

**Ep #35: Building a Franchise with  
urSwim Founder & CEO Marina Mentzel**



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**With Your Host**

**Jess McKinley Uyeno**

[Fun Money with Jessica McKinley Uyeno](#)

## Ep #35: Building a Franchise with urSwim Founder & CEO Marina Mentzel

Marina: I always think it's important to recognize like you can go to the market with a single idea, but the market is going to tell you what they want. Right? So if you're open to listening to what it is your customer wants, what demographics, which customers your services are landing with, there's so much like low-hanging fruit and golden nuggets in that data.

So, first and foremost, that was I think one of the things I did right from the beginning is start to listen to the customers. As you scale, the reverse is actually true. It's like your customers will keep giving you feedback, but you have to know once your business has a foundation, it has legs, like you have to know what it is you stand for, what it is you're doing. And as a franchise, I'm coming to realize that's even more important.

Jess: Welcome back to *Fun Money*. We have a very special guest today, Marina Menzel, and she is the founder of UrSwim. I am most excited to chat with her because we talk a lot about scaling your business. We talk a lot about scaling to wealth that really allows you to have freedom and fun in your life so that your money journey ends up supporting your most interesting life. But Marina has a very specific route that she took there and one that has grown, and so we're going to learn a little bit more about what it takes to grow not just any business but a franchise business.

I know there are many of you who are listening who maybe you have a business already and you're thinking about the potential different ways that you can grow and expand. And I always say that the most valuable thing we can get from any successful woman is transparent behind-the-scenes conversation. I'm going to ask her every question in my brain that I can think of that you guys might want to know about what it took to get from where she was with an idea and a dream to where she is now. Welcome to the show, Marina.

Marina: Thanks so much for having me.

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Jess: Yes. So, let's kind of go back a little bit. Listeners, if they don't know you, what do they need to know about? Like, let's take us back to when you had this idea. Like, were you just a swimmer? Was this something that was a hobby? Or how did UrSwim go from an idea to a real thing?

Marina: Okay, so, origin story. So, thanks so much for having me. I'm so excited to talk about my brand and happy to kind of shed some light on what it means to be a franchisor and to build a scaling brand. So, for me, when I started UrSwim, I honestly had this vision that from the beginning that it could be a franchise. And what I mean by that was I had been a swimmer my entire high school career. And when I went to college, I found myself constantly wanting to learn about business and found that I was going and through my summers, I was teaching swimming on the side. I was working for various summer camps. I was really kind of just like learning what it meant to kind of have a side hustle.

And fast forward, I had zero intention on starting a swim school, but I just saw a void in the market and I couldn't unsee it. When I would hear success stories from my parents like, "Oh my God, I've tried so many different ways and your program, your curriculum really resonated with my kids." And one of the things that I was doing at the time that was unique at that time is I was just going to my client's homes. So again, like keeping it super simple, just traveling to my client's homes, giving them that convenience and that comfort in their backyard and delivering a skill that I felt very comfortable teaching.

I fast-forwarded, decided to pursue law as a career and a profession. And in law school was introduced to franchising. So, in one of my corporate classes, I had always known what a franchise was, like that term gets thrown around a lot, but didn't actually know what the legal implications of what a franchise was, didn't really understand what franchise could do to a brand and a business model. So, I learned a little bit there and then very quickly found myself wandering to the business school, auditing classes,

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maybe feeling like I had chosen the wrong professional degree, felt like maybe an MBA maybe would have been better aligned, but I was so far committed into becoming a lawyer at that point that I graduated, became a licensed attorney, and very quickly told my parents I was going to crush their dreams and going to put on a \$30 swimsuit and start testing the market.

And that's when I was like, okay, can I make money doing this? Is this a business model? And then very quickly, how do I remove myself from the day-to-day and continue scaling and growing a business? Within five years, it was a seven-figure business, quickly scaled up, very quick now, but sitting in those moments didn't always feel so fast.

Jess: Definitely. Yeah. Wait, pause for a quick second. So, five years, seven figures, because I know like you have even many, many layers since then, but in those five years, what did scaling look like at that point? Like, at seven figures, how many employees did you have? It wasn't a franchise yet, or it was?

Marina: So, interestingly enough, one of the things that I always, when I mentor young entrepreneurs, I always think it's important to recognize like you can go to the market with a single idea, but the market is going to tell you what they want. Right? So if you're open to listening to what it is your customer wants, what demographics, which customers your services are landing with, there's so much like low-hanging fruit and golden nuggets in that data.

So, first and foremost, that was I think one of the things I did right from the beginning is start to listen to the customers. As you scale, the reverse is actually true. It's like your customers will keep giving you feedback, but you have to know once your business has a foundation, it has legs, like you have to know what it is you stand for, what it is you're doing. And as a franchise, I'm coming to realize that's even more important, right?

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Everything has to be systemized. Everything has to have operations, reasoning, numbers, metrics, because your franchisees are going to ask like, "Well, why do it this way? Like, why is this the offering? Or why not sell it this way?" And I think, again, you have to know who you are.

But in the beginning, I was like, "I could be whatever I want to be." Like, what is this business that I'm building? I'm making money. It's growing year over year. I love the quality of life that I have. I was motivated, just starting a family, really valued that like work-life balance, which again, now, 10 years in, my children are a bit older. You come to realize like that too is also for me, I find it challenging to find balance. I find more of a work-life integration versus calling it like a balance because I truly think there is no balance. One day, I feel like I'm killing being a mom, I'm doing great, and the next day, I'm like, "Ugh, not hitting those metrics today, but really killing it at work." So, it is very much a give and take. But with that being said, your question was, what did scaling look like at that time?

For me, it was fluid. As I built the business, I listened to what my market wanted. And one of the things they asked for was we want qualified, certified lifeguard personnel, aquatics directors to come into more of the commercial space. So that's your summer camps, that's your municipalities, that's your HOAs. So I found kind of this like niche space that really at that time was very highly fragmented. It still is, and I found a really great niche. So, for me, that quickly scaled up my business because commercial customers are going to just be a different profile. But I always knew my why. My why has not changed in 10 years. My why and mission of the business is to teach 1 million people how to swim, children, and adults. So, everything we do has been looked through that lens over the past decade now. And I'm always, if it doesn't meet that mission for us, it was like our non-negotiables. So, going back to like what that looks like, in the beginning, it was very lean, like very, very lean. It was myself. I had no co-founder. I had really no support.

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Jess: Like you didn't have like a manager that was like going out and training other people, like you were doing the high-level training and then other people were trained and then they could kind of go off and do their thing, your certification.

Marina: It's like true small business story. I wore every hat every day. I was a swim instructor. I was the admin. I was the bookkeeper. I was the sales team. I was the social media team. I was a cheerleader. I was the person hiring the team, scheduling the clients. I mean, it was like total madness. And again, now if I were to go back and build a business, like I've learned how to build systems and how to scale, like I wouldn't go and necessarily do it that way. But I feel like most new entrepreneurs, like that is the rite of passage. Like you have to do that and there's nothing wrong with it, right? Like there's nothing wrong because for me, when I now as a franchisor, I'm better able to relate to my franchisees because I'm like, "I know what those nights feel like. I know what it feels like to be totally overwhelmed and not know which direction to go in on any given day," and how to build systems that make me most productive. Like I've had 10 years of living in that ecosystem. So, I hope that I can add that value to my franchisees that many of which won't come in with any sort of business acumen, right? So, they're coming in from corporate America. They're coming in maybe this is their first real profession, their first job. So, it's interesting to like learn how to meet entrepreneurs where they are because now my job at this point is training other entrepreneurs how to be successful with the brand that I built.

Jess: If you're looking for someone that is interested in coming in as a franchisee, what would you say because as you said, like there is just something really, I don't want to say like romantic, about having this come-up story in everybody's business where you are figuring it out yourself. But what would you say is really required for an entrepreneur? Like what qualities do they need to have right in the beginning versus what ones do they really not need to have to come into a franchise that's going to provide certain things for you? But what are you not providing for them?

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Marina: It's a great question, and every franchise model is probably going to have a slightly different avatar of what will make a franchisee successful in that system. But I would say just high-level, generally speaking, it's someone who's hungry, like has the hunger to be an entrepreneur, but maybe is just slightly either more risk-averse or looking for something that's scalable much faster. Right? So, a franchise is supposed to deliver on systems. You are supposed to receive systems, marketing, support, training, best practices, KPIs, dashboards. Like that's what I've built in 10 years.

So someone who's looking to have that level of support, those boundaries in building is what I think generally attracts franchisees to purchasing franchises versus just starting it on their own. So just like super high-level, chances obviously of failing as a small business owner are much higher than the failure rate for a franchisee because that support is built-in. So, I kind of think of it as like my value as franchisor is to provide really systemic and intentional coaching based on our brand because I've literally lived through all the roadblocks. I've lived through the friction. I've had difficult conversations. I've lost clients. I've gained clients. I've learned how to build brand partnerships. That trial and error of what I did for 10 years, I'm trying to synthesize all of that, put it into a franchisee and then get them to really make money, right? Because like all this is about impact and profit. So, for me, it's like how do I find a franchisee that really values making an impact in their community and also wants that financial freedom that being an entrepreneur lends itself to.

Jess: Let's talk about that for a second because this episode is called *Fun Money*, and at the end of the day, I think I know a lot of entrepreneurs. And when you go to conferences or networking events, right, you can kind of really see the split in the room of people who are super passionate about what they do. They started this because it was a love, but they have not figured out how to turn their business into a profitable, sustainable, scalable machine essentially. And I say that in the best way. I think that people can

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sometimes see it as like, "Ugh, going corporate, going systemized," like it's kind of like losing this romantic edge. But I know and you know that there is nothing further from the truth. There is something so magical once you break through and get to that point where you really understand that this is a business that can support your lifestyle, it can support your dreams, it can support your vision, and then you can enjoy the impact and you're not just trying to like feed yourself with the impact because that isn't sustainable. So, can we talk about the numbers of like this is an industry? I know you mentioned you have so much data at this point for 10 years. So when a franchisee is coming into UrSwim, do you say that there is a particular goal of profitability margin and a standard, I guess?

Marina: Yeah, absolutely. So, one of the nice things about franchising is that a lot of this data is available. So, for those of you that may be interested in pursuing franchise opportunities, so first thing you're going to want to do is you're going to want to dive into their franchise disclosure document or what's better known as an FDD. And that's going to give you the financials, right? Like an item 19 is where you should find that opportunity's the financial upside and maybe the downside of the brand, depending on the brand. But the numbers are in there.

So that's always like a good place to kind of just go into just to try to understand the numbers better. And then obviously talking to that respective brand's team to get a better understanding of like, "Okay, how do I make money in this system? Like how do I make money in this brand?" and making sure that it aligns with what your skill set is, right? Like certain brands, like my brand is not going to work for someone who is not comfortable having conversations with customers and building relationships in their community. Don't fill it out. You won't be qualified as a lead because for us it's really important that people want to have those relationships, want to be on a pool deck, want to shake hands with their clients, want to build those relationships with their local schools, with their local libraries, right, with their local businesses that are aligned.

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So that's part of how you become successful with a brand like mine, but there's plenty of other brands you don't have to do that, right? Like I think one is making sure that you have an understanding of what the offer is and what type of support the franchise system is going to provide you in delivering those offerings and then ultimately like what's your upside? And then second to that would be, is this aligned with my skillset? So less about what the widget it is you're selling. So we don't require people to be a swimmer, love swimming. It was a passion for me. Everybody in my office, there's five people sitting in my office, four out of the five have a connection to swimming. So this is very much a passion play for many of us in this office. But for franchisees, you absolutely don't have to know much about swimming. We provide the education on the what, but you really have to understand one, the why and make sure it's aligned with what your natural God-given gifts are, right? So like if you're a community builder, then we very strongly recommend that you look at a brand like ours because again, for us, we're delivering a life-saving skill and we're trying to reach areas that some of these big box swim schools unfortunately will just never enter.

Jess: Yeah, because I know if you're thinking about a franchise, I mean there's so many, like you said, it's probably more right for someone who is a little bit more risk-averse and is looking for something that yes, has tremendous upside, but also like you have the support of someone where you're not like going to go in and be like, "Okay, sink or swim." I mean, even though all entrepreneurial is a bit like that. But thinking about someone who is coming in and I'm always saying, right, like the goal is figuring out like what you mentioned before about balance and thinking like, "There is no balance." Well, to me, the way that I define balance is thinking about where am I deciding that my real focus on growth is this year? Is it mostly money or is it mostly time? And if you're coming into a franchise like this, like you said, for you in the beginning, scaling to seven figures was like a massive time commitment and it was paying off financially, but is everybody interested in doing that time? So, can you tell me what your life

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was like at that time? Like, were you a mom yet? What was your life like that you were balancing while you were scaling that and building that?

Marina: Honestly, Jess, I feel like my life was better balanced then than it is now. Becoming a franchisor and I'm in those foundational years just to care.

Jess: Yeah, you're in the thick of it.

Marina: I'm in the thick of it and it's amazing and I love a challenge. But back then when I was building my corporate store, there was ebbs and flows in our business cycle, right? So swimming, typically most people would consider that more seasonal. So that was always nice. Like I always look forward to the fall and the winter where like a lot of my strategy, high-level work was being done and that spring, summer much more tactical. So, I loved that. Like that worked really great for the way that my brain operates. That was always just generally speaking a really nice kind of ebb and flow.

In regards to like personal life, I was very much having babies. I was working from home. I was running into my office that was about 40 minutes away at the time because that's where I sort of started the business and had ties there. So I was commuting back and forth with babies and car seats and still delivering some of the service. I think my husband laughs. Like I was in a pool until maybe five years ago. And I just came up on a strategy call and there's discussion with me going back in the pool for 90 minutes. Again, my job is to always be on the cutting edge of knowing what my customers want so that I can help relay some of that and build systems to support the franchisees. So like there's no job that I won't do and happily do. Like I truly built something that I'm lucky. Like I do find a lot of passion in speaking to the customers and also delivering the service. So, I'm lucky in that sense.

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But again, life was crazy. It was crazy. I have two little ones during this time. I also challenged myself and participated in a lot of accelerators, pitch competitions, fellowships. I've done quite a few of them and absolutely found so much value in the communities that they provided, and I attribute several of them to my success. I mean, it is just completely correlated. So, I think finding support systems professionally and personally are like, non-negotiables. And I think my business would have grown faster had I sought that out from day one. I just was in this like hustle mindset of like, I have to do this by myself and figure it out by myself, which was like probably one of my bigger mistakes.

Jess: Is that about like smart women? My clients are all just like really smart women, like you. And there's just this thing that we have or maybe it was the generation that we were raised in of like girls, like the girl power thing is that you can do it all and try to prove that. It's just kind of like, I don't know, I just turned 38 yesterday. And I was reflecting with my girlfriends. I was like, 38 is peak. I was like, 38 is the best because just every year I care less and less about how it looks and I just care more and more about how it feels and I'm like, everything that I'm trying to grow and that I want to build, I want to do in community and I have no more of a chip on my shoulder and I really feel like that last chip like flew off like last year. Like, I have no more of a chip of like, "Oh, but I asked for help or I didn't really figure it out myself or this idea wasn't fully, it was inspired by this person." It's like, who cares? How does it feel? Can you tell me a little bit about that journey for you and when you started to really seek more support? Because obviously, you scaled well in terms of the metrics that outside were looking at. But when you're trying to figure out like, "I have kids now, I want to both have a challenge and have a life," what support systems did you kind of put in place?

Marina: That's when scaling started, like started to happen. Like I saw real metrics growing and I was able to really identify and be intentional with my growth. Because that's the other thing is like a lot of entrepreneurs will just

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grow, but they are growing and they're growing haphazardly and they don't really know what it'll look like as they continue to scale and what that'll mean for them because not all growth is equal, right? So like learning how to be intentional about that, but all that came once I started to build a network and found founders, female, male founders that have built businesses, they weren't in the same industry as me, right? Like again, I'm in a very niche industry, but similarly aligned and were able to be like, "Hey, this is what you're going to anticipate," or, "Hey, this is what's coming down the pipeline for you," or, "Hey, these are tools that really helped me be a better leader," or, "Hey, these are systems, you know, that we put in place in our business when we started to hit those inflection points." And that's when the magic started to happen. Like that for me,

Jess: Give me some examples. I can feel the listeners like screaming, like, "Okay, yes, this is exactly what I'm talking about." Like, what levers were you pulling? Like, what is coming down the pipe? What was that? Like maybe thing where you delegated? Was it a hire? Was it a particular system, an automation?

Marina: Yeah. So, each stage of growth has its own challenges. So, I would say like the first like big inflection point was like the 250 to half a million, right? Like very specific things and challenges that happen and typically for, I mean, I could speak for myself, we're a service-based business. We provide swimming lessons and aquatics management services. So it was like, okay, how do I do this beyond me? And how do I also empower somebody else on the team to go out and start building these relationships and start really qualifying our talent, which were our swim instructors and our lifeguards.

So, my first hire was a director of ops. So for me, it started there. She's still with me. So, again, it's a testament to like and she started as she was a swim instructor years before when I was just like freshly new. I had like four or five employees at the time. She went to college, came back in a social

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media content capacity, went to work for someone for a year, came back and was like, "I want to be part of this brand." And she's still with me. She actually just purchased a franchise, her and her husband, not too long ago, which is a testament I hope to what it is we're building and how we're building it.

Jess: When someone from the inside that knows the business in and out is saying, "Okay, I actually know this. I know what'd you say, the FDD?" No.

Marina: Yep. Franchise. Yep.

Jess: FDD. And she comes in, she knows it, and she's like, "This is legit. I want one of my own."

Marina: So, her and her husband actually just in November of last year, they signed. So, it's interesting to have her be in a corporate capacity and then also wear a franchisee hat. It is, I think part of our secret sauce as we scale our franchise because she's like, "Hey, this might be a challenge for a franchisee. Like, how do we create a system or a workshop or training that will get the results that we're trying to accomplish alongside the franchisee?" Right? Like this is not my business, right? That is their business. My job is to help articulate how they get there, right?

So, depending on their goals, my role as franchisor is, do I have the systems to support you in your effort in your territory? So, I would say that was like the first like big one and I had people telling me like, "You're ready to hire someone," and there was a lot of reasons why I didn't want to. Some of it was financial, some of it was also like I didn't want to give up the control. But I felt like that was a big inflection point and well worth taking on that first bigger hire. Outside of that, I think the next big one is the five to a million. Like that's a tough one. That's a really tough one.

Jess: I'm in it right now with my own business. Yeah.

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Marina: It's challenging because you're being pulled in a lot of different directions as the founder. There's a lot of moving parts and I think the clarity piece, unless you're a very well-intentioned, well-seasoned entrepreneur, can become a little bit challenging. And what I mean by that is you already have proven that you can build. Like you are a builder and you're building, but building strategically is going to look different at that phase and how to do that, I feel like the mistakes that can be made are costly, right? So, a wrong hire, not knowing how to lead teams, investing in a marketing effort that doesn't land. I have like all sorts of fails in that part of the business journey that cost me time, effort, money, and just things that I'm always on the lookout for my franchisees. Like these are mistakes that we don't want you to make. Like I've made them on your behalf. Please do not make them, which is good because when they're asking me, "Well, why do we do it this way?" I'm like, "Let me tell you a story about 2021 and some of the challenges I had and here's why I wouldn't recommend it." But again, you own your business. I'm here to provide feedback and support. Ultimately, it is your business as a franchisee and, you know, you do have a bit of deference on how you run your business.

Jess: It is so funny to think about the fact that because you also have this background in law and understanding, I always find that I have a client who's a lawyer and when she's thinking about building, I almost feel like the law brain and the entrepreneur brain are like completely...

Marina: They're always fighting each other.

Jess: At odds. Yes. They're fighting each other. Like, okay, you have to protect...

Marina: It is. I think you hit the nail on the head. So much about franchising is systemized, risk mitigation, especially in the industry we're in, right? Like we are teaching children how to swim. We're lifeguarding. All living in the world of risk mitigation. So like it speaks to that part of my brain, but I am

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like a true creative entrepreneur. So, I felt like franchising, it's a great world to be in with your right and left side brain. So, for someone like me, it's speaking to both sides of it.

In terms of growth, it's funny because I still have my corporate locations and I still have a growth plan for my corporate locations, which is separate from my franchise growth roadmap. So, there are two very separate entities, two separate growth plans, two separate strategies in regards to how we grow and how we measure that growth too because I have to be really calculated with the risk I take because I can't have my corporate growth distract from my franchise growth and vice versa. So, it's an interesting seat to sit in at this point. It is really challenging. Like I'm living in it all over again in a very different way than it was when I was a young budding entrepreneur with just babies and pregnant and running in a swimsuit and teaching lessons and just having the time of my life. This is like different in a good way. It's challenging and I absolutely can rise to the occasion, have the skills to do it. But it's very different now.

Jess: Yeah, it's wild. It'll be so fun to like look back at this conversation and just every, every season that you're in and thinking about like, "Oh gosh." That's why I, I have loved having a podcast for six years. It's like, gosh, I can go back to an episode from like two years into my business and be like, "Wow, the wisdom that I had there was like helpful to someone, but what would I say now about the topic and I think the other piece of it that's kind of more is on the entrepreneur side of the brain versus the part that you've probably been spending most of your time living in is this reminder constantly to us as entrepreneurs that like we're not playing a finite game of trying to win business. We're trying to play this infinite game of playing to keep playing.

And I think that is the thing to remind all of your franchisees and all of the listeners here, right, is it's like, at the end of the day, we can hear Marina and I both tell you about the errors that we made and you can be like, "Oh,

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I want to make sure I don't make those," but actually getting into that habit in your brain of trying to protect yourself from a potential failure is not the way that we grew. And it's not the way that someone who wants to have a seven, multiple seven, eight, like the these real big visions that we have for our companies, you cannot be looking for making moves for what you don't want to happen. Like hire a lawyer and let that person put on that hat. Hire a...

Marina: That's a good point. Yes, such a good point.

Jess: I... Yes, you must keep playing to play and I think that's what most true founders, like that's why we do this, right? Because we've all hit milestones and I've hit them and I'm like, it feels good, but it like lasts for minutes. It's wild.

Jess: Okay. Can you tell me a very specific moment, like take us to a moment in your career where you reached a goal that you had for yourself and you reached it and what it felt like? And then also tell us one that really felt really good that you didn't maybe expect. You were like, "Whoa, like this one felt genuinely so good and this one wasn't what people think."

Marina: I mean, so I'll, and not to like poo-poo the million-dollar mark, but I feel like the million-dollar revenue, I think for many entrepreneurs is like something that most people have in their target, right? And I remember seeing our POS system hit it and I got really excited. Obviously, I called my husband. My director of ops is now my COO. I'm like, "Yes, like here we are. Like this is so great." And it was very short-lived because very quickly, and even she said it, she's like, the next meeting, you're like, "Okay, what's our roadmap to 3 million?"

Jess: Yeah, you're like two, three, five.

Marina: So, I think there's a bit of that. The real love is in constantly moving that target and seeing it get bigger and bigger and seeing the goal get

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bigger. I have this book that I write down my goals and I've been doing it for a decade. And I look at my goals in 2015, 2016, 2017 and you know, it's not to minimize them. They were big visions at that time. But as you start to achieve, you start to see bigger, right? And as you start to surround yourself with people who are more similarly aligned, especially other entrepreneurs, it's like, like I had a girlfriend on one of our masterminds and she's like, "I just emailed Mark Cuban." I'm like, "Say it again?" I was like, "No, I've emailed him." Like with the most confidence. And she's building an incredible brand. And just the most confidence. I was like, "Did they reach out?" She was like, "No, but I'll follow up."

Like it's just you start to live in a world where you're like anything is truly possible. Like if I put my mind to it, I could do and build everything in front of me that I see. And every milestone you hit is just proving your thesis. So like for me, I think that's the real like love of what it is and the privilege I feel every day to be able to call myself a business owner, a founder, a franchisor. I mean, those are all milestones that I've worked really hard towards and it is such a blessing. But I do say it's like less about the metric. I know this is like a money conversation. It's less about those metrics and more about those milestones.

For me, I'm trying to like now as I think through milestones, and mine now is like a territory map, right? So I look at a map every day and I'm like, okay, where do I see 24 months looking? Like how many dots am I going to have on this map? What does five years look like? How many dots am I going to have? So it's less about, I feel like now my mindset's not so much about our corporate revenue and financials, which is very important because some of that corporate growth obviously helps me invest in this new endeavor, which is franchising, but it's really seeing the success of my franchisees. Like how do I get them to a million in three years? Right? Like that's what keeps me up at night now. That like that's what makes me excited. And how do I build a system where I can train that and educate that in a way that is palpable for a franchisee?

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And also, I'm meeting franchisees at every level. Like some are going to come in seasoned, some are going to come in with a portfolio of franchises and probably be able to teach me a thing or two. And some are coming in totally green, left a career in corporate America to venture out on their own. So that's the challenges I'm encountering right now. And I tell my team, I'm like, "We're not building for tomorrow, we're building for 10 years." So if it's not going to work for us in 5 to 10 years, it's not going to work for us today. And that's also a challenge because those things are expensive.

Higher level of leadership is required. It definitely presses on my team who many of which have been with me from some of these more foundational years when things operated a lot more like the Wild West. And now I'm like, "Hey guys, we're just not that company anymore," right? So like you're either going to have to meet these expectations or we're going to support you in a different part of your... You know, and I don't mean that in a way, like I'm here to help people. My team included, like they're number one, but this is who we are now, this is where we're going, and I want you to be successful here too. So how do we make sure that we're all aligned on the goals of the business and what we stand for today and where we're going?

Jess: Yeah. You know, it's so funny when I'm trying to explain to people when I'm inviting them on the show, like what the conversations are going to be about. And it's kind of the exact conversation we had about celebration when it comes to money. It's like, it's not actually about money. It's not actually about the goals. It's about who do you have to be, what identities do you have to build and shed along the way of creating this revenue? Because an outward reflection of revenue is really just a reflection of who you've become and the levels you've been playing at, the moves you were making right this last year that maybe looked on paper crazy or they didn't really make sense.

And I think that the conversation is so valuable when you hear, you're listening and you hear Marina say, "Oh, okay, well, I have to remind my

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team that has grown with me, this isn't the company that we are anymore." It sounds so obvious to you because it's just who you are now, but I know that there's someone listening that is having a growth friction where they are growing with people and they want them to come with them, but they're thinking like, "Oh, this person needs to change," whereas it's like, "No, always the founder is the one that needs to change your leadership."

Marina: You set the signal.

Jess: Your approach, your trickle down and the way that you are allowing things and building your future from who you've been or building your future from your future and who you're becoming. So, yeah, it's just like there's so many, so many success codes in what you've been saying today. So, I'm I'm really looking forward to people giving feedback on this episode.

Marina: Yeah, no, it's true and I mean, that I think is probably one of, I would say the last three years is like, how do I rise as a leader to be the leader my business needs me to be five years from now? You start thinking about raising capital and partnerships and things like that and it's like, I need to know what I need to know now so that I can step into that role as you grow and as you scale. And none of that's easy. None of it's easy. And especially now, I think as a mom with my kids are older, it's challenging. It's very challenging because you have these little human beings too that are also growing, right? And you're growing your business alongside of them and you're watching them absorb, right?

My kids are like, I'll tell you a quick story. We were doing a quality inspection at one of our locations and my daughter's there and I made a comment about I wouldn't have chosen to do that way and my daughter took it upon herself to be like, "Well, can I communicate that to them?" And we thought she was like not going to do it. Me and my admin there were like, "There's no way she's going to do it." She walks over and she like, and I was like, "Were you kind? Did you deliver it clearly? Like what does that

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look like?" I'm like, "I can only imagine what type of like person she will be with all that like feedback and the things that she's learning." So, I say that all to say, it's just all so much fun. It is so hard, but there's so many like gifts in just the day-to-day of like being a mother that's trying to grow a scaling brand, right? Because I think that's the bit of it that's different. I think of my quality of life if I wasn't trying to scale and I was just like, okay, this is it. We're just going to coast a little bit. We're just going to do some organic growth. We're going to have my team locked and loaded. And that is a very different type of business.

Jess: Yeah, I mean, that is the thing that I was having a convo with ChatGPT about some travel plans. You know, my son is nine, my daughter is three, and that age gap makes for like interesting travel. Like at each age, they're going to be at different phases that might make sense for different travel. We try to go international once a year. And I was like, "All right, here's the ages of my kids. Can you give me a 10-year plan considering all these factors of like the stages and the ages that my kids are going to be at? And also considering the stages of where I plan my business will be, both in terms of what we'll be able to afford to do and then timing-wise." And so, it was so interesting. And when you start to factor that in and one of the things that I teach my clients inside of our mastermind, right, is like how do we create wealth while making sure that our wealth is still the least interesting thing about us and making sure that you're asking those full-picture questions of like, who do I want to be, not just as a CEO but as a mom, a wife, a friend, like a...

Marina: That's all more important, right? Like to me, I think that is one 100% what leads, like business is personal. So let's just start there. Business is very personal and it's very personal to the founders. And founders building teams like my team's personal goals and financial goals, personal goals, professional goals, like that all weighs, all of it weighs into our decision making as a founder and it should. Like a good founder should take especially their core teams' goals into account as they build because it

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affects our P&L, it affects our balance sheet. Like tell me, tell me what it is you're trying to achieve because we have this gift where this is our scaling business. We can make it deliver for us all.

And to your point about like building tying that into personal finances, like it's all affected my decisions that I make personally affect the decisions I make in my business and vice versa. So, it is super important to not only be aligned with your team but also like your partner. Like my husband, like we have a meeting on a calendar where, you know, it doesn't sound too sexy, but it is it is required. And he has his own career that's also very demanding. So for me, it's like, let's just get aligned. What are our personal goals for this year? A lot of those are not financial. It's like, we, you know, we want to do X with the kids or we want to make sure we're having these types of experiences or whatever the case is and making sure we're dialed in and all that decision making is aligned so that when I have to make decisions at work, I know and can make sure that we're aligned professionally and personally. And it's a lot. The mental load can be a lot, but I honestly living in the world of systems, find that having that like check-in keeps it really...

Jess: Well moving forward.

Marina: It was quarterly. We would do like one big annual, but I felt like the accountability factor sometimes got lost. Again, we've done this now for a few years. So we started quarterly, still quite not enough. And I just feel like when you come to the table with this is what I'd like to talk about and I want to like end the conversation with something that's going to move the needle forward and some level of accountability, it is nice to have like some formality to it versus you're running the kids to this sport or you have an hour of dinner, the kids are sitting in front of you. You know, like you want to be able to just kind of have those transparent conversations, but now, no, I told them, I was like, "I think we need to move weekly because I think..."

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Jess: I agree. I agree with that. My husband works from home, so we have just like more touchpoints than the average couple. Like he's in the other side of this wall right now. And I think that allows us sometimes to get into that habit though of having all of the conversations be happening informally, just like here and there. And so, I am all for the formal conversations. We will sit down with our numbers one day and this is what this is. We'll sit down with our calendar. I have an annual year-at-a-glance that we're like, "Okay, this is like what my vision is," right? And like I can gather that usually to have a complementary relationship like one person just like has like all of these thoughts and the other person is like, great, I have my ambitions, but like I will form to what your ambitions are and as long as you guys are communicating properly and like I said, I don't think it's unsexy. I think it's sexy to have...

Marina: Because also, then all your candid offhand communications, right, like they're not that, right? Like they're not the stuff that you like...

Jess: They get to be fun.

Marina: like the numbers and the vacation planning and the where the kids are going to summer camp and did you hear so and so? It's more of like the fun stuff. Like the engagement with the kids, the being present in the day-to-day. So, I'd rather have those interactions organically and like, okay, here are our goals. Like are we meeting our goals? Like are we moving forward? And a lot of them, like I said, have nothing to do with money. Some of them do, but most of them, if I were to look at my list, it's a lot of it's like, "Okay, these are our priorities. Like are we being present enough for the kids? Like we're very like committed to like being the ones that take our kids everywhere. Like that's really important to us. So, can we do that this season? Like is this sustainable? Is anybody getting burnt out?" So, yeah, I think a lot of that conversation, and I've learned from my business, that's like a plug-and-play directly that I've learned as a founder that I've brought into my household because we have to have check-ins with our

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team. Like we have to have all team meetings. And you know, I even said when the kids get older, like, yeah, we should have an all-team meeting every month. Are we aligned with our kids? Do the kids feel like we're hearing them enough?

Jess: And it works, right? That's why. And you're once you do a franchise, you understand what works and when something works, you just want to apply it to everything and it makes total sense.

Marina: I know. And then I feel like I'm crazy when I'm like, "Wait, is this too much? Is this in my wearing my founder hat a little too hard lately? Like but yeah, it's we keep it light, honestly. But we do, I do find that it helps keep us goal-oriented and moving towards the same goal. And some of it, I just do need feedback on because it does affect the way we make decisions in the business, right? So, it's all tied in together. But it's it's honestly, I say it all the time, it's such a privilege. It's no bullshit. I feel like I have not worked a day in my life. I've been so blessed to like be able to build something that has meant something to me, has meant something hopefully to my team and to the customers that we serve and continue to serve. And I'm looking forward to it meaning something to, you know, the franchisees that are coming into our system and are learning how to run and manage their own UrSwim and what that means to the communities that they serve. So, it's been great. It's a wild ride though. It's wild. But overall, like really positive.

So, if you're on the fence about being an entrepreneur, I always encourage people, like give it a try. And the one thing, like my biggest mistake is that I did not ask for help sooner. I go back to that. I could have been bolder and I could have asked for help. Like if those were the two things, like if I were to go back and start another company, I'd immediately before I even launched, I'd have about 40 emails out to people that I thought could help me, have built it, are building it, and I would have had a coffee, I would have had mentors, I would have had an advisory board, I would have put all that stuff together before I even like clicked start. That's the one thing.

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And then obviously, second to that would be like building a support system around you and then also just making sure that, you know, your goals and strategies like align with the stage of life you're in. That would be the other one because that also can get a little tricky. But overall, it's been so fun.

Jess: Yeah, my counter to Marina is that like the mess ends up being the piece of your story that makes your founder journey and if you end up having a company that either sells or franchises, like really unique and marketable to the right people. So, if you guys are thinking or you want more details on getting involved or looking more into a UrSwim, where could people connect with you?

Marina: Yeah, of course. You can connect with me personally on Instagram @definitelymarina. You could also connect with the business on Instagram @urSwim. You can connect with us if you're interested in a franchise opportunity, connect with us on our website at [urswim.com](http://urswim.com) or [urswimfranchise.com](http://urswimfranchise.com). And then also for those of you who think that franchising might be a path to scale your own business, I feel like that's probably I have like a call a week with someone thinking about franchising your business or franchising their business rather. So, I'm always happy to jump on the call and give you the great, the bad, and the ugly of being a franchisor. There again, like a lot of challenges but a lot of reward if you could scale and systematize your brand in a way that brings financial wealth to other, you know, franchisees in your system. So, franchising is a great way to build and grow if done responsibly and correctly. So, I am so excited to continue to wear the hat and privilege of being a founder and a franchisor. And it was so nice to meet you, Jess. And obviously, we've known each other, but so nice to connect with you and learn more about you and your success. I love to see it.

Jess: I know. Just other women kind of out there following their instincts and just failing forward. And ultimately, like that vision, I think, is just really clear for you. So anyone who's listening who like has a really, really big

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vision, but you are not sure the whole path right, you just heard the way, like there is no perfect way and you're going to figure it out. But yes, thank you so much. Everybody, let us know what your favorite part of this episode was. You can connect with us both over on Instagram. All of the links to everything that Marina said is in the show notes. But thank you so much, Marina, and we will see you guys next week.

Marina: Thanks for having me. Thank you. Bye.

That's it for today's episode of *Fun Money*. But if your brain is buzzing and you want more, come hang out with me over on Instagram, @JessMcKinleyUyeno or visit us at FunMoneyPod.com because that's where the real magic happens. Until next time, stay bold, stay interesting, and for the love of God, go do something fun with your money!