



[Click to view this email in a browser](#)



THE
Baldwin & Clarke
COMPANIES

Baldwin & Clarke *Journal*

*Integrated & multidisciplinary financial solutions for entrepreneurs,
professionals and their families*

June 2017

[Download PDF](#)

In this Issue:

- B&C Radio: Sean Clarke's Market Minute on NH Today
- B&C Blog: "What Are You Selling & Why It Matters" authored by Peter Clarke
- Exit Planning: "The Impact of Value Drivers on Sale Price"
- Investment Banking: "M&A Trends Report Year End 2016"
- Personal Finances: "Class of 2017: Get a jump on adulthood with these 7 tips"
- B&C WealthDirect: Your Personal Financial Website

"A good hockey player plays where the puck is. A great hockey player plays where the puck is going to be."

Wayne Gretzky

Welcome!

Edition #12 of the Baldwin & Clarke Journal is here! Our e-newsletter is an effort to share valuable thoughts and information across a wide spectrum of financial and business-oriented topics.

As always, we appreciate your readership and sincerely hope you enjoy!

B&C Radio Show: Sean Clarke's June Market Minute

In this month's Market Minute, Sean Clarke, Managing Director of Baldwin & Clarke Advisory Services, Inc., discusses with Jack Heath some interesting facts about the 4 largest bull markets (the current

economic cycle included), what market trends investors can expect, and some thoughts and considerations regarding portfolio planning going forward.



[Click here to listen to the radio show](#)

B&C Blog: "What Are You Selling & Why It Matters: Shedding light on the important considerations of an asset vs. stock sale" authored by Peter Clarke

As a firm that often works closely with entrepreneurs in the transition of their business, be it through a long range exit planning exercise or within the context of a sell-side M&A transaction, we are acutely aware of how complex and nuanced the sale process has become. Owner-operators, management teams, Boards, and more generally, the principal stakeholders need to wrestle with a host of issues. The laundry list includes establishing valuation expectations, defining strategic and cultural fit, securing livelihoods for their valued employees, determining what kind of process they want (auction or otherwise), formulating a buyer universe, pre-transaction due diligence, post LOI due diligence, reps and warranties within the P&S, and so on and so forth. All of the above referenced aspects are important clearly (and sadly don't represent every component), but the very simple issue of what you are actually selling, assets or stock, has a very meaningful impact to both the current and prospective owners.



[Click here to Read More](#)

Exit Planning: "The Impact of Value Drivers on Sale Price"

If you own a business, the day will come when you will exit your business. Given all of your hard work and sacrifice, you'll rightfully want said exit to meet your financial goals and objectives (don't forget the emotional factors too). But garnering your coveted sale price is not just about the bottom-line numbers, it is about the company's transferable value. Therefore, it is important to take a step back and view your business through the eyes of a buyer. There are many opinions about which attributes or characteristics buyers seek, but one thing is clear, these characteristics or "Value Drivers" must exist before the sale process even begins, and as the business owner it is your job to create that value and strengthen your business. This article discusses just this idea, further identifying some of the Most Common Value

A screenshot of a blog post from Baldwin & Clarke. The header includes the company name 'Baldwin & Clarke ADVISORY SERVICES, INC.' and the title 'EXIT PLANNING INSIGHTS'. The main heading of the article is 'The Impact of Value Drivers on Sale Price'. The text discusses 'Value Drivers' and provides examples of how they affect a company's sale price. A small portrait of a man is visible on the right side of the page. The footer contains contact information for Baldwin & Clarke Advisory Services, Inc. and a copyright notice for 2014.

Drivers across all industries.

[Click here to Read More](#)

Investment Banking: M&A Trends Report Year-End 2016

In the midst of accelerated mergers and acquisitions (M&A) activity at the end of 2016, Deloitte asked 1,000 corporate and private equity investors what to expect in the year ahead. They have produced a comprehensive report detailing their expectations and with their collective feedback have forecasted marketplace trends for the upcoming year. Will the unprecedented wave of domestic M&A transactions in late 2016 sustain throughout 2017? What is making deal makers optimistic and what are the critical deal factors? Deloitte's survey report hits on these questions.



[Click here to see what we can expect in the months ahead](#)

Personal Finances: "Class of 2017: Get a Jump on adulthood with these 7 tips"

It is graduation season and whether it's your niece, nephew, son or daughter, or perhaps one of the grandkids, you're going to want to introduce them to adulthood and all the responsibility that it entails. You can keep them for hours telling them story after story hoping to impart some knowledge on their blossoming minds from your own personal experience, but will it stick? We know we raised them well, but becoming an adult is more than a handshake from the Principal and a quick walk across the stage, it's managing your money. You want to give them rock solid tips and essential advice for moving up in the world, so check out this USA Today article, with the help from Nerdwallet.com that gives a guide to what it takes to become an adult in today's world.



[Read More](#)

B&C WealthDirect:

Your B&C WealthDirect [personal financial website](#) is a financial information and management tool offered through Baldwin & Clarke Advisory Services, Inc. that allows you to monitor your wealth 24/7. It provides a global view of your financial picture and a [virtual vault](#),



Baldwin & Clarke
WealthDirect

where you can store all your valuable documents (i.e., tax returns, statements, insurance policies, etc.). Our secure digital vault gives you access to these documents anytime and anywhere!

If this tool is of interest to you, please [contact us for more information](#).

Thank you,

The Baldwin & Clarke Companies

Share the Newsletter...

If you enjoy this newsletter and would like to share this with a friend, we appreciate you Sharing the Wealth.

Share the Wealth >

B&C CAPABILITIES

[Wealth Management](#) | [Legacy Solutions](#) | [Financial Planning](#) | [Exit Planning](#)

[Investment Banking](#) | [Risk Management](#) | [B&C WealthDirect](#)

Please note: This communication shall not constitute a recommendation to buy or sell specific securities. All information is intended for the purpose of education only. For personal recommendations or to discuss how this information would apply to your portfolio, please contact your financial advisor directly. Baldwin & Clarke Advisory Services, Inc. is registered as an Investment Adviser with the Securities and Exchange Commission. Information about the firm is available by calling the office or accessing the [SEC's website](#).

In Baldwin & Clarke Corporate Finance, Inc. engagements where a registered broker / dealer is required, transactions are executed through 1st BCCW Capital Corp., 116 B South River Road, Suite 102, Bedford, NH 03110, 603-668-4353. 1st BCCW Capital Corp is a member of [FINRA](#) / [SIPC](#).

[Click here](#) to forward this email to a friend

Baldwin and Clarke
Coldstream Park
116B South River Road
Bedford, NH 03110
US

[Read](#) the VerticalResponse marketing policy.

