



C H I P G R I F F I N

BUILD TO OWN

Make your agency work for you,
not the other way around

Who this is for

You run a successful agency. Revenue is steady, maybe growing. Clients keep coming. Your team delivers. On paper, things look fine—but something feels off.

Maybe you're profitable but exhausted, or growing but wondering why it doesn't feel like progress.

Maybe you've realized you're working for your agency instead of your agency working for you.

You're making decisions based on what the agency needs from you rather than what you need from it. The agency dictates your schedule, your stress level, your profit margin.

If that sounds familiar, Build to Own is for you.

What Build to Own means

Build to Own means getting what *you* want from *your* agency while you own it, rather than gambling on some uncertain future payday.

It means making decisions based on what creates value for you as the current owner. Profit means more than revenue growth. Time is a limited resource that you choose to control. And your satisfaction matters.

Build to Own doesn't mean you can't sell. In fact, it often makes agencies more valuable to potential acquirers. But you get the benefit now, not just if (and when) you sell.

What this is not

This is not about resigning yourself to the stereotypical lifestyle business where you work less and earn less.

Plenty of Build to Own agencies are ambitious, growing, and highly profitable.

This is not anti-exit or anti-growth. It's a rejection of growth that makes your life worse while chasing numbers that don't actually work for you.

This is not a playbook with seventeen steps. It's a way of thinking that helps you make better decisions.

The conventional wisdom gap

Most agency advice assumes you're either running a plodding lifestyle firm or building a venture-scale growth machine designed to sell for millions.

Neither fits most agency owners.

You want a real business with a team, recurring revenue, and room to grow. But you also want it to work for you while you own it. You want profit you can take home, clients you enjoy serving, and decisions that make sense this year.

The dominant narrative says: build a soulless revenue juggernaut, remove yourself from all client work, systematize everything, grow to seven or eight figures, and sell for millions.

The ones that command significant multiples are rare combinations of specialized positioning, strong recurring revenue, excellent margins, and favorable market timing.

A different path

Build to Own is an intentional alternative to both the lifestyle trap and the growth-at-all-costs treadmill.

It acknowledges that you're an owner, not an employee of your own agency. Your economics are different. Your timeline is different. Your definition of success should be different.

It refuses to organize your entire business around a theoretical sale at the expense of making it work for you today.

Build to Own asks: "does this make my agency work better for *me*?"

That question changes how you think about clients, pricing, hiring, growth, positioning, and where you spend your time. It makes you more intentional about tradeoffs.

It gives you permission to design a business that actually works for you.

The Build to Own philosophy

The core idea is simple: you are building something you own, not something you work for.

Owner economics vs. employee economics

When you work for someone else, success means salary, benefits, and job security. You trade time for predictable compensation. You're not responsible for revenue, profit, or whether the business survives.

When you own an agency, the math is completely different.

Your income comes from profit, not salary. Revenue doesn't matter if you can't convert it to profit. Growth doesn't help if it erodes margins or demands more time without increasing what you take home.

You carry all the risk. You make decisions that affect whether your team gets paid, whether the business survives, or whether you can take a vacation.

Most agency advice falls back on big business principles, not the reality of an owner-led firm. It assumes bigger is better, you should always be hiring, removing yourself from work is the goal, and revenue growth is the primary success metric.

If you're an owner building something for yourself, this approach will lead you astray. Build to Own starts from the owner's perspective.

When your agency works for you

When you're working for your agency, you say yes to clients you don't want because the agency needs revenue. You work nights and weekends because the

agency needs you to deliver. You defer paying yourself because the agency needs to invest. You make decisions based on what looks good for a future sale, not what would make your life better now.

The agency sets your schedule, determines your stress level, decides whether you can take a real vacation.

When your agency works for you, you make decisions based on what creates the business you want to own. You say no to clients who would be profitable but miserable. You structure your role around work you're good at and want to do. You extract profit because that's the point of ownership. You hire when it makes your life better, not just when it makes the agency bigger.

The agency generates profit you can use, respects your time, and runs in ways that align with how you want to spend your days.

The shift isn't about working less. It's about designing the business to serve you as the owner.

The trap of building for a theoretical buyer

When you optimize everything for a future sale, you take on clients you don't like because buyers love recurring revenue. You hire people you're not sure you need because headcount signals scale. You implement processes that create overhead but might look impressive in due diligence.

You make decision after decision based not on "does this make my agency work better for me?" but on "will this make my agency more valuable to a buyer I haven't met yet?"

That theoretical buyer might never show up. Or they might offer half what you think the business is worth. Or you might realize you don't actually want to sell.

In the meantime, you've built an agency that doesn't work for you.

Build to Own flips this. Design the agency to work for you as the current owner. Make decisions that generate profit you can take home, work with clients you want to serve, build a team that fits your needs, and create a business that's sustainable without constant heroics.

This often makes agencies more attractive to buyers. Buyers value predictable profit, operational clarity, and businesses that don't depend on the founder showing up at 6am every day. But you get the benefit now.

Key mindset shifts

Profit as success metric. Revenue is a cocktail party metric. Profit is something you can (literally) take to the bank. An agency doing \$2M in revenue at 8% margin is worse for the owner than an agency doing \$1.2M at 25% margin.

Sustainability over constant growth. Growth is fine when it works for you. But growth that requires unsustainable effort or erodes margins isn't making your agency work better for you.

Designing for choices. You don't have to decide today whether you'll sell in five years or run the agency for twenty. Build to Own keeps your options open by creating a business that works for you now and stays transferable if you want to exit later.

Owner judgment as strategic asset. Most advice treats founder involvement as a problem to be solved. Build to Own recognizes that your judgment, relationships, and expertise are often the most valuable things about your agency. The goal is to be involved in ways that create value and step back from things that don't require you – or that you don't want to do.

What Build to Own looks like in practice

Build to Own shows up in everyday decisions about clients, pricing, hiring, positioning, and how you spend your time. These aren't rules—they're examples of how different questions lead to different choices. The pattern is consistent: ask "does this make my agency work better for me?" instead of "will this grow revenue?"

Client selection

Most agencies take on clients they shouldn't because they need the revenue. Build to Own starts with: does this client make my agency work better for me?

A good-fit client pays fairly, respects your expertise, gives you room to do your best work, and doesn't require constant firefighting. A bad-fit client might generate revenue, but erodes margin, drains energy, creates team frustration, and takes time from better opportunities.

Revenue from a bad-fit client isn't the same as profit from a good-fit client.

Pricing and profitability

Build to Own agencies price to be profitable, not simply to be competitive. If you need 25% net margin to run a sustainable agency that pays you fairly, you price accordingly. If prospects walk away, that's a filter working correctly.

Pricing based on what you need to make your agency work for you forces clarity about what your agency actually costs and what profit level makes sense for you.

Team structure and hiring

Most advice says hire as fast as you can to scale. Build to Own says hire when it makes your agency work better for you.

Sometimes that means hiring early to take work off your plate. Sometimes it means staying smaller because adding headcount would add complexity you don't want.

Does this hire make my agency more profitable, more sustainable, or more enjoyable to own? Or does it just make it bigger?

Service offerings and positioning

Build to Own agencies tend to be more focused—not because focus is morally superior or the concept of “niching down” is your only path to success, but because trying to be everything to everyone usually makes ownership harder.

A tightly positioned agency can charge more, attract better-fit clients, deliver more efficiently, and build a reputation that drives referrals. A generalist agency often competes on price, takes on marginal work, and spends energy on business development instead of delivery.

Time allocation and owner role

Build to Own doesn't assume you need to remove yourself from all client work. It assumes you should spend time on things that create value and step back from things that don't require you.

The question isn't "should I work in the business or on the business?" It's "where does my time create the most value, and does my current allocation match that?"

Growth decisions

Growth is a tool, not a goal. Build to Own says grow when growth works for you—to increase profit, create team opportunities, pursue interesting work, or build optionality for a future exit.

But growth that erodes margin, requires unsustainable effort, or pushes you into work you don't want to do isn't working for you. It's just making your agency bigger.

Build to Own and sellability

The most common concern about Build to Own is that it might hurt your ability to sell. The opposite is true.

Build to Own improves exit options. It makes agencies easier to sell while letting you extract value during the years you own the business.

What buyers actually value

When someone buys an agency, they're buying predictable cash flow with acceptable risk.

Buyers value predictable profit that shows up consistently, clean operations that function without daily heroics, sustainable client relationships that don't depend entirely on the founder, and resilience to weather normal market fluctuations.

Build to Own creates exactly what buyers want. It emphasizes profit over vanity metrics, builds sustainable operations, focuses on good-fit clients who stay longer, and creates resilience because you're designing for long-term ownership.

Why founder independence matters

What buyers worry about is dependence. If your agency falls apart when you stop showing up, that's a problem. If key relationships exist only in your head, that's a problem.

But that doesn't mean you need to be absent from the business.

Build to Own agencies have clearer boundaries between the owner's essential contributions and things that shouldn't require the owner. You might stay involved

in strategy, key relationships, or specialized delivery. But administrative tasks, project management, and routine delivery don't depend on you being available at all hours.

This creates a business that works without constant founder heroics, which is exactly what makes it transferable.

Build to Own keeps doors open

Build to Own doesn't force you to choose between optimizing for a sale or optimizing for current ownership.

You can design an agency that generates strong profit today, gives you control over your time, serves clients you want to work with, and stays structured in a way that's transferable if the right buyer emerges.

You can sell when it makes sense, not when you have to. You can walk away from bad offers. You can stay as long as you want.

Optionality is valuable. Build to Own maximizes it.

Better economics often mean better valuations

Agencies are often valued as multiples of profit. Higher profit margin and more predictable cash flow generally mean better multiples.

Build to Own's focus on profitability, sustainable operations, and good-fit clients produces exactly these characteristics. When you decide to sell, buyers notice. They value businesses that throw off cash reliably more than businesses that grow fast but barely break even.

And you've been extracting profit while you own the agency, working with clients you want to serve, not deferring satisfaction for years. If you sell, great. If you don't, you've been running an agency that works for you.

Common questions

"Doesn't this limit growth?"

Not necessarily, but it changes how you think about growth.

Build to Own doesn't say you can't grow. It says growth should work for you, not the other way around.

If you can grow revenue while maintaining or improving margin, working with better clients, and making ownership more sustainable, that's great growth. If growth requires taking on marginal clients, eroding profit, or working more hours than you want, that's growth that doesn't work for you.

The tension isn't about whether you grow. It's about why you're growing and whether it creates value for you as the owner.

"What if I do want to sell someday?"

Then Build to Own is probably your best approach.

Build to Own typically makes agencies more sellable, not less. You're creating what buyers value: predictable profit, clean operations, sustainable clients, and reasonable founder independence.

The difference is you're not sacrificing your current ownership experience to maximize a theoretical sale price. If you decide to sell in five years, you'll have spent those years running a profitable agency that didn't require constant heroics. If the right buyer shows up sooner, you're positioned to sell. If they don't, you're still running an agency that works for you.

"Isn't this just running a lifestyle business?"

The truth is that every agency is a "lifestyle business." It's just that in some the business dictates the lifestyle and in others the lifestyle requirements come first.

Build to Own puts the power to decide in your hands.

There's no need to accept the stereotypical definition of a "lifestyle business" that suggests a lazy owner without much ambition.

Shoot for the stars, but do it on your own terms. Don't feel like you need to hustle and grind for years in the hope that it might pay off one day.

"Don't I need to sacrifice now to build value later?"

Sometimes. But less than most agency owners think.

There are genuine investments that make sense: hiring strategically, building systems that save time, investing in positioning.

Build to Own embraces smart investment. It opposes perpetual sacrifice in service of a future that might never arrive.

The question is whether your sacrifices are creating actual value or just making ownership harder. Are you taking less profit to fund growth that genuinely improves the business? Or are you working longer hours because you've taken on clients and commitments that don't actually work for you?

Build to Own asks you to be honest about the tradeoffs. Invest when it makes sense. But don't default to sacrifice just because that's what you think you're supposed to do.

Most agency owners discover they can extract more profit, reduce their hours, and improve quality of life without hurting their long-term value. They've been sacrificing out of habit, not necessity.

Getting started with Build to Own

Build to Own is a way of thinking about agency ownership that informs your decisions. You don't need to rebuild your entire agency overnight. You just need to start asking different questions.

Reflect on your future

These questions are designed to clarify what you actually want. Grab a notepad and work through these:

What does success look like for you personally in three years? Not what you think success should look like, or what would impress other people. What would actually make you feel like your agency is working for you?

What would you change about your agency if you knew you'd own it for ten more years? This removes the "I need to build for a sale" pressure. If you knew this was your business for the long haul, what would you do differently?

What decisions are you making for a theoretical future buyer that don't work for you now? Look at recent choices: clients you've taken on, hires you've made, services you've added. Which ones were driven by "buyers will like this" rather than "this makes my agency work better for me today?"

Where is your agency dependent on your constant intervention—and is that by design or by default? List the things that require you to be present. Some might be intentional. Others might be dependencies you've never addressed.

What aspects of ownership are you actively enjoying vs. enduring? If the enduring list is much longer than the enjoying list, something needs to change.

If you extracted 25% more profit starting next quarter, what would you do with it? This isn't about whether it's possible. It's about what you actually want. Your answer tells you what you're optimizing for.

What would have to be true for you to feel like your agency is working for you on your terms? What would need to change for ownership to feel more aligned with what you actually want?

The critical question for big decisions

Real change happens when you start deciding differently.

Before you make a significant decision based on habit or conventional wisdom, ask: **"Does this make my agency work better for me?"**

Not "will this grow revenue?" Not "what would a buyer think?" Does this decision make your agency work better for you?

If yes, proceed. If not or it's unclear, dig deeper. What would work for you instead? What's the tradeoff you're actually making?

A single decision approached this way won't transform your agency. But when you do it consistently, you'll start seeing patterns.

Progress comes from choosing differently, not from rebuilding everything.

About SAGA and Chip Griffin

About SAGA

SAGA helps PR and marketing agency owners build the businesses they want to own. Through advisory services, educational resources, and a supportive community, SAGA provides agency owners with practical guidance on growing profits, eliminating overwork, and achieving their goals. Founded by Chip Griffin, SAGA created a Build to Own approach that focuses on creating agencies that serve the owner's needs and priorities. Whether you're looking to scale your business, improve profitability, or simply enjoy ownership more, SAGA offers the insights and support to help you get there.

About Chip Griffin

Chip Griffin is the founder of SAGA and a longtime agency leader and entrepreneur. He helps PR and marketing agency owners build businesses they want to own by working with them to grow profits, eliminate overwork, and improve their overall satisfaction. As an experienced entrepreneur and agency owner himself, Chip shares the wisdom of his successes and the lessons from his failures. Over the course of nearly three decades of entrepreneurship, Chip has created and grown more than half a dozen different companies and has experience with buying and selling these businesses. He brings a range of agency experience to his work, having started as a junior account executive and eventually serving as Chief Operating Officer for a global media intelligence agency.

For more information

Visit www.smallagencygrowth.com for additional information and resources.