THE APPOLONIA OWNERSHIP PROJECT *presents*

The 5F Framework

Primer

The framework to prestige from business owner to investor.

Faith · Family · Fitness · Finances

→ Freedom

8 pages. 10 minutes.

America Has an Ownership Problem

America does not have an opportunity problem.

It has an **ownership** problem.

You earn good money. You work harder than most people you know. But at the end of the year, your bank account does not reflect it.

Meanwhile, Wall Street and private equity are buying up the businesses your community was built on. The plumbing shop on Main Street that opened in 1962 just got sold and rolled up. The HVAC company who serviced your childhood home just got acquired by a fund in New York. The trade school kid who works harder than anyone you know is going to retire with a 401(k) that will only last him 10 years if he is lucky.

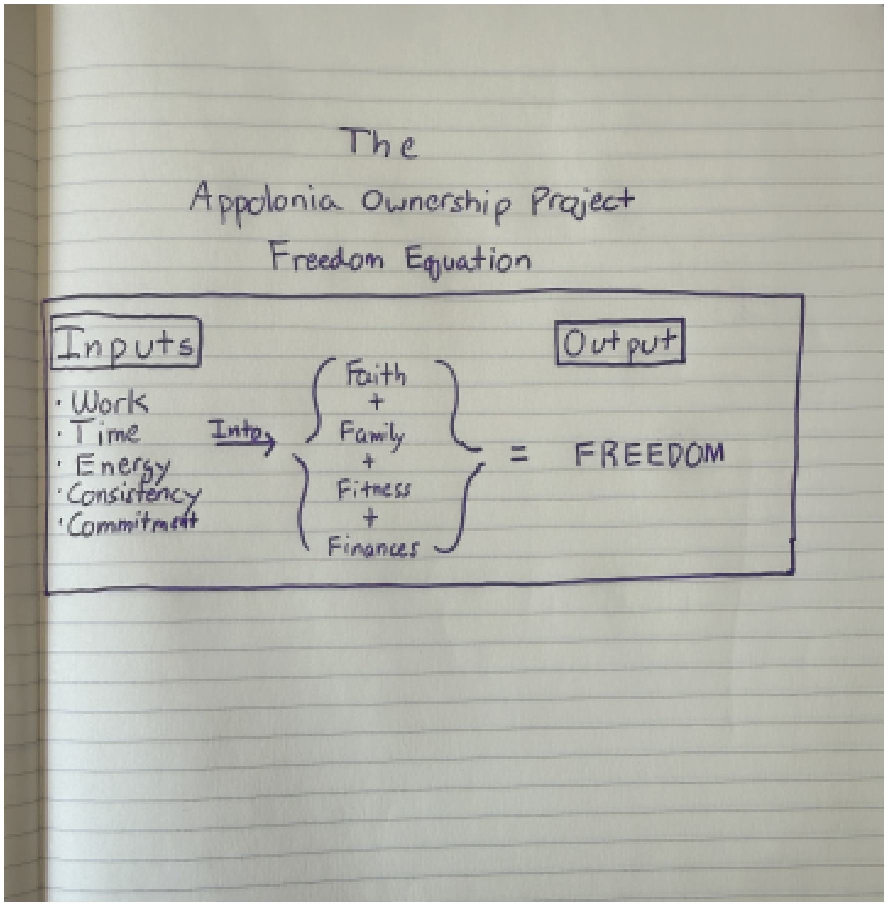
The problem is not the income. The income is fine.

The problem is that nobody taught you how to build the necessary skills to become an owner.

This Primer is the framework. The free Workbook (link on the last page) is where you build your strategy.

The Appolonia Ownership Project community is where the rest of us are putting it into action.

The Freedom Equation



When you contribute these inputs into→ the four pillars → you will attain Freedom.

The Inputs

What you have to put in. No $Money$ Required to Start.

Work

Signal vs Noise. Intentional output. **Not the same as time.** You can sit at a desk for an hour and produce nothing. Work is the actual creating, building, calling, selling, deciding.

Time

Hours allocated. The only currency you can't get back. You have the same 168 hours a week as every billionaire and every tradesperson. The difference is what's done in those hours. You must learn how to create leverage. 8 Hours of sleep per day is 40 hours a week. A typical career requires 50 hours of work a week with travel. That gives us 78 extra hours per week to spend time with family, exercise and work on personal and business development. **What's your Excuse? It better not be that you don't have the time.**

Energy

Physical, mental, emotional fuel. **Time without energy is wasted time.** This is why Fitness is one of the four pillars — without energy, the other three collapse.

Consistency

Showing up daily, weekly, monthly. **The compounding agent.** Showing up and doing the thing when it isn't comfortable or when the conditions aren'tperfect. The single biggest separator between people who build wealth and people who don't. Most quit too early.

Commitment

The binding to the outcome. The unwillingness to quit when it gets hard. **This is where Faith lives** — without something larger than yourself, commitment evaporates the first time things get difficult.

The five inputs are **multiplicative, not additive.** If any one is zero, the equation collapses.

- Work without Time = nothing built.
- Time without Energy = slow grinding.
- Energy without Consistency = burnout.
- Consistency without Commitment = grinding without purpose.
- Commitment without Work = empty promises.

You need all five. **If you're stalled, the question is never "do I have enough?" It's "which input is currently at zero?" Progress over Perfection**

The 5F Framework

Our Framework is tangible. It is not to get rich quick but get rich over time - with certainty.

Faith + Family + Fitness + Finances = FREEDOM

Four pillars produce one output. The order matters and you must go all in on all 4. You can't cheat around any.

Faith

Because without something larger than yourself, the rest is in service of nothing. You can chase money. You can chase fitness. You can chase a perfect family. None of it holds without a why above the why.

Family

Because the people you love are the actual reason for the work. If your business is winning but your marriage is suffering and you don't have a deep relationship with your kids, the scoreboard isn't important.

Fitness

Because a tired, sick, or distracted body cannot deliver on the first two — or on the fourth. Sleep, training & nutrition create energy. These are less for vanity than for energy when you own a business. They are the operating system that runs the rest. Fitness fuels creativity, stamina and confidence.

Finances

Because in a Capitalist society, Money is the most direct lever for converting hard work & strategy into freedom through providing value to others. Pillars one through three give you the foundation. Pillar four gives you the actual tool - the lever.

Freedom

My definition of Freedom is: Doing what I want, when I want, with who I want. It doesn't mean retirement. That's just me though. We all have different ideas of freedom.

Freedom is the bi-product. Specifically: **financial freedom that buys time, choice, and the ability to spend life with the people you love.** You do not *become* free by deciding to be free. You produce Freedom by pouring into the 4F pillars. Then Freedom emerges as an output — the way muscle emerges from training, not the other way around.

Why This Framework Wins

Three reasons this outperforms what you have heard before.

1. The order is operational, not philosophical.

Faith goes first not because "be religious" —but because **without a why, you cannot be disciplined over a long period of time.** Entrepreneurship is harder than you will ever think. It's lonesome & it can be crushing. The ones who do not quit have God to ask for wisdom and strength and to share the burden with. Start by defining your WHY. The 5F Freedom Audit will help.

Finances go last not because money is unimportant — but because **money is the tool, not the goal.** When money leads, you make trades that cost you the first three. When you excel in the first three, money will naturally follow.

2. Find Fulfillment implementing the Framework

Fulfillment is found on the pursuit of excellence. Mastering your craft, growing your faith, growing your family relationships & becoming the healthiest version of yourself are all some of the most fulfilling life experiences.

3. Freedom is the output, not the input.

When people say "I just want freedom," they aren't realizing it is a bi-product. Freedom is not Free. Freedom is what you can attain by pouring your heart and soul into the 4 pillars. Dreaming about freedom will not create it - discipline does.

On the 250th Birthday of America I would like to repeat that Freedom is NOT Free. This last Memorial Day we honored 1.3 Million Fallen American Soldiers.

They died for the freedom that most of us take for granted. They died for the true freedom we all have the ability to attain. It is our God given right to go get it and bring as many along with us as possible.

The Finances Blueprint

Build a business.

Generate profit.

Invest in cash-flowing real estate.

Repeat.

Four steps. The Formula to build generational wealth.

The plan is straightforward - the execution is challenging.

A. Build a business

Pick a trade or service. Focus on execution and skill development. Keep your word and show up to the plate. Take consistent, daily action. Fail forward - which means - learn, get better and don't ever make the same mistake twice.

B. Generate profit

Build systems and processes for repeatable outcomes. Increase efficiency and margins through proper AI integrations. Learn to work ON the business, not just IN it. Become a leader and learn how to remove yourself from your daily tasks and give others the ability to earn.

C. Buy cash-flowing real estate

Convert active income into passive income through purchasing cash flowing real estate. Use depreciation and cost segregation to eliminate your tax bill. Acquire assets that build your passive income to the point it supports your life-style. Then you can decide what projects you actually want to work on - not have to work on.

D. Repeat

Scale. Now you have options. Acquire businesses. Buy more real estate. Build a compounding wealth machine.

As Blue Collar business owners we must leverage our unique advantage to build your own financial freedom.

“ Failure + Reflection = Progress” ~ Ray Dailo

Proof — The Green Hill Cottages Deal

Here is the framework working on one specific deal.

In February 2023, I was a project manager at a small construction company in Rhode Island making $40/hour. I owned one rental property.

I met a man named Tony. He owned a 2-acre, 24-unit dilapidated multifamily property a town over from my house. It needed work. I asked him to sell it to me. He said maybe and I kept stopping by to talk.

Eighteen months later, in August 2024, I bought it.

> ***$2,000,000 purchase price. $5,000 cash out of my pocket. 100%seller-financed.***
>
> ***Join my Newsletter to see how I underwrote the deal - all numbers - nothing held back. (ADD LINK)***

That deal did not happen because I had money. I think I had $1,500 liquid in my checking account at the time. It happened because I put in the time & effort and did whatever it takes to secure this deal.

Looking back on it - I was committed and living by these 4 F's. I just didn't know it at the time.

- **Faith** — the conviction to keep showing up for 18 months with no contract in hand.
- **Family** — The Why. What the bi-product of the completion of this deal gave me - $20,000 per month in passive income at completion. That income was my Freedom Number.
- **Fitness** — the discipline to keep my body and mind sharp enough to have the confidence to close the deal. Fitness created courage.
- **Finances** — the financial education to recognize that seller financing was even possible, and how to structure a deal most people do not know exists. This was all self-education - not taught in school. I purchased access to a community of investors doing seller finance deals for $7,995 on a credit card.

One deal. $2M outcome.

Most importantly: **I was 24 years old.** No special background. No trust fund. No connections. Just my 5F framework applied with discipline.

Who This Framework Is For

This is not for everyone. It is for the person who wants it all out of life and is ready to go all in.

It is for you if:

New & Early Business Owner

• You want to start a blue collar business and need help getting your vision off the ground.

• You are uncertain how you will turn your first sale into consistent sales.

• You earn good income but have very little to show for it after years of hard work.

• You know you need to be an entrepreneur but don’t have the clarity on where to start.

• You are willing to do the work, not just talk about it.

Successful Business Owner Wanting More

• You want to invest in real estate so you can pay little to no income taxes while buying an asset that will appreciate and pay you dividends vs just buying another new truck or machine.

• You are bringing in loads of cash but don't know how to properly invest it into real estate and don't want to give it to wall street.

• You want to build a name your kids will be proud to inherit a portfolio of passive income.

• You are ready to aggressively turn up your marketing and scale your business.

It is NOT for you if...

• You want a get-rich-quick scheme - go daytrade.

• You are a talker, not a doer - We don't want you here.

• You blame everyone else for your Faith, Family, Fitness and Financial Situation. We honor accountability.

• You are unwilling to look honestly at where you currently are so that you can create a life you want to achieve. - Change begins from self-reflection.

Your Next Step - Reflection

If this Primer made you want to find out what's actually possible for your life when you go all in - download and fill out My Free 5F Framework Audit.

Download the Free 5F Framework Audit (INSERT LINK)

This is the exercise I developed and ran on myself to fully align my future actions and goals with the 4 Pillars of life - to attain Freedom. I am currently underway on my journey and my goal is to attain it by my 30th Birthday. June 14th 2028.

This Audit is not a BS exercise. It will become your bible to turn to when life & business get tough and weigh down on you. **What you put into it = what you get out of it.**

When you have completed your **5F Framework Audit**, if you join The Appolonia Ownership Project community I (Alex) will analyze your Audit and build you a personalized strategy of action steps to move forward and achieve your goals.

But that is not today's step.

***Today's step is**: Fill out the framework Audit and see what you learn about yourself.*

Build a business. Generate profit. Invest in cash-flowing real estate.

Repeat. Faith · Family · Fitness · Finances → Freedom