next Generation • Choose Your Exit
- 3 questions • 3 steps

FIVE THINGS TBS BUILDS THAT OUTLAST ANY QUARTER

EXECUTION
SCALE

TEAM-LED
GROWTH

AUTOMATION &
TRACKING

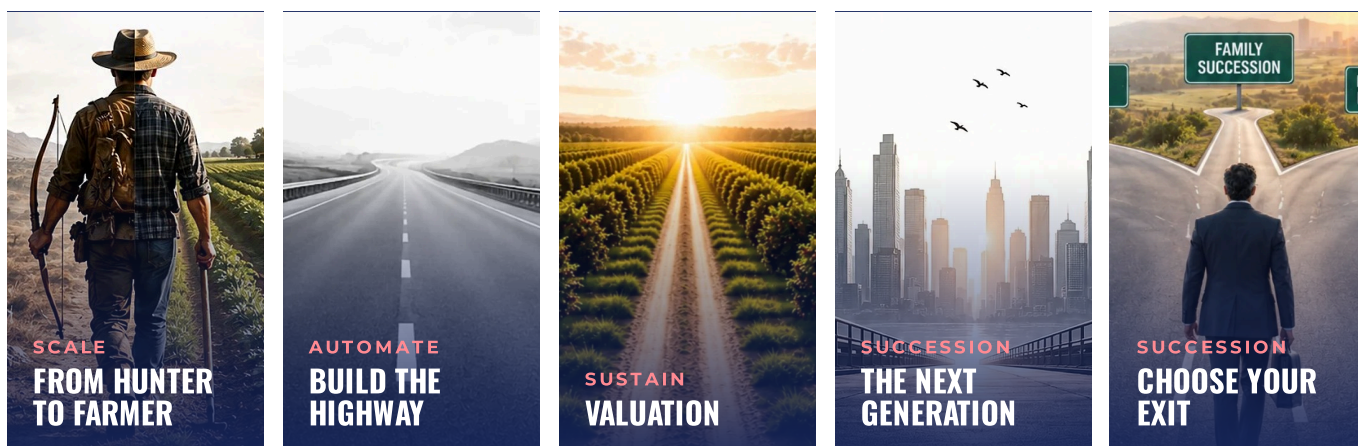
BUSINESS
CONTINUITY

ENTERPRISE
VALUE

FOURTEEN MICROSITES. ONE SHAPE.

Every lever comes with microsites: guided journeys that explain the idea before the engines put a number on it. **Five build your business**, one or two for each lever. **Nine build your client conversations**, under Accelerate.

FOR YOUR BUSINESS • 5



FOR YOUR CLIENTS • 9 • ACCELERATE



14

microsites across the five levers

71

key questions: 25 a founder asks, 46 a client asks

1

shape for all fourteen: story, questions, engines

STORY. QUESTIONS. ENGINES.

All fourteen are built the same way, so nobody, founder or client, meets a calculator before they meet **the reason it matters**.

01 THE STORY

Each microsite opens on one truth about the business or the client's money, told with real numbers: why it matters, before anything is asked.

02 THE KEY QUESTIONS

The journey in four to six stages. Each stage is named for the question the founder or the client actually asks, in their own words.

03 THE RELEVANT ENGINES

Under every question, the three engines to start with, and more behind them for when the conversation goes deeper.

04 YOUR OWN NUMBERS

A signature engine or a self-check for the whole journey, and every calculator in one place, ready for real figures.



01 · THE STORY

₹10,000 a month for 25 years: ₹30 lakh put in becomes about ₹1.70 crore, and about ₹78 lakh of it arrives in the last five years.

At an assumed 12% a year. Illustration only.

02 · THE KEY QUESTIONS

Start | **Stay** | **Step up** | **Shape** | **Prove**

03 · STAY: "DOES THE DATE MATTER? SHOULD I STOP WHEN MARKETS FALL?"

The SIP Curve · HOLD vs INFUSE vs SIP · SIP Pause + 5 more

04 · YOUR OWN NUMBERS

The SIP Curve · 34 SIP calculators in one place

STORY

Why it matters, in numbers

QUESTIONS

The client's journey, stage by stage

ENGINES

Three to start, more behind

NUMBERS

Real figures, or a self-check

UNDERSTAND THE LEVER, THEN PULL IT.

Each business microsite turns one BIRD booklet into a guided journey for the founder: five stages, each a question you ask about your own practice, the tools that answer it, and a test to see where you stand.



SCALE

FROM HUNTER TO FARMER

The day your business starts growing differently

The hunt

Crushed by growth

The farm

The new role

The enterprise

Test yourself • The Second Line Check

13

TOOLS



AUTOMATE

BUILD THE HIGHWAY

Enterprise begins with infrastructure

Build before the traffic

The inverted model

Harvest or reinvest

The elements

The value

Test yourself • Harvest or Reinvest?

12

TOOLS



SUSTAIN

VALUATION

From profit to an enterprise worth owning

Profit

Options

The future

Belief

The 10 Commandments

Test yourself • The 10 Commandments Check

11

TOOLS



SUCCESSION

THE NEXT GENERATION

From “will they join?” to the legacy you build

Rethink

A platform

Roles

Ready to lead

Legacy

Test yourself • The 90-Day Test

10

TOOLS



SUCCESSION

CHOOSE YOUR EXIT

From “every founder exits” to the exit you choose

Every founder exits

It is personal

Many routes

Start early

Be ready

Test yourself • The Exit-Readiness Check

10

TOOLS

FIVE STORIES FOUNDERS RECOGNISE.

Each journey opens on a story, then asks the one question the founder has been avoiding.

SCALE • FROM HUNTER TO FARMER

“Every business begins with a hunt. Then something quietly changes: 70 to 80 percent of next year's growth comes from the base you already have.”

“If you disappear for 90 days, who runs it?”

AUTOMATE • BUILD THE HIGHWAY

“Most businesses invest to create cash flow. An MFD can use cash flow to create a business.”

“Which road is your cash flow on: harvest, or reinvest?”

SUSTAIN • VALUATION

“A Dharwad Peda shop can sell every peda, every day, and still have almost nothing to sell.”

“Is it worth owning without you?”

SUCCESSION • THE NEXT GENERATION

“My child doesn't want to join the business’ is the quiet worry of many founders. Perhaps it is the wrong question.”

“Could you step away?”

SUCCESSION • CHOOSE YOUR EXIT

“Every founder will eventually exit: by choice, by age or by circumstance. The question is not whether. It is how.”

“How many choices do you have?”

THE SAME SHAPE AS THE CLIENT MICROSITES

Story first. Then the question. Then the numbers.

The founder learns the lever the way a client learns a plan.

ONE STORY, STAGE BY STAGE.

Seven microsites follow a client through a journey. Each stage is one of the client's questions, with its engines behind it.



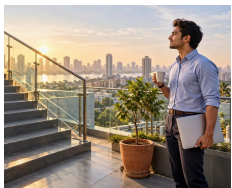
SIPOLGY

The science of the monthly habit

Start Stay Step up Shape Prove

34

CALCULATORS



YOUNG INVESTOR

From the first salary to the first crore

Know your money Start now Grow with the salary Borrow wisely

Plan the life

38

CALCULATORS



RETIREMENT INCOME

From the last salary to a lifetime of income

Know the number Build the corpus Draw the income Make it last

Live it well

27

CALCULATORS



TAX-SMART

From the first rupee invested to the last one withdrawn

Know the tax Choose the product Hold it right Harvest every year

Take it out lightly

27

CALCULATORS



SLEEP-WELL

From the first fall to a portfolio you can sleep on

Know the storms Stay calm Stop timing Read the valuation

Build the cushion

39

CALCULATORS



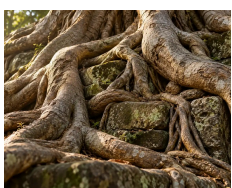
NRI

From your status to the money coming home

Know your status Place your rupees Invest in India Sell and take it home

15

CALCULATORS



LONG TERM STICKY MONEY

From the day a child is born to the cause you leave behind

Start at birth Borrow, don't break Live off it Pass it on Give it away

26

CALCULATORS

One calculator can serve several journeys, so these counts overlap.

THE SAME SHAPE, AT FULL DEPTH.



HNI

Six questions to ask in order, before any portfolio conversation. Under each one, the strategies and engines that answer it.

THE KEY QUESTIONS • W.E.A.L.T.H.

- W** **Why: What is the wealth for?**
Strategy Finder · HNI Pool Allocator · The Permission Dial
- E** **Exposure: Where is it really exposed?**
The Wealth Architecture Engine · Portfolio Filter · ESOP Planner
- A** **Access: Can I reach it when I need it?**
The Bridge · The Three-Engine Strategy · Liquidity Ladder
- L** **Legacy: What happens beyond me?**
Succession & Estate Readiness · Asset Location
- T** **Tax: What do I actually retain?**
Loss Reservoir · Withdrawal Sequencing · Tax-Aware Rebalancing
- H** **Hazards: What could seriously damage it?**
Fortress & Frontier · HNI Portfolio Scenario Simulator

Also inside: the Strategy Hub, 7 branded strategies, and the products: AIF, PMS, SIF and global investing.



SPIRITUAL FINANCE

Ordinary planning asks how much the client will have. Spiritual Finance asks what the money is doing to the people they love.

THE KEY QUESTIONS • SPIRIT

- S** **Supportive Relationships**
6 real-life situations · 3 engines
- P** **Peace of Mind & Presence**
8 real-life situations · 3 engines
- I** **Impactful Enterprise & Employment**
5 real-life situations · 2 engines
- R** **Rightful Living & Gifting**
7 real-life situations · 4 engines
- I** **Inner Wisdom & Identity Freedom**
8 real-life situations · 3 engines
- T** **Transcendence & Legacy**
6 real-life situations · 3 engines

Also inside: 40 family stories, ten life games and nine tools, including The Enough Point and The Giving Ceiling.

EVERY QUESTION HAS A PAGE.

These are the questions your clients already ask. In TBS, each one opens a stage of a microsite, with its story and its engines ready.

“Does the date matter? Should I stop when markets fall?”

SIPOLOGY · STAY

“How do I turn a corpus into a monthly salary?”

RETIREMENT INCOME · DRAW THE INCOME

“Why not wait a few years?”

YOUNG INVESTOR · START NOW

“Will the money outlive me, or will I outlive the money?”

RETIREMENT INCOME · MAKE IT LAST

“Which one leaves more after tax?”

TAX-SMART · CHOOSE THE PRODUCT

“How bad can a fall get, and for how long?”

SLEEP-WELL · KNOW THE STORMS

“Am I an NRI this year, and for how long?”

NRI · KNOW YOUR STATUS

“What if we invest for our child from day one?”

LONG TERM STICKY MONEY · START AT BIRTH

“Loan, EMI, or invest?”

YOUNG INVESTOR · BORROW WISELY

“Can I access money when I need it?”

HNI · ACCESS

“Can a corpus fund a cause for ever?”

LONG TERM STICKY MONEY · GIVE IT AWAY

“What is the wealth for?”

HNI · WHY

BEFORE THE MEETING

PICK THE MICROSITE

Match the client to one of nine: a first salary, a retirement, an NRI, a family, a cause.

IN THE MEETING

START WITH THEIR QUESTION

Open the stage they are asking about. Tell its story, then run its engines on their numbers.

AFTER THE MEETING

THE ANSWER BECOMES THE PLAN

The SIP, the switch, the withdrawal, the review: work the rest of TBS helps you deliver.

LEARN THE SYSTEM. THEN RUN IT.

Capability for the whole organisation: founders, managers, advisors, employees and the leaders who come next.

1 VISION	11 SYSTEMS	3 PILLARS	28 COURSES
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SIX TRACKS • 28 COURSES

Personal & leadership		2
Scale up & acceleration		7
Team building & development		8
Operation & automation		2
Sustenance & succession		3
Bonus: NISM certifications		6

Library

Lesson
booklets

Gallery

Workshop
creatives

Videos

Recorded
lessons

Pathshala Pro

For the whole
team

ALSO INSIDE

TBS-BOSS

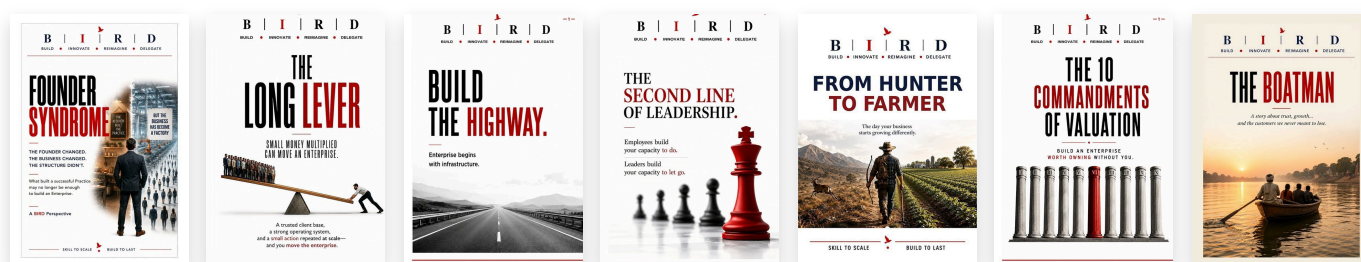
The in-house operating system for winning, serving and retaining clients, in fifteen modules.

- Leads (LMS)
- Reviews & calendar
- Weekly plan (DWT)
- Reports & MIS
- Clients (CMS)
- Service tracker
- Daily journal (DJT)
- Compliance centre

FROM THE COURSES



FROM THE LIBRARY



TBS MEMBERSHIP

TWO ENGINES. ONE MEMBERSHIP.

LEARNING HUB

28 courses in six tracks, 200+ hours, lesson books and videos, and Pathshala Pro for the team.

BUSINESS SOLUTIONS HUB

Tools and calculators, acceleration engines, engines and simulators, dashboards and trackers.

WEEKLY INNER CIRCLE

Live weekly masterminds, business learning and peer discussion.

ONE-TO-ONE SUPPORT

Business support calls and SOS meetings with the leadership team, up to four a year.

JOIN BIRD TBS

Start at TBT. Complete at TBS. Scan the code or visit the page to choose your plan.

nlebird.com/tbs



Success is not about doing more. It's about designing better.