

Privacy Policy

Effective Date: 12/01/25

Last Updated: 07/10/26

BMA LLC – Retain & Grow respects your privacy and is committed to protecting the personal information you provide through this website. This Privacy Policy explains what information we may collect, how we use it, and the choices you have regarding your information.

By using this website, you agree to the practices described in this Privacy Policy.

1. Information We Collect

We may collect personal information that you voluntarily provide to us, including:

- Your name
- Email address
- Telephone number
- Business or company name
- Information submitted through a contact form
- Information provided when requesting a consultation, scheduling an appointment, subscribing to communications, or communicating with us
- Messages or information submitted through a website chat or voice assistant, if one is available

Please do not submit confidential, financial, medical, or other sensitive personal information through our website unless we specifically request it through a secure method.

We may also automatically collect limited technical information when you visit our website, including:

- Internet Protocol address
- Browser type
- Device type
- Operating system
- Pages visited

- Referring website
- General geographic area
- Date, time, and length of your visit

This information may be collected through cookies, analytics services, server logs, and similar technologies.

2. How We Use Your Information

We may use the information we collect to:

- Respond to your questions and requests
- Schedule consultations, appointments, or demonstrations
- Provide consulting services or information you requested
- Communicate with you about our services
- Send newsletters or marketing communications when permitted
- Improve our website, services, and customer experience
- Maintain the security and proper operation of our website
- Prevent fraud or misuse of our services
- Comply with legal and regulatory requirements

We will not use your personal information for purposes that are materially different from those described in this policy without providing appropriate notice.

3. We Do Not Sell Personal Information

We do not sell, rent, or trade your personal information.

We may disclose limited information to trusted service providers that help us operate our website and business. These providers may include:

- Website hosting companies
- Email and newsletter platforms
- Customer relationship management systems
- Appointment-scheduling providers
- Website analytics providers

- Payment processors
- Cloud storage providers
- Website chat, voice, or artificial intelligence service providers
- Professional advisers, such as attorneys or accountants

These providers are permitted to use the information only as reasonably necessary to perform services for us, subject to their agreements and privacy practices.

We may also disclose information:

- When required by law, subpoena, court order, or government request
- When reasonably necessary to protect our legal rights, property, customers, or others
- To investigate fraud, security problems, or violations of our agreements
- As part of a merger, sale, reorganization, financing, or transfer of some or all of our business assets
- When you have authorized or requested the disclosure

4. Cookies and Website Analytics

Our website may use cookies and similar technologies to remember preferences, understand how visitors use the website, improve website performance, and support basic website functions.

We may use third-party analytics services, such as Google Analytics or a similar provider. These services may collect information about website traffic, pages viewed, browser type, device type, and general location.

You can control or disable cookies through your browser settings. Disabling cookies may affect how certain parts of the website function.

Our website may not respond to every “Do Not Track” browser signal because there is no single, universally accepted standard for responding to these signals. Where legally required, we will honor recognized privacy preference signals applicable to our data practices.

5. Email and Marketing Communications

We may send you information about our services when you request it, subscribe to our communications, or when otherwise permitted by law.

You may unsubscribe from marketing emails at any time by clicking the unsubscribe link included in the email or by contacting us at mike@yourjv.com

Even after unsubscribing from marketing communications, we may still send you non-promotional messages relating to appointments, services, transactions, or previous requests.

6. Data Retention

We retain personal information only for as long as reasonably necessary to:

- Respond to your request
- Provide our services
- Maintain business and financial records
- Resolve disputes
- Enforce agreements
- Meet legal, tax, accounting, or regulatory obligations

When information is no longer reasonably needed, we may securely delete it, destroy it, or remove information that identifies you.

7. Data Security

We use reasonable administrative, technical, and organizational safeguards designed to protect personal information from unauthorized access, loss, misuse, alteration, or disclosure.

However, no website, electronic transmission, or data storage system can be guaranteed to be completely secure. You provide information through the website at your own risk.

8. Your Privacy Choices

Depending on where you live and the laws that apply, you may have the right to request that we:

- Confirm whether we maintain personal information about you
- Provide access to certain personal information
- Correct inaccurate information
- Delete certain personal information

- Stop sending marketing communications
- Provide information about how your personal information is used or disclosed

To submit a privacy request, contact us at [Privacy Email Address]. We may need to verify your identity before completing a request. Some information may be retained when required by law or when reasonably necessary for legitimate business purposes.

We will not discriminate against you for exercising a privacy right provided by applicable law.

9. Third-Party Websites

Our website may contain links to websites or services operated by other companies. We are not responsible for the content, security, or privacy practices of those third parties.

We encourage you to review the privacy policy of any outside website before providing personal information.

10. Children's Privacy

This website and our consulting services are intended for adults and business professionals. They are not directed to children under 13 years of age.

We do not knowingly collect personal information from children under 13. If we learn that information has been collected from a child under 13, we will take reasonable steps to delete it.

11. Visitors From Outside the United States

Our business and website are operated from the United States. If you access the website from another country, your information may be transferred to, stored in, and processed in the United States or other locations where our service providers operate.

Privacy and data-protection laws in those locations may differ from the laws in your country.

12. Changes to This Privacy Policy

We may update this Privacy Policy periodically to reflect changes in our website, services, technology, legal requirements, or business practices.

The revised policy will be posted on this page with an updated "Last Updated" date. Your continued use of the website after an updated policy is posted indicates your acknowledgment of the revised policy.

13. Contact Us

For questions about this Privacy Policy or requests concerning your personal information, contact:

BMA LLC d/b/a Retain & Grow Tech Services

7907 4th St. N STE 300 St. Petersburg, FL 33702 USA

Email: mike@yourjv.com

Phone: 2392897017

Website: yourjv.com

Terms of Use

Below is a practical Terms and Conditions template for a small consulting business website. It is written primarily for visitors using the website—not as a replacement for the separate consulting agreement, proposal, or statement of work you would use with paying clients.

Replace the bracketed information and delete any sections that do not match your actual business practices.

Terms and Conditions

Effective Date: 12/10/25

Last Updated: 07/10/26

Welcome to the website of [BMA LLC referred to in these Terms and Conditions as “we,” “us,” or “our.”

These Terms and Conditions govern your access to and use of [Website Address], including its content, forms, features, resources, and services. By accessing or using this website, you agree to these Terms and Conditions and our Privacy Policy.

If you do not agree with these terms, please do not use the website.

1. About This Website

This website provides general information about our business consulting services, educational resources, and other services we may offer.

Information on this website is provided for general informational and promotional purposes. Visiting the website or submitting a contact form does not, by itself, create a

consultant-client relationship, professional relationship, partnership, joint venture, or contractual relationship between you and [Legal Business Name].

A formal consulting relationship begins only after both parties agree to a separate written proposal, service agreement, statement of work, or other written contract.

If a separate written agreement conflicts with these website Terms and Conditions, the separate written agreement will control regarding the services covered by that agreement.

2. Acceptance of These Terms

By accessing, browsing, submitting information through, or otherwise using this website, you confirm that:

- You have read and understand these Terms and Conditions.
- You agree to follow these Terms and Conditions.
- You are legally able to enter into an agreement.
- The information you provide through the website is accurate to the best of your knowledge.

If you are using this website on behalf of a business or organization, you represent that you have authority to act on its behalf.

3. No Guarantee of Business Results

We may provide information, strategies, recommendations, examples, educational materials, marketing ideas, sales concepts, business-development guidance, or other consulting-related information.

However, business results depend on many factors outside our control, including:

- The quality of implementation
- Market conditions
- Competition
- Pricing
- Customer demand
- Advertising budgets
- Sales ability

- Staffing
- Management decisions
- Technology
- Economic conditions
- The accuracy of information provided by the client

We do not promise or guarantee any particular result, including increased sales, revenue, profits, leads, website traffic, customers, appointments, cost savings, or business growth.

Examples, case studies, testimonials, projections, estimates, or descriptions of previous results are provided for illustration only. They do not guarantee that another business will achieve the same or similar results.

You are responsible for evaluating any information or recommendation and deciding whether it is appropriate for your business.

4. Not Legal, Tax, Accounting, Financial, or Medical Advice

Unless specifically stated in a separate written agreement, the information on this website does not constitute legal, tax, accounting, financial, investment, medical, employment, cybersecurity, or regulatory advice.

You should consult a qualified professional for guidance relating to your particular circumstances before making decisions in these areas.

Nothing on this website should be interpreted as creating an attorney-client, accountant-client, investment-adviser, healthcare-provider, or other regulated professional relationship.

5. Accuracy of Website Information

We make reasonable efforts to provide useful and accurate information. However, information may become outdated, incomplete, inaccurate, or unsuitable for a particular business or situation.

We do not guarantee that:

- All website information is complete or current.
- The website will always be available or error-free.
- Every recommendation will apply to every business.

- All third-party information, statistics, links, or resources are accurate.
- Errors will always be identified or corrected immediately.

We may update, remove, revise, or replace website content at any time without notice.

6. Artificial Intelligence and Automated Website Features

Our website may use artificial intelligence, chatbots, voice assistants, automated scheduling tools, or other automated technology to answer questions, collect information, provide general guidance, or help visitors contact us.

Responses provided by an automated system may be incomplete, inaccurate, or based on limited information. Automated responses should not be treated as legal, financial, medical, tax, or other professional advice.

You should verify important information directly with us before relying on it or making a business decision.

Do not submit passwords, Social Security numbers, payment card information, medical information, confidential client information, trade secrets, or other highly sensitive information through a chatbot, voice assistant, or ordinary website form.

We may review communications submitted through automated website tools for purposes such as responding to inquiries, improving our services, maintaining security, and evaluating system performance, subject to our Privacy Policy.

7. Contact Forms and Communications

When you submit a contact form, schedule a consultation, request information, or otherwise contact us, you authorize us to respond using the contact information you provide.

Submitting an inquiry does not require us to accept you as a client or provide services.

We may decline an inquiry or service request for any lawful reason, including lack of availability, a conflict of interest, a request outside our service area, or a determination that our services are not a suitable fit.

Marketing emails or text messages will be sent only when permitted by law and, where required, after appropriate consent. You may unsubscribe from marketing emails by using the unsubscribe option provided in the message.

8. Consulting Services, Fees, and Payment

Descriptions of services, packages, prices, timelines, or deliverables appearing on this website are general descriptions and may change.

The exact scope of consulting services, responsibilities, fees, payment schedule, refund terms, cancellation rights, intellectual-property rights, confidentiality obligations, and project timeline will be stated in a separate proposal, invoice, service agreement, or statement of work.

Unless expressly stated in a separate written agreement:

- Website descriptions are not binding offers.
- Prices may change without notice.
- Services are subject to availability.
- Payment does not guarantee a particular business result.
- Deposits and completed work may be nonrefundable.
- Work may be paused if payment is overdue.
- Additional work outside the agreed scope may require additional fees.

You should review the applicable service agreement before purchasing or approving consulting services.

9. Refund and Cancellation Policy

Any refund, cancellation, rescheduling, or termination terms applicable to paid consulting services will be stated in the proposal, service agreement, invoice, order page, or other purchase document associated with those services.

Unless a separate written agreement states otherwise, fees for work already performed are not refundable.

Nothing in this section limits any non-waivable right you may have under applicable law.

10. Intellectual Property

Unless otherwise stated, this website and its original content are owned by or licensed to [Legal Business Name].

Protected content may include:

- Text
- Articles

- Blog posts
- Videos
- Graphics
- Logos
- Business names
- Downloads
- Worksheets
- Checklists
- Frameworks
- Training materials
- Marketing materials
- Website designs
- Presentations
- Audio recordings
- Software and other digital resources

This content is protected by applicable copyright, trademark, and other intellectual-property laws.

You may view, download, or print a reasonable amount of website content for your own personal or internal business use. You may not, without our prior written permission:

- Reproduce or republish substantial portions of our content
- Sell, license, or commercially distribute our content
- Present our content as your own
- Remove copyright, trademark, or ownership notices
- Create competing materials substantially based on our proprietary materials
- Scrape, harvest, or systematically copy website content
- Use our name, logo, or branding in a way that suggests an endorsement or affiliation

Brief quotations may be used when legally permitted and when proper credit is provided.

11. Materials You Submit

You remain responsible for information, files, documents, comments, messages, and other materials you submit through the website.

You represent that you have the right to submit those materials and that doing so does not violate another person's privacy, confidentiality, copyright, trademark, contract, or other legal rights.

You grant us permission to use submitted materials as reasonably necessary to:

- Respond to your request
- Evaluate a potential project
- Provide requested services
- Maintain business records
- Protect our legal rights
- Operate and improve our website and services

We will handle personal information in accordance with our Privacy Policy.

Nothing in these Terms prohibits you from providing an honest review or expressing your genuine opinion about our business or services.

12. Acceptable Use

You agree not to use this website to:

- Break any applicable law or regulation
- Submit false, misleading, fraudulent, or impersonating information
- Attempt to gain unauthorized access to the website or its systems
- Introduce viruses, malicious code, or harmful technology
- Interfere with the website's operation or security
- Collect information about other users without authorization
- Send spam or unauthorized advertising
- Harass, threaten, or harm another person
- Infringe intellectual-property, privacy, or contractual rights

- Use automated tools to scrape or overload the website
- Reverse engineer or attempt to copy protected website technology
- Use the website for unlawful, fraudulent, or abusive purposes

We may restrict or block access to the website when we reasonably believe these terms have been violated.

13. Third-Party Websites and Services

Our website may include links to or integrations with third-party websites, applications, software, scheduling tools, payment processors, analytics providers, social-media platforms, artificial-intelligence services, or other outside resources.

These services are operated by independent third parties. We do not control and are not responsible for their:

- Content
- Accuracy
- Availability
- Security
- Pricing
- Products
- Services
- Terms
- Privacy practices

A link or reference to a third party does not necessarily mean that we endorse or guarantee that third party.

Your use of a third-party service is subject to that provider's own terms and privacy policy.

14. Testimonials, Reviews, and Case Studies

Testimonials, reviews, and case studies may describe the experiences of individual clients or customers. Individual experiences vary, and the results described may not represent the results every business will achieve.

We do not require anyone to provide a positive review. When compensation, discounts, free services, or another material relationship exists in connection with a testimonial or endorsement, we will make disclosures where required by law.

We reserve the right to remove website comments or submissions that contain confidential information, threats, harassment, spam, unlawful content, unrelated material, or false statements of fact. We do not remove or suppress content merely because it expresses an honest negative opinion.

15. Website Availability and Security

We may modify, suspend, restrict, or discontinue any portion of the website at any time.

We cannot guarantee that the website will always be:

- Available
- Secure
- Free from viruses
- Free from technical problems
- Compatible with every device or browser
- Free from unauthorized access

You are responsible for using appropriate security software, maintaining backups, and protecting your own devices, accounts, and information.

16. Disclaimer of Warranties

To the fullest extent permitted by law, this website and its content are provided on an “as is” and “as available” basis.

We disclaim all warranties, express or implied, including warranties of merchantability, fitness for a particular purpose, accuracy, availability, non-infringement, and suitability for a particular result.

We do not warrant that the website, its content, or any third-party service will meet your expectations or produce a particular result.

Some jurisdictions do not allow certain warranty exclusions, so portions of this section may not apply to you.

17. Limitation of Liability

To the fullest extent permitted by law, [Legal Business Name], its owners, employees, contractors, representatives, and affiliates will not be liable for indirect, incidental, special, consequential, exemplary, or punitive damages arising from your use of or inability to use this website.

This includes, without limitation, losses involving:

- Revenue
- Profits
- Customers
- Leads
- Business opportunities
- Data
- Goodwill
- Reputation
- Productivity
- Business interruption

To the fullest extent permitted by law, our total liability for a claim arising solely from your use of this public website will not exceed the greater of:

1. The amount you paid specifically to access the website during the six months before the claim; or
2. One hundred dollars.

This website limitation does not replace any liability provision contained in a separate consulting or service agreement.

Nothing in these Terms excludes or limits liability that cannot legally be excluded or limited.

18. Indemnification

To the fullest extent permitted by law, you agree to defend, indemnify, and hold harmless [Legal Business Name], its owners, employees, contractors, representatives, and affiliates from claims, losses, damages, liabilities, and reasonable expenses arising from:

- Your unlawful use of the website

- Your material violation of these Terms
- Content or materials you submit
- Your infringement of another person's rights
- Fraudulent, abusive, or malicious conduct

This provision does not require you to indemnify us for conduct for which indemnification cannot legally be required.

19. Privacy

Your use of this website is also subject to our Privacy Policy, which explains how we collect, use, protect, and disclose personal information.

The Privacy Policy is incorporated into these Terms and Conditions by reference.

20. Governing Law and Venue

These Terms and Conditions are governed by the laws of the State of Florida, without regard to conflict-of-law principles.

Unless applicable law requires otherwise, any legal action relating solely to these website Terms must be brought in a state or federal court with proper jurisdiction located in Lee County, Florida.

You and [Legal Business Name] consent to the personal jurisdiction of those courts.

Any dispute concerning paid consulting services may also be governed by the dispute-resolution provisions contained in the applicable consulting or service agreement.

21. Severability

If any provision of these Terms is found to be unlawful, invalid, or unenforceable, that provision will be enforced to the maximum extent legally permitted or removed if necessary.

The remaining provisions will continue in effect.

22. No Waiver

Our failure to enforce a provision of these Terms does not waive our right to enforce that provision later.

A waiver is effective only when it is provided in writing by an authorized representative of BMA LLC.

23. Entire Agreement

These Terms and Conditions and our Privacy Policy form the entire agreement between you and BMA LLC concerning your use of this public website.

They do not replace a separately signed consulting agreement, proposal, statement of work, confidentiality agreement, or other contract.

24. Changes to These Terms

We may update these Terms and Conditions from time to time to reflect changes in our website, services, technology, business practices, or legal obligations.

The updated terms will be posted on this page with a revised “Last Updated” date.

Your continued use of the website after revised terms are posted indicates your acceptance of the updated terms, to the extent permitted by law.

25. Contact Information

Questions about these Terms and Conditions may be directed to:

BMA LLC d/b/a Retain & Grow Tech Services

7907 4th St. N STE 300 St. Petersburg, FL 33702 USA

Email: mike@yourjv.com

Phone: 2392897017

Website: yourjv.com