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MSEC SEMINAR AND COMMERCIALIZATION FORUM



INVITED SPEAKER:

**MR. ISAAC LEMOR**

**PROFESSOR, DEPT. OF ENTREPRENEURSHIP,  
INSTITUTO TECNOLÓGICO DE MONTERREY**



“Debunking the ‘Breakeven Analysis’ for  
Small Business Owners”

**March 5<sup>th</sup>, 2021**

**1:30 – 2:30 PM**

**Biography:**

Professor Lemor is a Professor at the Department of Entrepreneurship within the Business School of the Instituto Tecnológico de Monterrey, Guadalajara Campus. Since 2013 he has taught finance by emphasizing financial thinking and using a simplified financial language. He also teaches on the basic elements of customer discovery that Startups must use in early stages. In addition to his academic work he has launched a new activity of conducting finance-themed workshops in Peru, Chile and Spain sponsored by local academic, corporate and government organizations.

As an entrepreneur he launched startups in New York City, Sao Paulo-Brasil and Lima-Peru. They had to do with financial literacy campaigns, online health education, home-healthcare services, using micro-insurance as part of customer loyalty campaigns and creating a hybrid financial savings/car maintenance program for owner-operators of taxis.

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His corporate experience was in banking and publishing. He held senior executive position at Republic National Bank of New York (managed the international loan portfolio to emerging market countries) and the New York Bank and Trust Company (in strategic online initiatives and in wealth management), and Citibank in New York and in Sao Paulo Brazil. He was the publisher and CEO of the financial weekly Capital Financiero in Panama.

He obtained an MBA from the Wharton School at the University of Pennsylvania and graduated with a BS in Industrial Engineering and Operations Research from Cornell University. He is fluent in English, Spanish and Portuguese and conversant in Italian and French.

**Abstract:**

'Breakeven point setting' has been traditionally used to establish a level of performance that provides "comfort" to a Founder ("At least my business is meeting its obligations"). The presentation will attempt to debunk this concept by pointing out important weaknesses and potential negative impacts on the business's survivability. It will also propose a different perspective and new tools that may be of immediate benefit to those engaged in (or thinking of) a startup project.

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