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The

Learn From My Mistakes Blueprint

12 hard-won lessons. Each one with the story, the rule and
the system.

*“Some of these lessons cost millions. You get them free — but only if
you actually use them.”*

BUILD IT. PROTECT IT. DON'T GET BURNED.

READ THIS FIRST

This is not a highlight reel

Over 25 years I built businesses in nine industries — transport, property, hospitality, mining deals, food, water, teaching. I built a 13-truck fleet from one tipper. I bought a guesthouse at auction, sight unseen, and it still runs today. I also lost millions, landed on debt review, and watched a supplier steal the business I built for them.

Every lesson in this Blueprint was paid for in full — by me. You get the invoice marked **PAID**. The pattern repeats: build, burn, write the rule, rebuild. This book is the rules, so you can skip the burns.

HOW TO USE THIS BOOK

The Story

What actually happened — numbers, consequences, no polish.

The Rule

The one line to remember when emotion is high.

The System

What to do about it this week — concrete actions.

The Worksheet

Two lines to fill in with a pen. Your business, your numbers.

At the back: four tools built to be used, not admired — the Deal Red Flag Scorecard, the 15-minute weekly cashflow tracker, the partnership and due-diligence checklist, and the 30-day challenge.

“Steal the rules. Skip the burns.”

The debtors' book that ate a fleet

THE STORY

One tipper truck became 13 trucks, loaders, bobcats, a D8 bulldozer and property. On paper it looked like success. Underneath, the debtors' book was growing faster than the bank balance — customers owed me more every month, and I kept working harder to fund their businesses with my diesel.

“Turnover is vanity. Cash is oxygen.”

THE SYSTEM

- ✓ Run the 15-minute weekly cashflow tracker (Tool 2) every Monday — no exceptions.
- ✓ Know your number: how many weeks can the business breathe if not one debtor pays?
- ✓ Watch one ratio monthly: debtors' book divided by monthly costs. If it grows two months in a row, stop and act.

MAKE IT YOURS

My exact bank balance today: _____

Weeks of oxygen if not one debtor pays: _____

Diesel does not wait for promises

THE STORY

In the recession, customers promised payment. Diesel, tyres and wages did not wait for promises. A big debtors' book still left us broke — and we closed the doors of a business that was 'profitable' on paper.

“You are not a bank. Stop lending your customers your business.”

THE SYSTEM

- ✓ New customers: deposit up front, always. Trust is earned in payments, not promises.
- ✓ Set a credit limit per customer in writing — and a stop-supply trigger when it is hit.
- ✓ Chase money on day 1 overdue, not day 30. The first call is friendly. It must still happen.

MAKE IT YOURS

The customer who must move to deposit or COD this week: _____

My credit limit and stop-supply trigger, in writing: _____

The auction I won by being ready

THE STORY

I saw a guesthouse on the Sheriff's list at 8pm in Pretoria, drove through the night, and bought it at 10am — sight unseen. It worked, and Atlantic Guest House still runs today. Not because I gambled — because I knew my numbers cold before the opportunity appeared.

“Speed only wins when the homework is already done.”

THE SYSTEM

- ✓ Keep a one-page 'buy box' — the price, returns and conditions under which you buy anything.
- ✓ Pre-arrange your funding limits before you need them, not during the auction.
- ✓ If you have not done the homework, the discipline is one word: walk.

MAKE IT YOURS

My buy box — price, return, conditions: _____

My funding limit, arranged before I need it: _____

A pipeline is not money in the bank

THE STORY

Mining, diamonds, and R989-million in mandates. Big investors, big conversations across Africa, Dubai and Zurich. The brutal truth: a pipeline of hundreds of millions bought exactly zero litres of diesel.

“Count money when it is banked. Never before.”

THE SYSTEM

- ✓ Never spend, promise or hire against projected income — only against received income.
- ✓ Split your pipeline honestly: signed and paid / signed not paid / talk. Only the first one is real.
- ✓ Celebrate deposits, not meetings.

MAKE IT YOURS

Signed and paid — the only real number: _____

What I am spending against money that has not landed: _____

Art of Meat — the numbers that lied

THE STORY

I bought a business on numbers that looked good. They were not. I poured money in to save it, carried the consequences personally, and landed on debt review. The most expensive education of my life.

“You do not buy the story. You buy the bank statements.”

THE SYSTEM

- ✓ Run the Deal Red Flag Scorecard (Tool 1) on every deal — score it before your heart gets involved.
- ✓ Demand 12 months of bank statements and match them to the claimed turnover, line by line.
- ✓ Whoever is rushing you is hiding something. A real deal survives two weeks of questions.

MAKE IT YOURS

The deal on my table right now: _____

Documents I have actually verified, line by line: _____

Debt review — the consequence I still carry

THE STORY

Saving that business cost more than money. Personal surety turned a business failure into a personal one. I am still carrying consequences from decisions made years ago — while building new businesses at the same time.

“Protect the person, or the business failure follows you home.”

THE SYSTEM

- ✓ Read every surety clause. Negotiate it out, cap it, or price the risk into the deal.
- ✓ Keep personal and business finances in separate rooms — separate accounts, separate cards.
- ✓ Build a personal reserve the business cannot touch. Even small. Especially small.

MAKE IT YOURS

Every surety I have signed: _____

My personal reserve the business cannot touch: _____

Russian Boss — paperwork with no teeth

THE STORY

I built the demand for a product. The supplier went behind my back, straight to my customers, and took the business I created. My hard work became their asset — because my paperwork had no teeth.

“If it is not in writing with penalties, it is a favour, not a deal.”

THE SYSTEM

- ✓ Use the partnership essentials in Tool 3: non-circumvention, exclusivity, territory, penalties.
- ✓ Own the customer relationship: your invoices, your database, your brand on the box.
- ✓ Test every agreement with one question: what exactly happens if they break it? No answer, no deal.

MAKE IT YOURS

My riskiest handshake agreement: _____

What exactly happens if they break it: _____

Art of Water — the comeback formula

THE STORY

After the crash: no easy credit, no excuses. Customers first, deliver personally, reinvest hard. Built under pressure, growing today — proof that the comeback is a system, not a miracle.

“Comebacks are built on cash discipline and customers who trust your face.”

THE SYSTEM

- ✓ Start where the money is closest: sell, deliver, collect — personally — before you build overhead.
- ✓ Reinvest a fixed percentage of every payment. Decide the percentage once; never negotiate with yourself.
- ✓ Let the customer see the owner. In hard times, your face is the guarantee.

MAKE IT YOURS

What I can sell, deliver and collect this week — personally: _____

My fixed reinvestment percentage: _____

The wrong person in the wrong seat

THE STORY

Across nine industries the pattern repeated: my most expensive problems were rarely bad people — they were good people in the wrong seats, discovered too late. The salesman doing admin. The perfectionist rushed. The loyal worker promoted into a manager role that broke them.

“People are not the problem. The wrong seat is the problem.”

THE SYSTEM

- ✓ Define the seat before the person: what must this role deliver, measured how?
- ✓ Profile the person's work habits before you place them — not after the damage.
- ✓ Do it free while you can: take the TeamPrint™ at stephanpotgieter.co.za/teamprint.html.

MAKE IT YOURS

The seat that is not delivering, in one line: _____

My best person in the wrong seat: _____

Ninety percent value, ten percent selling

THE STORY

Everything I learned the hard way became checklists, scripts, scorecards and rules. When I started giving the value away first, the right customers started finding me — across South Africa and every emerging market.

“Give value until it feels too generous. Then sell once.”

THE SYSTEM

- ✓ Teach your best material for free — the buyers self-identify.
- ✓ One channel, mastered, beats five channels dabbled. Mine is WhatsApp. Pick yours.
- ✓ Make the next step tiny: one word, one message, one call.

MAKE IT YOURS

My best material I could give away free: _____

The one channel I will master: _____

Systemise it or you own a job

THE STORY

The guesthouse still runs today because it was systemised — renovated once, documented once, and run by systems since. The businesses that died were the ones that only ran when I was standing in them.

“If it lives in your head, you do not own a business. It owns you.”

THE SYSTEM

- ✓ Write the one-page ‘how we do it here’ for your three most repeated tasks — this month.
- ✓ Train one person per system, then let them run it while you watch — and do not grab it back.
- ✓ Test yourself: take three days off. Whatever breaks is your next system to write.

MAKE IT YOURS

My three most repeated tasks: _____

The first one-page system I will write this month: _____

Learn from other people's invoices

THE STORY

Every rule in this Blueprint has an invoice behind it — and I paid them all. The cheapest education in business is someone else's expensive mistake, taken seriously and applied this week, not someday.

“Knowledge you do not use is just entertainment.”

THE SYSTEM

- ✓ Start the 30-Day Challenge (Tool 4) today — one small action per day, four weeks.
- ✓ Pick the ONE lesson above that made your stomach turn. That is the one about you. Start there.
- ✓ Say BLUEPRINT on WhatsApp when you get stuck — I answer.

MAKE IT YOURS

The lesson that made my stomach turn: _____

Day 1 of my 30-Day Challenge happens on: _____

The Deal Red Flag Scorecard

Run this before every signature — buying a business, a big supply deal, a partnership. Score each item 0 (clean) or the points shown. I lost millions to deals that would have scored 10+.

#	RED FLAG	POINTS	YOUR SCORE
1	They are rushing you to sign	3	
2	Refuses or delays 12 months of bank statements	3	
3	Numbers come from spreadsheets, not bank statements	2	
4	Seller or partner takes no ongoing risk after the deal	2	
5	Key customers or suppliers are not contracted in writing	2	
6	Personal surety demanded from you	2	
7	You cannot explain how the business makes money in one sentence	1	
8	The success depends on one person staying	1	
9	Nobody can show you last month, only last year	1	
10	Your gut said no and you argued with it	3	

TOTAL

0–3
PROCEED WITH CARE

4–7
RENEGOTIATE OR DIG
DEEPER

8+
WALK AWAY

The 15-Minute Weekly Cashflow Tracker

Every Monday, 15 minutes, same time. This one habit would have saved my fleet. Fill in rands, not feelings.

LINE ITEM	THIS WEEK
Bank balance today	
+ Money definitely arriving in the next 7 days (invoiced, promised in writing)	
- Money that must leave in the next 7 days (wages, suppliers, diesel, debit orders)	
= Position in 7 days	
Debtors' book total (everyone who owes you)	
Debtors' book vs last week: up or down?	
Weeks of oxygen: bank balance divided by weekly costs	
ONE action this week to bring money in faster	

THE RULE THAT RUNS THIS TOOL

If “weeks of oxygen” shrinks two weeks in a row, you stop everything else and fix cash first. Nothing on your to-do list matters more.

The Partnership & Due-Diligence Checklist

One page, before any partnership, agency, distribution or supply deal. Every YES needs a document behind it — not a conversation. This is the page that would have stopped the Russian Boss betrayal.

IN WRITING?	THE CHECK
☐	Non-circumvention: they may not approach my customers directly — with a penalty amount
☐	Exclusivity or territory: who may sell what, where
☐	Who owns the customer database, the brand, the numbers
☐	What each party puts in (money, time, assets) — and by when
☐	How profits are calculated and when they are paid out
☐	Exit: how either party leaves, and what it costs
☐	Breach: what exactly happens when a promise is broken
☐	Dispute route agreed (mediation before court)
☐	Audited financials requested and 12 months of bank statements traced against claimed turnover
☐	Spoken to 3 customers and 2 suppliers myself
☐	SARS tax PIN verified; lease reviewed for term, renewal and escalation; CCMA history checked
☐	CIPC, credit and judgment checks done on the people, not just the company — and a lawyer read it before I signed, not after

The 30-Day Challenge

One small action per day, Monday to Friday, four weeks. Each week attacks one killer. Tick them off — momentum is the method.

WEEK 1 — CASH

- ☐ Do your first 15-minute cashflow tracker.
- ☐ List every debtor and what they owe.
- ☐ Make your three friendliest collection calls.
- ☐ Set one credit limit and one stop-supply trigger in writing.
- ☐ Calculate your weeks of oxygen. Write it where you will see it.

WEEK 2 — DEALS & PAPER

- ☐ Score your biggest current deal on the Red Flag Scorecard.
- ☐ Find your riskiest handshake agreement — the one with no paper.
- ☐ Draft the missing terms using Tool 3.
- ☐ Get the other party to sign, or price the risk of them refusing.
- ☐ Check: whose name is on YOUR customer database?

WEEK 3 — PEOPLE & SEATS

- ☐ Write what each seat in your business must deliver, in one line each.
- ☐ Spot your best person in the wrong seat.
- ☐ Take your own TeamPrint™ at stephanpotgieter.co.za/teamprint.html.
- ☐ Have the wrong-seat conversation — kindly, this week.
- ☐ Write the one-page system for your most repeated task.

WEEK 4 — PROTECT & GROW

- ☐ Find every personal surety you have signed. List them.
- ☐ Open or top up the reserve the business cannot touch.
- ☐ Give away your best knowledge once, publicly, for free.
- ☐ Take one full day off. Note what breaks.
- ☐ Write YOUR rule — the lesson your scars taught you — and send it to me on WhatsApp.

BEFORE YOUR NEXT HIRE

People aren't the problem. The wrong seat is the problem.

TeamPrint™ is my free work-habits profile. Ten minutes, and you know how a person actually works — before you put them in a seat that breaks them, or breaks you.

Profile the person before the damage, not after it.

TAKE THE FREE TEAMPRINT™

stephanpotgieter.co.za/teamprint.html

THE PROMISE

“Some of these lessons cost millions. You just got them free. Now go use them — and when you are ready to build with protection from day one, you know where to find me.”

THE NEXT 10 MINUTES

- 1** Pick the lesson that made your stomach turn. That one is about you.
- 2** Do Day 1 of the 30-Day Challenge — the 15-minute cashflow tracker. Today.
- 3** Say **BLUEPRINT** on WhatsApp — 082 786 0968. I answer.

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stephanpotgieter.co.za · WhatsApp: 082 786 0968 — say BLUEPRINT